Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR **Reporting Dockets: 274** **June 2007**

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	18,809	-8,882	-32 %	7.53 %	-299 bp
+200 bp	22,022	-5,668	-20 %	8.65 %	-186 bp
+100 bp	24,995	-2,695	-10 %	9.64 %	-87 bp
0 bp	27,691			10.51 %	
-100 bp	29,236	1,545	+6 %	10.96 %	+45 bp
-200 bp	30,196	2,505	+9 %	11.22 %	+71 bp

Risk Measure for a Given Rate Shock

	06/30/2007	03/31/2007	06/30/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	10.51 %	10.82 %	10.61 %
Post-shock NPV Ratio	8.65 %	9.34 %	8.75 %
Sensitivity Measure: Decline in NPV Ratio	186 bp	148 bp	186 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

The reports issued since the September 2006 cycle were generated with the Enhanced NPV Model. As a result, the results from this quarter are not directly comparable to those from previous quarters.

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Present Value Estimates by Interest Rate Scenario

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Amounts in Millions

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	-200 bp	-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	28,464	28,000	27,218	26,184	25,002	23,791	27,316	99.64	3.34
30-Year Mortgage Securities	12,163	11,787	11,272	10,674	10,087	9,514	11,909	94.66	4.94
15-Year Mortgages and MBS	14,666	14,304	13,864	13,382	12,883	12,388	13,971	99.24	3.33
Balloon Mortgages and MBS	9,846	9,659	9,446	9,205	8,937	8,647	9,511	99.32	2.41
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	5,501	5,472	5,441	5,402	5,352	5,288	5,395	100.85	0.64
7 Month to 2 Year Reset Frequency	15,422	15,281	15,104	14,856	14,544	14,142	15,252	99.03	1.41
2+ to 5 Year Reset Frequency	24,577	24,215	23,729	22,960	22,046	21,042	23,992	98.91	2.64
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	9,254	9,160	9,034	8,859	8,645	8,403	8,786	102.83	1.67
2 Month to 5 Year Reset Frequency	2,214	2,168	2,117	2,060	1,997	1,930	2,187	96.82	2.57
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	2,054	2,032	2,010	1,988	1,965	1,943	2,024	99.28	1.09
Adjustable-Rate, Fully Amortizing	7,191	7,140	7,089	7,036	6,982	6,926	7,119	99.58	0.73
Fixed-Rate, Balloon	3,192	3,096	3,003	2,915	2,830	2,748	2,967	101.24	3.01
Fixed-Rate, Fully Amortizing	6,584	6,375	6,178	5,992	5,816	5,649	6,173	100.08	3.10
Construction and Land Loans									
Adjustable-Rate	9,950	9,920	9,890	9,860	9,831	9,802	9,887	100.03	0.30
Fixed-Rate	2,800	2,748	2,697	2,649	2,601	2,556	2,740	98.46	1.84
Second-Mortgage Loans and Securities									
Adjustable-Rate	17,154	17,105	17,057	17,010	16,963	16,917	17,065	99.95	0.28
Fixed-Rate	7,752	7,566	7,390	7,222	7,062	6,909	7,280	101.51	2.33
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	629	620	608	595	580	565	608	100.00	2.03
Accrued Interest Receivable	960	960	960	960	960	960	960	100.00	0.00
Advance for Taxes/Insurance	101	101	101	101	101	101	101	100.00	0.00
Float on Escrows on Owned Mortgages	50	85	122	155	185	216			-28.90
LESS: Value of Servicing on Mortgages Serviced by Others	20	27	28	24	19	17			5.93
TOTAL MORTGAGE LOANS AND SECURITIES	**180,504**	**177,767**	**174,303**	**170,039**	**165,351**	**160,422**	**175,240**	**99.47**	**2.22**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	6,051	6,035	6,019	6,002	5,987	5,971	6,019	99.99	0.27
Fixed-Rate	3,927	3,798	3,676	3,559	3,447	3,340	3,855	95.35	3.26
Consumer Loans									
Adjustable-Rate	10,772	10,756	10,739	10,723	10,707	10,691	10,528	102.00	0.15
Fixed-Rate	22,012	21,669	21,343	21,033	20,737	20,455	21,604	98.79	1.49
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-606	-599	-593	-587	-582	-576	-593	0.00	1.02
Accrued Interest Receivable	283	283	283	283	283	283	283	100.00	0.00
TOTAL NONMORTGAGE LOANS	**42,441**	**41,942**	**41,467**	**41,013**	**40,579**	**40,164**	**41,696**	**99.45**	**1.12**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	6,385	6,385	6,385	6,385	6,385	6,385	6,385	100.00	0.00
Equities and All Mutual Funds	1,360	1,316	1,271	1,225	1,178	1,131	1,271	99.99	3.61
Zero-Coupon Securities	61	57	55	52	50	48	54	101.04	4.77
Government and Agency Securities	2,554	2,496	2,441	2,388	2,337	2,289	2,462	99.13	2.22
Term Fed Funds, Term Repos	2,862	2,858	2,853	2,849	2,844	2,840	2,853	100.00	0.16
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	961	902	850	804	762	724	864	98.46	5.79
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	11,555	11,350	11,020	10,648	10,273	9,901	11,043	99.79	3.18
Structured Securities (Complex)	4,835	4,692	4,522	4,329	4,142	3,964	4,588	98.57	4.00
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	2.90
TOTAL CASH, DEPOSITS, AND SECURITIES	**30,573**	**30,056**	**29,397**	**28,679**	**27,971**	**27,282**	**29,520**	**99.58**	**2.34**

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Present Value Estimates by Interest Rate Scenario

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	401	401	401	401	401	401	401	100.00	0.00
Real Estate Held for Investment	65	65	65	65	65	65	65	100.00	0.00
Investment in Unconsolidated Subsidiaries	152	143	134	125	116	107	134	100.00	6.80
Office Premises and Equipment	2,721	2,721	2,721	2,721	2,721	2,721	2,721	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,340**	**3,331**	**3,322**	**3,312**	**3,303**	**3,294**	**3,322**	**100.00**	**0.27**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	287	361	482	550	576	582			-19.57
Adjustable-Rate Servicing	127	126	143	157	159	158			-10.69
Float on Mortgages Serviced for Others	221	263	320	365	397	423			-15.91
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**635**	**750**	**945**	**1,071**	**1,132**	**1,163**			**-16.99**
OTHER ASSETS									
Purchased and Excess Servicing							1,347		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,145	6,145	6,145	6,145	6,145	6,145	6,145	100.00	0.00
Miscellaneous II							2,005		
Deposit Intangibles									
Retail CD Intangible	129	143	158	174	191	210			-9.86
Transaction Account Intangible	1,096	1,423	1,675	1,899	2,129	2,358			-14.21
MMDA Intangible	2,926	3,358	3,980	4,569	5,214	5,904			-15.21
Passbook Account Intangible	881	1,072	1,212	1,343	1,494	1,692			-11.19
Non-Interest-Bearing Account Intangible	489	670	843	1,007	1,163	1,312			-19.97
TOTAL OTHER ASSETS	**11,666**	**12,812**	**14,012**	**15,138**	**16,337**	**17,622**	**9,498**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-127		
TOTAL ASSETS	**269,159**	**266,658**	**263,445**	**259,253**	**254,673**	**249,948**	**259,148**	**102/99*** **	**1.41/1.91*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	56,076	55,907	55,740	55,579	55,422	55,278	55,787	99.91	0.29
Fixed-Rate Maturing in 13 Months or More	18,375	17,948	17,550	17,188	16,841	16,512	17,640	99.49	2.16
Variable-Rate	1,033	1,033	1,032	1,031	1,031	1,030	1,031	100.10	0.05
Demand									
Transaction Accounts	13,299	13,299	13,299	13,299	13,299	13,299	13,299	100/87*	0.00/2.05*
MMDAs	55,034	55,034	55,034	55,034	55,034	55,034	55,034	100/93*	0.00/1.19*
Passbook Accounts	10,069	10,069	10,069	10,069	10,069	10,069	10,069	100/88*	0.00/1.54*
Non-Interest-Bearing Accounts	8,093	8,093	8,093	8,093	8,093	8,093	8,093	100/90*	0.00/2.32*
TOTAL DEPOSITS	**161,979**	**161,382**	**160,817**	**160,293**	**159,789**	**159,315**	**160,953**	**100/95***	**0.34/1.12***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	41,862	41,599	41,340	41,085	40,835	40,588	41,575	99.43	0.62
Fixed-Rate Maturing in 37 Months or More	4,097	3,925	3,761	3,607	3,460	3,322	3,851	97.66	4.23
Variable-Rate	17,552	17,521	17,491	17,461	17,430	17,400	16,789	104.19	0.17
TOTAL BORROWINGS	**63,511**	**63,045**	**62,592**	**62,152**	**61,725**	**61,310**	**62,215**	**100.61**	**0.71**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	1,180	1,180	1,180	1,180	1,180	1,180	1,180	100.00	0.00
Other Escrow Accounts	184	178	173	168	164	160	201	85.98	2.87
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,739	3,739	3,739	3,739	3,739	3,739	3,739	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	249		
TOTAL OTHER LIABILITIES	**5,103**	**5,097**	**5,092**	**5,088**	**5,083**	**5,079**	**5,370**	**94.83**	**0.10**
Other Liabilities not Included Above									
Self-Valued	8,046	7,823	7,681	7,591	7,523	7,465	7,694	99.83	1.51
Unamortized Yield Adjustments							-16		
TOTAL LIABILITIES	**238,640**	**237,347**	**236,182**	**235,125**	**234,120**	**233,169**	**236,215**	**100/97****	**0.47/1.00****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	86	56	-23	-148	-295	-441			
ARMs	14	7	0	-11	-29	-53			
Other Mortgages	124	59	0	-58	-118	-180			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	227	135	20	-116	-271	-441			
Sell Mortgages and MBS	-280	-192	-3	254	550	844			
Purchase Non-Mortgage Items	28	33	0	-24	-41	-53			
Sell Non-Mortgage Items	-17	-17	0	13	23	30			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-962	-397	123	601	1,041	1,447			
Pay Floating, Receive Fixed Swaps	34	12	-9	-27	-44	-60			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	-5	-14	-22	-30			
Interest-Rate Caps	16	45	113	227	363	504			
Interest-Rate Floors	173	129	89	55	28	11			
Futures	2	1	0	-1	-1	-2			
Options on Futures	28	14	3	0	0	0			
Construction LIP	16	4	-7	-18	-29	-39			
Self-Valued	189	36	126	135	316	494			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-324**	**-75**	**427**	**867**	**1,470**	**2,030**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	269,159	266,658	263,445	259,253	254,673	249,948	259,148	102/99***	1.41/1.91***
MINUS TOTAL LIABILITIES	238,640	237,347	236,182	235,125	234,120	233,169	236,215	100/97**	0.47/1.00**
PLUS OFF-BALANCE-SHEET POSITIONS	-324	-75	427	867	1,470	2,030			
TOTAL NET PORTFOLIO VALUE #	30,196	29,236	27,691	24,995	22,022	18,809	22,933	120.75	7.66

* 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	$223	$5,519	$12,417	$4,696	$4,462
WARM	300 mo	317 mo	333 mo	325 mo	321 mo
WAC	4.70%	5.64%	6.44%	7.41%	8.96%
Amount of these that is FHA or VA Guaranteed	$0	$28	$265	$122	$62
Securities Backed by Conventional Mortgages	$258	$8,940	$738	$14	$6
WARM	309 mo	349 mo	335 mo	259 mo	191 mo
Weighted Average Pass-Through Rate	4.46%	5.10%	6.41%	7.13%	8.99%
Securities Backed by FHA or VA Mortgages	$175	$1,729	$37	$9	$3
WARM	312 mo	335 mo	259 mo	148 mo	173 mo
Weighted Average Pass-Through Rate	4.27%	5.24%	6.14%	7.30%	18.27%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,113	$3,495	$3,042	$1,795	$1,459
WAC	4.65%	5.45%	6.46%	7.40%	9.15%
Mortgage Securities	$1,884	$1,037	$129	$13	$4
Weighted Average Pass-Through Rate	4.47%	5.20%	6.14%	7.30%	8.67%
WARM (of 15-Year Loans and Securities)	134 mo	136 mo	149 mo	141 mo	138 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$427	$2,193	$3,661	$979	$913
WAC	4.28%	5.59%	6.40%	7.34%	10.28%
Mortgage Securities	$1,026	$291	$21	$0	$0
Weighted Average Pass-Through Rate	4.24%	5.42%	6.10%	7.50%	8.23%
WARM (of Balloon Loans and Securities)	48 mo	81 mo	91 mo	66 mo	61 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$62,706**

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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	$46	$113	$36	$47	$3
WAC	4.07%	6.96%	6.07%	1.71%	4.99%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$5,349	$15,139	$23,955	$8,738	$2,184
Weighted Average Margin	247 bp	265 bp	253 bp	326 bp	292 bp
WAC	7.17%	5.60%	5.91%	8.29%	6.57%
WARM	299 mo	308 mo	337 mo	388 mo	329 mo
Weighted Average Time Until Next Payment Reset	3 mo	13 mo	44 mo	6 mo	35 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$55,611**

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	$375	$427	$178	$5,250	$48
Weighted Average Distance from Lifetime Cap	162 bp	113 bp	153 bp	139 bp	188 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$538	$2,380	$707	$2,089	$496
Weighted Average Distance from Lifetime Cap	307 bp	356 bp	328 bp	242 bp	328 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$2,053	$11,708	$20,784	$155	$1,573
Weighted Average Distance from Lifetime Cap	719 bp	564 bp	535 bp	702 bp	538 bp
Balances Without Lifetime Cap	$2,429	$737	$2,322	$1,292	$70
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$2,384	$13,363	$20,306	$573	$1,073
Weighted Average Periodic Rate Cap	157 bp	188 bp	214 bp	809 bp	221 bp
Balances Subject to Periodic Rate Floors	$1,063	$9,206	$15,083	$484	$1,073
MBS Included in ARM Balances	$1,011	$1,599	$2,102	$195	$10

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,024	$7,119
WARM	71 mo	130 mo
Remaining Term to Full Amortization	269 mo	
Rate Index Code	0	0
Margin	206 bp	209 bp
Reset Frequency	30 mo	15 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$134	$317
Wghted Average Distance to Lifetime Cap	44 bp	59 bp
Fixed-Rate:		
Balances	$2,967	$6,173
WARM	45 mo	84 mo
Remaining Term to Full Amortization	251 mo	
WAC	7.09%	6.60%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$9,887	$2,740
WARM	17 mo	27 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	109 bp	7.70%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$17,065	$7,280
WARM	229 mo	185 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	48 bp	8.19%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$6,019	$3,855
WARM	37 mo	48 mo
Margin in Column 1; WAC in Column 2	346 bp	6.99%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$10,528	$21,604
WARM	21 mo	62 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	261 bp	11.58%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$95	$2,297
Fixed Rate		
Remaining WAL <= 5 Years	$227	$6,438
Remaining WAL 5-10 Years	$664	$619
Remaining WAL Over 10 Years	$297	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$9	$1
CMO Residuals:		
Fixed Rate	$0	$44
Floating Rate	$79	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$15	$273
WAC	4.24%	8.56%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$1,387	$9,673

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ASSETS (continued)

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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	$2,359	$13,906	$26,857	$7,300	$1,855
WARM	184 mo	250 mo	316 mo	302 mo	215 mo
Weighted Average Servicing Fee	27 bp	29 bp	33 bp	36 bp	40 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	390 loans				
FHA/VA	71 loans				
Subserviced by Others	12 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$20,862	$349	Total # of Adjustable-Rate Loans Serviced	95 loans
WARM (in months)	336 mo	369 mo	Number of These Subserviced by Others	3 loans
Weighted Average Servicing Fee	46 bp	36 bp		

Total Balances of Mortgage Loans Serviced for Others	**$73,488**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$6,385		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,271		
Zero-Coupon Securities	$54	5.01%	56 mo
Government & Agency Securities	$2,462	4.27%	30 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,853	4.99%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$864	5.36%	103 mo
Memo: Complex Securities (from supplemental reporting)	$4,588		

Total Cash, Deposits, and Securities	**$18,476**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,267
Accrued Interest Receivable	$960
Advances for Taxes and Insurance	$101
Less: Unamortized Yield Adjustments	$-842
Valuation Allowances	$659
Unrealized Gains (Losses)	$-752

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$229
Accrued Interest Receivable	$283
Less: Unamortized Yield Adjustments	$108
Valuation Allowances	$822
Unrealized Gains (Losses)	$-5

OTHER ITEMS

Real Estate Held for Investment	$65
Repossessed Assets	$401
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$134
Office Premises and Equipment	$2,721
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-80
Less: Unamortized Yield Adjustments	$24
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$1,347
Miscellaneous I	$6,145
Miscellaneous II	$2,005

TOTAL ASSETS	**$259,164**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$2
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$53
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$877
Mortgage-Related Mututal Funds	$393
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$28,923
Weighted Average Servicing Fee	19 bp
Adjustable-Rate Mortgage Loans Serviced	$22,103
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$3,504

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LIABILITIES

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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	$17,821	$3,882	$1,470	$105
WAC	5.11%	4.64%	4.62%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$20,631	$9,558	$2,426	$206
WAC	5.05%	4.91%	3.97%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$8,131	$5,853	$66
WAC		5.09%	4.27%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$3,656	$16
WAC			4.83%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$73,427**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$3,118	$2,405	$2,806
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$34,563	$18,929	$10,646
Penalty in Months of Forgone Interest	3.38 mo	6.11 mo	7.44 mo
Balances in New Accounts	$6,593	$1,459	$298

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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%	$131	$504	$3	2.56%
3.00 to 3.99%	$1,130	$6,183	$123	3.61%
4.00 to 4.99%	$1,930	$7,320	$2,112	4.56%
5.00 to 5.99%	$17,967	$6,245	$1,341	5.30%
6.00 to 6.99%	$80	$39	$249	6.67%
7.00 to 7.99%	$2	$37	$13	7.22%
8.00 to 8.99%	$0	$6	$9	8.29%
9.00 and Above	$0	$0	$2	9.50%
WARM	1 mo	15 mo	60 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$45,426**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$25,513
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	$13,299	1.63%	$628
Money Market Deposit Accounts (MMDAs)	$55,034	3.33%	$4,564
Passbook Accounts	$10,069	2.19%	$582
Non-Interest-Bearing Non-Maturity Deposits	$8,093		$378
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$761	0.02%	
Escrow for Mortgages Serviced for Others	$419	0.01%	
Other Escrows	$201	0.76%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$87,876		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-16		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$3,739		
Miscellaneous II	$249		
TOTAL LIABILITIES	**$236,215**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$213
EQUITY CAPITAL	$22,738
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$259,167**

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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	6	$8
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	38	$325
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	38	$794
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	24	$106
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	86	$250
1014	Opt commitment to orig 25- or 30-year FRMs	77	$3,652
1016	Opt commitment to orig "other" Mortgages	68	$2,512
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$2
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$28
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$226
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$8
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	8	$11
2016	Commit/purchase "other" Mortgage loans, svc retained	6	$2,107
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$16
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	13	$18
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	19	$395
2036	Commit/sell "other" Mortgage loans, svc retained		$11
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$0
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$22
2054	Commit/purchase 25- to 30-year FRM MBS		$96
2056	Commit/purchase "other" MBS		$688
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	7	$110
2074	Commit/sell 25- or 30-yr FRM MBS	8	$4,463
2076	Commit/sell "other" MBS		$379

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$4
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$12
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$21
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$24
2116	Commit/purchase "other" Mortgage loans, svc released		$108
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$50
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	6	$49
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	16	$118
2134	Commit/sell 25- or 30-yr FRM loans, svc released	28	$719
2136	Commit/sell "other" Mortgage loans, svc released	8	$127
2202	Firm commitment to originate 1-month COFI ARM loans		$59
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	13	$96
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	11	$157
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	7	$8
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	29	$82
2214	Firm commit/originate 25- or 30-year FRM loans	29	$422
2216	Firm commit/originate "other" Mortgage loans	25	$1,087
3016	Option to purchase "other" Mortgages		$247
3032	Option to sell 10-, 15-, or 20-year FRMs		$5
3034	Option to sell 25- or 30-year FRMs		$104
3036	Option to sell "other" Mortgages		$13
3068	Short option to sell 3- or 5-yr Treasury ARMs		$5
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$17
3074	Short option to sell 25- or 30-yr FRMs		$200
3076	Short option to sell "other" Mortgages		$116
4002	Commit/purchase non-Mortgage financial assets	28	$218
4006	Commit/purchase "other" liabilities		$750

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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
4022	Commit/sell non-Mortgage financial assets		$55
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,895
5004	IR swap: pay fixed, receive 3-month LIBOR	6	$8,560
5006	IR swap: pay fixed, receive 6-month LIBOR		$20
5026	IR swap: pay 3-month LIBOR, receive fixed		$386
6002	Interest rate Cap based on 1-month LIBOR		$3,187
6004	Interest rate Cap based on 3-month LIBOR		$3,120
7004	Interest rate floor based on 3-month LIBOR		$50
7022	Interest rate floor based on the prime rate		$1,900
8010	Long futures contract on 10-year Treasury note		$15
8036	Short futures contract on 2-year Treasury note		$3
8038	Short futures contract on 5-year Treasury note		$7
9010	Long call option on 10-year T-note futures contract		$170
9034	Long put option on 10-year T-note futures contract		$15
9058	Short call option on 10-year T-note futures contract		$14
9082	Short put option on 10-year T-note futures contract		$12
9502	Fixed-rate construction loans in process	97	$642
9512	Adjustable-rate construction loans in process	66	$1,131

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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		$26
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$120
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$1
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$1
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$60
120	Other investment securities, fixed-coupon securities	6	$61
122	Other investment securities, floating-rate securities	6	$76
125	Multi/nonres mtg loans; fixed-rate, Balloon		$19
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$12
130	Construction and land loans (adj-rate)		$6
180	Consumer loans; loans on deposits		$1
183	Consumer loans; auto loans and leases		$68
184	Consumer loans; mobile home loans		$1
187	Consumer loans; recreational vehicles		$2,228
189	Consumer loans; other		$591
200	Variable-rate, fixed-maturity CDs	69	$1,031
220	Variable-rate FHLB advances	43	$6,392
299	Other variable-rate	28	$10,397
300	Govt. & agency securities, fixed-coupon securities		$104
302	Govt. & agency securities, floating-rate securities		$0

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	**#Firms if # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	138	$4,588	$4,835	$4,692	$4,522	$4,329	$4,142	$3,964
123 - Mortgage Derivatives - M/V estimate	89	$11,041	$11,555	$11,350	$11,020	$10,648	$10,273	$9,901
129 - Mortgage-Related Mutual Funds - M/V estimate	18	$254	$260	$258	$254	$250	$245	$240
280 - FHLB putable advance-M/V estimate	30	$1,149	$1,222	$1,183	$1,156	$1,140	$1,131	$1,124
281 - FHLB convertible advance-M/V estimate	49	$4,366	$4,587	$4,439	$4,352	$4,301	$4,262	$4,229
282 - FHLB callable advance-M/V estimate		$226	$238	$230	$225	$222	$220	$218
283 - FHLB periodic floor floating rate advance-M/V Estimates		$480	$480	$480	$479	$478	$477	$476
289 - Other FHLB structured advances - M/V estimate		$184	$188	$185	$183	$182	$181	$179
290 - Other structured borrowings - M/V estimate		$1,288	$1,332	$1,306	$1,285	$1,268	$1,253	$1,240
500 - Other OBS Positions w/o contract code or exceeds 16 positions	6	$887	$189	$36	$126	$135	$316	$494