Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets > $1 Bill

All Reporting CMR | **Reporting Dockets: 104** | **September 2010**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	96,835	-6,418	-6 %	12.30 %	-42 bp
+200 bp	102,758	-495	0 %	12.87 %	+15 bp
+100 bp	105,353	2,100	+2 %	13.05 %	+34 bp
0 bp	103,253			12.71 %	
-100 bp	100,807	-2,446	-2 %	12.35 %	-36 bp

Risk Measure for a Given Rate Shock

	9/30/2010	6/30/2010	9/30/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	12.71 %	13.22 %	13.06 %
Post-shock NPV Ratio	12.35 %	12.70 %	12.59 %
Sensitivity Measure: Decline in NPV Ratio	36 bp	52 bp	47 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	79,910	78,627	75,843	72,181	68,144	74,297	105.83	2.59
30-Year Mortgage Securities	19,320	18,725	17,769	16,679	15,553	18,304	102.30	4.14
15-Year Mortgages and MBS	47,945	47,151	45,650	43,938	42,162	45,026	104.72	2.43
Balloon Mortgages and MBS	27,203	27,047	26,623	26,076	25,441	25,855	104.61	1.07
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	13,329	13,298	13,146	13,008	12,840	12,655	105.08	0.69
7 Month to 2 Year Reset Frequency	44,017	43,947	43,686	43,151	42,439	42,060	104.49	0.38
2+ to 5 Year Reset Frequency	52,761	52,745	52,725	51,790	50,149	50,466	104.52	0.03
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	4,203	4,187	4,136	4,083	4,024	3,858	108.53	0.80
2 Month to 5 Year Reset Frequency	4,926	4,886	4,811	4,734	4,648	4,749	102.90	1.18
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	15,809	15,684	15,463	15,245	15,032	15,250	102.84	1.10
Adjustable-Rate, Fully Amortizing	24,355	24,223	24,054	23,885	23,705	24,044	100.75	0.62
Fixed-Rate, Balloon	11,982	11,666	11,295	10,941	10,602	10,724	108.78	2.94
Fixed-Rate, Fully Amortizing	23,463	22,912	22,259	21,638	21,047	21,022	108.99	2.63
Construction and Land Loans								
Adjustable-Rate	6,786	6,780	6,764	6,748	6,732	6,779	100.02	0.17
Fixed-Rate	2,304	2,256	2,196	2,140	2,086	2,290	98.50	2.38
Second-Mortgage Loans and Securities								
Adjustable-Rate	36,803	36,741	36,638	36,537	36,437	36,692	100.14	0.22
Fixed-Rate	14,895	14,624	14,284	13,959	13,648	13,740	106.44	2.09
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	18,087	17,910	17,589	17,210	16,780	17,910	100.00	1.39
Accrued Interest Receivable	1,889	1,889	1,889	1,889	1,889	1,889	100.00	0.00
Advance for Taxes/Insurance	237	237	237	237	237	237	100.00	0.00
Float on Escrows on Owned Mortgages	154	268	415	549	654			-48.74
LESS: Value of Servicing on Mortgages Serviced by Others	-108	-114	-163	-171	-173			-24.17
TOTAL MORTGAGE LOANS AND SECURITIES	**450,487**	**445,918**	**437,636**	**426,786**	**414,423**	**427,846**	**104.22**	**1.44**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	18,823	18,798	18,758	18,719	18,681	18,832	99.82	0.17
Fixed-Rate	13,238	12,780	12,304	11,852	11,421	11,667	109.54	3.65
Consumer Loans								
Adjustable-Rate	36,486	36,461	36,401	36,342	36,283	36,101	101.00	0.12
Fixed-Rate	52,919	52,611	52,084	51,574	51,080	53,219	98.86	0.79
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-2,950	-2,942	-2,927	-2,912	-2,897	-2,942	0.00	0.39
Accrued Interest Receivable	670	670	670	670	670	670	100.00	0.00
TOTAL NONMORTGAGE LOANS	**119,187**	**118,377**	**117,291**	**116,245**	**115,238**	**117,546**	**100.71**	**0.80**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	9,262	9,262	9,262	9,262	9,262	9,262	100.00	0.00
Equities and All Mutual Funds	332	320	308	296	283	320	100.00	3.73
Zero-Coupon Securities	1,107	1,103	1,098	1,092	1,088	1,093	100.88	0.42
Government and Agency Securities	24,600	23,934	23,146	22,404	21,702	23,189	103.21	3.04
Term Fed Funds, Term Repos	40,966	40,958	40,905	40,853	40,801	40,950	100.02	0.07
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	16,514	15,941	15,363	14,819	14,308	16,132	98.82	3.61
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	61,012	60,569	59,472	57,916	56,147	62,056	97.60	1.27
Structured Securities (Complex)	38,374	37,726	36,915	35,946	34,950	37,306	101.13	1.93
LESS: Valuation Allowances for Investment Securities	9	8	8	8	7	8	100.00	3.66
TOTAL CASH, DEPOSITS, AND SECURITIES	**192,159**	**189,804**	**186,460**	**182,581**	**178,534**	**190,300**	**99.74**	**1.50**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	3,327	3,327	3,327	3,327	3,327	3,327	100.00	0.00
Real Estate Held for Investment	59	59	59	59	59	59	100.00	0.00
Investment in Unconsolidated Subsidiaries	479	448	418	387	357	448	100.00	6.80
Office Premises and Equipment	4,103	4,103	4,103	4,103	4,103	4,103	100.00	0.00
TOTAL REAL ASSETS, ETC.	**7,967**	**7,937**	**7,906**	**7,876**	**7,845**	**7,937**	**100.00**	**0.38**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,743	2,209	2,634	2,923	3,080			-20.16
Adjustable-Rate Servicing	758	767	1,067	1,073	1,041			-20.10
Float on Mortgages Serviced for Others	1,259	1,463	1,738	1,942	2,101			-16.36
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**3,761**	**4,439**	**5,438**	**5,937**	**6,222**			**-18.90**
OTHER ASSETS								
Purchased and Excess Servicing						2,411		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	34,191	34,191	34,191	34,191	34,191	34,191	100.00	0.00
Miscellaneous II						10,708		
Deposit Intangibles								
Retail CD Intangible	222	237	363	415	460			-29.79
Transaction Account Intangible	1,072	1,991	3,504	4,929	6,289			-61.06
MMDA Intangible	5,610	6,637	10,032	13,302	16,189			-33.31
Passbook Account Intangible	1,637	2,343	3,753	5,081	6,351			-45.15
Non-Interest-Bearing Account Intangible	-287	211	741	1,243	1,720			-243.09
TOTAL OTHER ASSETS	**42,445**	**45,611**	**52,583**	**59,161**	**65,200**	**47,309**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-3,501		
TOTAL ASSETS	**816,006**	**812,086**	**807,314**	**798,586**	**787,463**	**787,437**	**103/102***	**0.54/1.18***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	114,363	114,275	113,908	113,553	113,224	113,385	100.78	0.20
Fixed-Rate Maturing in 13 Months or More	68,425	66,783	64,813	63,052	61,630	62,014	107.69	2.70
Variable-Rate	422	422	422	422	422	421	100.09	0.01
Demand								
Transaction Accounts	58,795	58,795	58,795	58,795	58,795	58,795	100/97*	0.00/2.14*
MMDAs	227,296	227,296	227,296	227,296	227,296	227,296	100/97*	0.00/1.00*
Passbook Accounts	57,163	57,163	57,163	57,163	57,163	57,163	100/96*	0.00/1.93*
Non-Interest-Bearing Accounts	21,780	21,780	21,780	21,780	21,780	21,780	100/99*	0.00/2.38*
TOTAL DEPOSITS	**548,243**	**546,513**	**544,176**	**542,060**	**540,309**	**540,854**	**101/99***	**0.37/1.33***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	45,444	45,132	44,678	44,233	43,798	43,830	102.97	0.85
Fixed-Rate Maturing in 37 Months or More	23,455	22,255	21,125	20,070	19,082	19,433	114.52	5.23
Variable-Rate	14,383	14,370	14,352	14,334	14,316	14,280	100.64	0.11
TOTAL BORROWINGS	**83,282**	**81,758**	**80,155**	**78,637**	**77,196**	**77,543**	**105.44**	**1.91**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	4,666	4,666	4,666	4,666	4,666	4,666	100.00	0.00
Other Escrow Accounts	1,354	1,314	1,274	1,236	1,200	1,389	94.59	3.06
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	756	756	756	756	756	756	100.00	0.00
Miscellaneous I	12,832	12,832	12,832	12,832	12,832	12,832	100.00	0.00
Miscellaneous II	0	0	0	0	0	2,525		
TOTAL OTHER LIABILITIES	**19,609**	**19,569**	**19,528**	**19,490**	**19,455**	**22,169**	**88.27**	**0.21**
Other Liabilities not Included Above								
Self-Valued	62,041	59,613	57,318	55,466	54,078	53,524	111.37	3.96
Unamortized Yield Adjustments						216		
TOTAL LIABILITIES	**713,175**	**707,452**	**701,178**	**695,653**	**691,037**	**694,307**	**102/100****	**0.85/1.59****

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		Base Case						
	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	428	13	-689	-1,421	-2,151			
ARMs	33	20	-1	-23	-57			
Other Mortgages	1	0	-5	-17	-31			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	119	-111	-456	-814	-1,176			
Sell Mortgages and MBS	-449	148	1,041	1,964	2,886			
Purchase Non-Mortgage Items	16	0	-17	-32	-46			
Sell Non-Mortgage Items	-3	0	10	19	28			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-1,105	-590	-90	377	814			
Pay Floating, Receive Fixed Swaps	285	220	139	59	-18			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	1	8	189	449	719			
Interest-Rate Caps	1	5	12	28	52			
Interest-Rate Floors	56	41	28	19	14			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-16	-20	-31	-43	-54			
Self-Valued	-1,393	-1,116	-914	-740	-569			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-2,024**	**-1,380**	**-784**	**-175**	**409**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	816,006	812,086	807,314	798,586	787,463	787,437	103/102***	0.54/1.18***
MINUS TOTAL LIABILITIES	713,175	707,452	701,178	695,653	691,037	694,307	102/100**	0.85/1.59**
PLUS OFF-BALANCE-SHEET POSITIONS	-2,024	-1,380	-784	-175	409			
TOTAL NET PORTFOLIO VALUE #	100,807	103,253	105,353	102,758	96,835	93,131	110.87	-2.20

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$12,045	$30,120	$23,488	$5,365	$3,278
WARM	344 mo	314 mo	313 mo	300 mo	272 mo
WAC	4.27%	5.54%	6.37%	7.38%	8.85%
Amount of these that is FHA or VA Guaranteed	$1,809	$1,484	$736	$465	$808
Securities Backed by Conventional Mortgages	$8,635	$4,117	$1,534	$129	$11
WARM	346 mo	318 mo	309 mo	274 mo	172 mo
Weighted Average Pass-Through Rate	3.84%	5.30%	6.10%	7.18%	8.36%
Securities Backed by FHA or VA Mortgages	$2,575	$733	$470	$14	$85
WARM	369 mo	318 mo	295 mo	199 mo	97 mo
Weighted Average Pass-Through Rate	3.56%	5.14%	6.21%	7.21%	9.61%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$9,277	$7,526	$3,527	$1,194	$631
WAC	4.43%	5.43%	6.40%	7.38%	9.03%
Mortgage Securities	$18,008	$4,249	$604	$11	$1
Weighted Average Pass-Through Rate	3.97%	5.18%	6.03%	7.13%	8.52%
WARM (of 15-Year Loans and Securities)	157 mo	141 mo	137 mo	125 mo	136 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$12,103	$4,854	$3,369	$382	$136
WAC	4.27%	5.38%	6.38%	7.31%	9.85%
Mortgage Securities	$4,660	$325	$26	$0	$0
Weighted Average Pass-Through Rate	3.94%	5.47%	6.15%	7.19%	0.00%
WARM (of Balloon Loans and Securities)	75 mo	83 mo	82 mo	96 mo	75 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$163,482**

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	**Current Market Index ARMs by Coupon Reset Frequency**			**Lagging Market Index ARMs by Coupon Reset Frequency**	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$0	$222	$27	$0	$0
WAC	3.52%	3.73%	5.64%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$12,654	$41,839	$50,439	$3,858	$4,749
Weighted Average Margin	242 bp	239 bp	229 bp	297 bp	235 bp
WAC	3.84%	4.67%	5.00%	3.67%	4.75%
WARM	255 mo	300 mo	331 mo	361 mo	332 mo
Weighted Average Time Until Next Payment Reset	3 mo	15 mo	43 mo	6 mo	18 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$113,787**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	**Current Market Index ARMs by Coupon Reset Frequency**			**Lagging Market Index ARMs by Coupon Reset Frequency**	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$55	$439	$110	$12	$7
Weighted Average Distance from Lifetime Cap	107 bp	189 bp	106 bp	12 bp	174 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$115	$378	$253	$47	$205
Weighted Average Distance from Lifetime Cap	295 bp	336 bp	365 bp	357 bp	331 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$11,331	$40,811	$49,506	$3,599	$4,362
Weighted Average Distance from Lifetime Cap	763 bp	624 bp	569 bp	670 bp	605 bp
Balances Without Lifetime Cap	$1,154	$433	$596	$200	$175
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$7,929	$39,330	$48,594	$114	$3,404
Weighted Average Periodic Rate Cap	242 bp	209 bp	217 bp	817 bp	170 bp
Balances Subject to Periodic Rate Floors	$6,596	$35,897	$47,277	$111	$2,254
MBS Included in ARM Balances	$2,685	$6,980	$11,535	$1,220	$1,195

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$15,250	$24,044
WARM	73 mo	139 mo
Remaining Term to Full Amortization	287 mo	
Rate Index Code	0	0
Margin	223 bp	255 bp
Reset Frequency	38 mo	14 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$400	$362
Wghted Average Distance to Lifetime Cap	65 bp	151 bp
Fixed-Rate:		
Balances	$10,724	$21,022
WARM	47 mo	74 mo
Remaining Term to Full Amortization	256 mo	
WAC	6.19%	5.95%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,779	$2,290
WARM	24 mo	44 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	182 bp	6.17%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$36,692	$13,740
WARM	197 mo	161 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	21 bp	6.85%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$18,832	$11,667
WARM	37 mo	54 mo
Margin in Column 1; WAC in Column 2	217 bp	6.67%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$36,101	$53,219
WARM	85 mo	72 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	638 bp	9.79%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$827	$19,919
Fixed Rate		
Remaining WAL <= 5 Years	$8,495	$27,934
Remaining WAL 5-10 Years	$2,114	$1,149
Remaining WAL Over 10 Years	$269	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$3
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$1
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$10	$33
WAC	1.22%	5.95%
Principal-Only MBS	$6	$11
WAC	6.19%	6.35%
Total Mortgage-Derivative Securities - Book Value	$11,720	$49,051

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$70,176	$84,023	$70,701	$16,747	$6,485
WARM	291 mo	296 mo	297 mo	283 mo	197 mo
Weighted Average Servicing Fee	29 bp	31 bp	32 bp	34 bp	40 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	1,259 loans				
FHA/VA	429 loans				
Subserviced by Others	47 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$90,305	$9,858
WARM (in months)	235 mo	317 mo
Weighted Average Servicing Fee	33 bp	37 bp

Total # of Adjustable-Rate Loans Serviced	464 loans
Number of These Subserviced by Others	3 loans

Total Balances of Mortgage Loans Serviced for Others	**$348,294**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$9,262		
Equity Securities Carried at Fair Value	$320		
Zero-Coupon Securities	$1,093	0.42%	6 mo
Government & Agency Securities	$23,189	1.87%	44 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$40,950	0.26%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$16,132	2.57%	51 mo
Memo: Complex Securities (from supplemental reporting)	$37,306		

Total Cash, Deposits, and Securities	**$128,253**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$24,030
Accrued Interest Receivable	$1,889
Advances for Taxes and Insurance	$237
Less: Unamortized Yield Adjustments	$4,494
Valuation Allowances	$6,120
Unrealized Gains (Losses)	$-145

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,860
Accrued Interest Receivable	$670
Less: Unamortized Yield Adjustments	$389
Valuation Allowances	$4,803
Unrealized Gains (Losses)	$-4

OTHER ITEMS

Real Estate Held for Investment	$59
Repossessed Assets	$3,327
Equity Investments Not Carried at Fair Value	$448
Office Premises and Equipment	
	$4,103
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$753
Valuation Allowances	$-778
	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$2,411
Miscellaneous I	
Miscellaneous II	$34,191
	$10,708

TOTAL ASSETS	**$786,153**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$457
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$25
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$223
Mortgage-Related Mututal Funds	$97
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$36,367
Weighted Average Servicing Fee	16 bp
Adjustable-Rate Mortgage Loans Serviced	$35,578
Weighted Average Servicing Fee	15 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$15,145

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets > $1 Bill
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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$35,114	$10,460	$952	$480
WAC	1.21%	3.02%	4.27%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$39,450	$24,696	$2,713	$660
WAC	1.26%	2.19%	4.62%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$30,110	$11,999	$225
WAC		2.10%	3.95%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$19,904	$376
WAC			3.60%	
WARM			60 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$175,399**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$7,326	$15,553	$14,890
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$61,583	$46,295	$20,995
Penalty in Months of Forgone Interest	3.22 mo	6.07 mo	8.62 mo
Balances in New Accounts	$6,697	$8,461	$2,634

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LIABILITIES (continued)

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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$13,083	$7,810	$2,946	1.15%
3.00 to 3.99%	$531	$6,721	$3,502	3.37%
4.00 to 4.99%	$2,052	$6,530	$6,074	4.58%
5.00 to 5.99%	$372	$6,599	$5,325	5.43%
6.00 to 6.99%	$21	$42	$1,042	6.03%
7.00 to 7.99%	$0	$1	$8	7.17%
8.00 to 8.99%	$0	$1	$519	8.73%
9.00 and Above	$66	$0	$18	9.85%
WARM	1 mo	19 mo	73 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$63,263**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$68,225
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$58,795	0.59%	$2,557
Money Market Deposit Accounts (MMDAs)	$227,296	0.66%	$6,730
Passbook Accounts	$57,163	0.55%	$3,240
Non-Interest-Bearing Non-Maturity Deposits	$21,780		$585
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$2,153	0.03%	
Escrow for Mortgages Serviced for Others	$2,513	0.02%	
Other Escrows	$1,389	0.08%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$371,089		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$67		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$149		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$756		
Miscellaneous I	$12,832		
Miscellaneous II	$2,525		
TOTAL LIABILITIES	**$694,307**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$184
EQUITY CAPITAL	$91,650
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$786,141**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$11
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$7
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	22	$807
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	22	$1,012
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	13	$1,177
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	60	$4,121
1014	Opt commitment to orig 25- or 30-year FRMs	60	$10,253
1016	Opt commitment to orig "other" Mortgages	50	$578
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$9
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$2
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$9
2016	Commit/purchase "other" Mortgage loans, svc retained		$3
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$4
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$3
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	15	$1,026
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	23	$1,285
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$598
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$1,344
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$534
2054	Commit/purchase 25- to 30-year FRM MBS	6	$2,632
2056	Commit/purchase "other" MBS		$215
2062	Commit/sell 1-month COFI ARM MBS		$4
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	7	$2,260
2074	Commit/sell 25- or 30-yr FRM MBS	12	$8,451
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$7
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$65
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$88

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2116	Commit/purchase "other" Mortgage loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$251
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$25
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	16	$332
2134	Commit/sell 25- or 30-yr FRM loans, svc released	25	$1,252
2136	Commit/sell "other" Mortgage loans, svc released	7	$17
2202	Firm commitment to originate 1-month COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	6	$71
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$4
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$131
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	12	$456
2214	Firm commit/originate 25- or 30-year FRM loans	15	$824
2216	Firm commit/originate "other" Mortgage loans	13	$168
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$683
3028	Option to sell 3- or 5-year Treasury ARMs		$16
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$3
3032	Option to sell 10-, 15-, or 20-year FRMs		$668
3034	Option to sell 25- or 30-year FRMs	7	$3,411
3036	Option to sell "other" Mortgages		$16
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$5
3074	Short option to sell 25- or 30-yr FRMs		$8
3076	Short option to sell "other" Mortgages		$3
4002	Commit/purchase non-Mortgage financial assets	25	$499
4022	Commit/sell non-Mortgage financial assets		$1,391
5002	IR swap: pay fixed, receive 1-month LIBOR	9	$2,390
5004	IR swap: pay fixed, receive 3-month LIBOR	6	$12,231
5006	IR swap: pay fixed, receive 6-month LIBOR		$225

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5010	IR swap: pay fixed, receive 3-month Treasury		$35
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,073
5026	IR swap: pay 3-month LIBOR, receive fixed		$9
5044	IR swap: pay the prime rate, receive fixed		$34
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$3
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$3
6002	Interest rate Cap based on 1-month LIBOR		$1,293
6004	Interest rate Cap based on 3-month LIBOR		$3,515
6034	Short interest rate Cap based on 3-month LIBOR		$15
7022	Interest rate floor based on the prime rate		$900
9012	Long call option on Treasury bond futures contract		$4
9502	Fixed-rate construction loans in process	40	$354
9512	Adjustable-rate construction loans in process	37	$995

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$1
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$418
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$998
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$2
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,281
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$537
120	Other investment securities, fixed-coupon securities		$625
122	Other investment securities, floating-rate securities		$350
125	Multi/nonres mtg loans; fixed-rate, Balloon		$155
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$195
130	Construction and land loans (adj-rate)		$77
140	Second Mortgages (adj-rate)		$252
180	Consumer loans; loans on deposits		$6
183	Consumer loans; auto loans and leases	7	$5,870
184	Consumer loans; mobile home loans		$3
185	Consumer loans; credit cards		$14,001
187	Consumer loans; recreational vehicles	6	$2,180
189	Consumer loans; other	7	$2,551
200	Variable-rate, fixed-maturity CDs	33	$421
220	Variable-rate FHLB advances	9	$4,008
299	Other variable-rate	22	$10,272
300	Govt. & agency securities, fixed-coupon securities		$38
302	Govt. & agency securities, floating-rate securities		$85

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # > 5	Balance	Estimated Market Value After Specified Rate Shock				
			-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	62	$37,306	$38,374	$37,726	$36,915	$35,946	$34,950
123 - Mortgage Derivatives - M/V estimate	81	$62,056	$61,012	$60,569	$59,472	$57,916	$56,147
129 - Mortgage-Related Mutual Funds - M/V estimate		$35	$35	$35	$34	$33	$32
280 - FHLB putable advance-M/V estimate	23	$23,270	$27,548	$26,328	$25,255	$24,384	$23,744
281 - FHLB convertible advance-M/V estimate	20	$7,634	$8,124	$8,017	$7,888	$7,779	$7,691
282 - FHLB callable advance-M/V estimate		$210	$242	$234	$225	$220	$216
289 - Other FHLB structured advances - M/V estimate	7	$886	$856	$881	$883	$886	$892
290 - Other structured borrowings - M/V estimate	27	$21,525	$25,271	$24,153	$23,067	$22,198	$21,535
500 - Other OBS Positions w/o contract code or exceeds 16 positions	13	$17,887	$-1,393	$-1,116	$-914	$-740	$-569