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 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	102,276	-41,117	-29 %	7.57 %	-260 bp
+200 bp	118,370	-25,023	-17 %	8.62 %	-155 bp
+100 bp	132,556	-10,836	-8 %	9.51 %	-65 bp
0 bp	143,393			10.17 %	
-100 bp	148,637	5,244	+4 %	10.45 %	+28 bp
-200 bp	150,732	7,340	+5 %	10.53 %	+36 bp

Risk Measure for a Given Rate Shock

	9/30/2007	6/30/2007	9/30/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	10.17 %	11.23 %	9.94 %
Post-shock NPV Ratio	8.62 %	9.13 %	8.24 %
Sensitivity Measure: Decline in NPV Ratio	155 bp	210 bp	170 bp
TB 13a Level of Risk	Minimal	Moderate	Minimal

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Report Prepared: 1/10/2008 11:59:31 AM

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	122,885	120,983	118,256	114,308	109,486	104,423	117,789	100.40	2.82
30-Year Mortgage Securities	32,417	31,787	30,698	29,314	27,834	26,403	31,362	97.88	4.03
15-Year Mortgages and MBS	45,379	44,481	43,247	41,807	40,290	38,773	43,412	99.62	3.09
Balloon Mortgages and MBS	41,470	40,839	40,082	39,154	38,043	36,760	40,094	99.97	2.10
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	27,300	27,176	27,028	26,890	26,696	26,471	27,154	99.54	0.53
7 Month to 2 Year Reset Frequency	77,280	76,579	75,800	74,618	73,339	71,772	76,039	99.68	1.29
2+ to 5 Year Reset Frequency	99,773	98,525	97,010	94,543	91,489	88,148	97,200	99.80	2.05
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	187,692	186,211	184,638	182,883	180,778	178,051	178,703	103.32	0.90
2 Month to 5 Year Reset Frequency	37,002	36,481	35,933	35,371	34,787	34,145	37,632	95.49	1.55
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	21,147	20,884	20,645	20,417	20,162	19,884	20,696	99.75	1.13
Adjustable-Rate, Fully Amortizing	53,856	53,487	53,228	52,999	52,518	51,718	53,204	100.04	0.46
Fixed-Rate, Balloon	14,010	13,372	12,774	12,211	11,683	11,186	12,910	98.95	4.55
Fixed-Rate, Fully Amortizing	23,400	22,542	21,737	20,980	20,269	19,598	21,741	99.98	3.59
Construction and Land Loans									
Adjustable-Rate	29,425	29,353	29,281	29,210	29,139	29,069	29,239	100.14	0.24
Fixed-Rate	6,485	6,283	6,097	5,925	5,765	5,618	6,427	94.85	2.94
Second-Mortgage Loans and Securities									
Adjustable-Rate	88,830	88,590	88,355	88,123	87,895	87,671	88,263	100.10	0.26
Fixed-Rate	61,472	59,971	58,544	57,186	55,891	54,656	57,235	102.29	2.38
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	8,383	8,285	8,180	8,058	7,911	7,742	8,180	100.00	1.39
Accrued Interest Receivable	5,824	5,824	5,824	5,824	5,824	5,824	5,824	100.00	0.00
Advance for Taxes/Insurance	296	296	296	296	296	296	296	100.00	0.00
Float on Escrows on Owned Mortgages	93	162	264	367	459	544			-38.87
LESS: Value of Servicing on Mortgages Serviced by Others	-78	-64	-49	-41	-43	-47			23.75
TOTAL MORTGAGE LOANS AND SECURITIES	**984,497**	**972,173**	**957,964**	**940,523**	**920,598**	**898,799**	**953,400**	**100.48**	**1.65**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	38,999	38,891	38,786	38,682	38,581	38,481	38,734	100.13	0.27
Fixed-Rate	12,680	12,202	11,748	11,317	10,907	10,516	12,260	95.83	3.77
Consumer Loans									
Adjustable-Rate	44,134	44,058	43,982	43,908	43,834	43,761	42,794	102.78	0.17
Fixed-Rate	36,479	35,881	35,309	34,761	34,236	33,732	35,327	99.95	1.59
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-1,863	-1,847	-1,833	-1,819	-1,805	-1,792	-1,833	0.00	0.78
Accrued Interest Receivable	856	856	856	856	856	856	856	100.00	0.00
TOTAL NONMORTGAGE LOANS	**131,285**	**130,041**	**128,849**	**127,706**	**126,609**	**125,555**	**128,138**	**100.55**	**0.91**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	34,046	34,046	34,046	34,046	34,046	34,046	34,046	100.00	0.00
Equities and All Mutual Funds	2,313	2,225	2,135	2,045	1,957	1,863	2,135	100.00	4.21
Zero-Coupon Securities	559	530	507	489	475	464	477	106.20	3.98
Government and Agency Securities	17,801	16,880	16,031	15,247	14,522	13,852	15,334	104.54	5.09
Term Fed Funds, Term Repos	23,686	23,651	23,616	23,582	23,549	23,516	23,598	100.08	0.15
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	24,032	23,347	22,749	22,225	21,764	21,357	22,660	100.39	2.47
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	106,466	105,433	103,375	100,387	97,032	93,623	104,589	98.84	2.45
Structured Securities (Complex)	18,916	18,442	17,867	17,142	16,387	15,685	17,982	99.36	3.66
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	1.89
TOTAL CASH, DEPOSITS, AND SECURITIES	**227,819**	**224,553**	**220,326**	**215,163**	**209,732**	**204,406**	**220,822**	**99.78**	**2.13**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	2,188	2,188	2,188	2,188	2,188	2,188	2,188	100.00	0.00
Real Estate Held for Investment	123	123	123	123	123	123	123	100.00	0.00
Investment in Unconsolidated Subsidiaries	3,047	2,864	2,682	2,500	2,317	2,135	2,682	100.00	6.81
Office Premises and Equipment	8,669	8,669	8,669	8,669	8,669	8,669	8,669	100.00	0.00
TOTAL REAL ASSETS, ETC.	**14,026**	**13,844**	**13,661**	**13,479**	**13,297**	**13,114**	**13,661**	**100.00**	**1.34**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	2,111	2,642	3,464	4,177	4,520	4,618			-22.16
Adjustable-Rate Servicing	3,165	3,188	3,229	3,638	3,764	3,781			-6.96
Float on Mortgages Serviced for Others	2,612	3,067	3,590	4,098	4,481	4,789			-14.36
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**7,888**	**8,897**	**10,282**	**11,913**	**12,765**	**13,189**			**-14.66**
OTHER ASSETS									
Purchased and Excess Servicing							11,840		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	42,631	42,631	42,631	42,631	42,631	42,631	42,631	100.00	0.00
Miscellaneous II							40,671		
Deposit Intangibles									
Retail CD Intangible	412	462	515	572	634	700			-10.68
Transaction Account Intangible	4,327	5,807	7,320	8,410	9,458	10,581			-17.78
MMDA Intangible	10,993	13,327	15,290	17,395	19,886	22,864			-13.30
Passbook Account Intangible	5,420	7,012	8,194	9,209	10,533	11,824			-13.41
Non-Interest-Bearing Account Intangible	2,526	3,796	5,001	6,147	7,238	8,278			-23.51
TOTAL OTHER ASSETS	**66,308**	**73,034**	**78,951**	**84,364**	**90,379**	**96,879**	**95,142**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							998		
TOTAL ASSETS	**1,431,824**	**1,422,542**	**1,410,034**	**1,393,148**	**1,373,380**	**1,351,941**	**1,412,161**	**100/97*** **	**1.04/1.48*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	333,771	332,802	331,848	330,916	330,028	329,217	331,213	100.19	0.28
Fixed-Rate Maturing in 13 Months or More	57,747	55,681	53,755	52,061	50,617	49,254	52,783	101.84	3.37
Variable-Rate	4,956	4,956	4,956	4,955	4,955	4,955	4,953	100.05	0.01
Demand									
Transaction Accounts	64,835	64,835	64,835	64,835	64,835	64,835	64,835	100/89*	0.00/2.26*
MMDAs	230,961	230,961	230,961	230,961	230,961	230,961	230,961	100/93*	0.00/0.94*
Passbook Accounts	75,586	75,586	75,586	75,586	75,586	75,586	75,586	100/89*	0.00/1.63*
Non-Interest-Bearing Accounts	55,190	55,190	55,190	55,190	55,190	55,190	55,190	100/91*	0.00/2.34*
TOTAL DEPOSITS	**823,045**	**820,010**	**817,129**	**814,503**	**812,171**	**809,996**	**815,521**	**100/96***	**0.34/1.08***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	167,799	166,559	165,343	164,151	162,982	161,835	165,394	99.97	0.73
Fixed-Rate Maturing in 37 Months or More	35,861	34,023	32,315	30,724	29,242	27,857	32,574	99.20	5.10
Variable-Rate	135,676	135,456	135,232	135,005	134,774	134,540	134,634	100.44	0.17
TOTAL BORROWINGS	**339,336**	**336,038**	**332,890**	**329,880**	**326,997**	**324,231**	**332,602**	**100.09**	**0.92**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	7,382	7,382	7,382	7,382	7,382	7,382	7,382	100.00	0.00
Other Escrow Accounts	1,544	1,497	1,454	1,413	1,374	1,338	1,682	86.41	2.91
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	31,878	31,878	31,878	31,878	31,878	31,878	31,878	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	3,684		
TOTAL OTHER LIABILITIES	**40,805**	**40,758**	**40,714**	**40,673**	**40,635**	**40,598**	**44,627**	**91.23**	**0.10**
Other Liabilities not Included Above									
Self-Valued	82,538	78,889	75,716	73,799	72,441	71,099	74,523	101.60	3.32
Unamortized Yield Adjustments							69		
TOTAL LIABILITIES	**1,285,724**	**1,275,695**	**1,266,450**	**1,258,856**	**1,252,244**	**1,245,925**	**1,267,342**	**100/97****	**0.66/1.15****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	962	630	243	-579	-1,593	-2,668			
ARMs	128	79	34	-20	-85	-184			
Other Mortgages	1,373	769	0	-989	-2,140	-3,427			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	1,498	885	89	-1,198	-2,674	-4,192			
Sell Mortgages and MBS	-5,065	-3,727	-2,099	519	3,579	6,730			
Purchase Non-Mortgage Items	-301	-173	0	162	315	460			
Sell Non-Mortgage Items	-187	-120	0	110	212	305			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-2,500	-1,332	-251	753	1,684	2,551			
Pay Floating, Receive Fixed Swaps	5,582	2,881	425	-1,812	-3,855	-5,724			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	-1	5	38	76	112			
Interest-Rate Caps	15	30	66	130	220	322			
Interest-Rate Floors	261	207	156	110	68	36			
Futures	-358	-174	0	166	325	477			
Options on Futures	0	0	-1	-2	-3	-3			
Construction LIP	133	49	-35	-117	-198	-277			
Self-Valued	3,089	1,789	1,177	993	1,300	1,742			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4,632**	**1,790**	**-191**	**-1,736**	**-2,767**	**-3,740**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	1,431,824	1,422,542	1,410,034	1,393,148	1,373,380	1,351,941	1,412,161	100/97***	1.04/1.48***
MINUS TOTAL LIABILITIES	1,285,724	1,275,695	1,266,450	1,258,856	1,252,244	1,245,925	1,267,342	100/97**	0.66/1.15**
PLUS OFF-BALANCE-SHEET POSITIONS	4,632	1,790	-191	-1,736	-2,767	-3,740			
TOTAL NET PORTFOLIO VALUE #	150,732	148,637	143,393	132,556	118,370	102,276	144,820	99.01	5.60

* 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	$1,262	$29,470	$51,510	$24,126	$11,420
WARM	302 mo	320 mo	339 mo	340 mo	325 mo
WAC	4.47%	5.66%	6.46%	7.41%	8.97%
Amount of these that is FHA or VA Guaranteed	$8	$309	$1,196	$682	$939
Securities Backed by Conventional Mortgages	$2,498	$17,938	$6,976	$198	$25
WARM	374 mo	361 mo	345 mo	295 mo	200 mo
Weighted Average Pass-Through Rate	4.75%	5.24%	6.15%	7.20%	8.45%
Securities Backed by FHA or VA Mortgages	$197	$2,044	$372	$389	$726
WARM	317 mo	330 mo	311 mo	250 mo	165 mo
Weighted Average Pass-Through Rate	4.74%	5.27%	6.21%	7.38%	9.00%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,386	$13,109	$9,927	$3,956	$2,398
WAC	4.69%	5.51%	6.44%	7.39%	9.02%
Mortgage Securities	$4,690	$5,399	$506	$34	$8
Weighted Average Pass-Through Rate	4.43%	5.23%	6.16%	7.19%	9.23%
WARM (of 15-Year Loans and Securities)	129 mo	154 mo	149 mo	118 mo	134 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$911	$8,212	$20,604	$5,028	$3,044
WAC	4.55%	5.58%	6.43%	7.37%	9.46%
Mortgage Securities	$1,312	$917	$67	$0	$0
Weighted Average Pass-Through Rate	4.36%	5.35%	6.06%	7.53%	8.86%
WARM (of Balloon Loans and Securities)	76 mo	133 mo	198 mo	237 mo	216 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities **$232,657**

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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	$814	$1,089	$1,790	$5,595	$174
WAC	6.89%	5.83%	8.48%	5.25%	4.19%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$26,340	$74,951	$95,411	$173,108	$37,458
Weighted Average Margin	263 bp	250 bp	240 bp	303 bp	180 bp
WAC	7.50%	5.75%	5.96%	7.83%	7.15%
WARM	311 mo	320 mo	340 mo	342 mo	321 mo
Weighted Average Time Until Next Payment Reset	2 mo	15 mo	45 mo	5 mo	12 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$416,728**

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	$2,908	$1,653	$292	$18,699	$12,071
Weighted Average Distance from Lifetime Cap	153 bp	148 bp	169 bp	161 bp	160 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$4,003	$5,589	$1,748	$94,789	$9,874
Weighted Average Distance from Lifetime Cap	313 bp	337 bp	328 bp	306 bp	261 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$15,025	$67,644	$92,272	$63,754	$15,635
Weighted Average Distance from Lifetime Cap	642 bp	559 bp	548 bp	509 bp	601 bp
Balances Without Lifetime Cap	$5,217	$1,154	$2,889	$1,461	$52
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$9,923	$69,580	$90,943	$1,914	$5,637
Weighted Average Periodic Rate Cap	150 bp	236 bp	278 bp	418 bp	197 bp
Balances Subject to Periodic Rate Floors	$9,605	$56,039	$85,152	$2,516	$20,695
MBS Included in ARM Balances	$4,531	$12,641	$14,252	$1,672	$437

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$20,696	$53,204
WARM	93 mo	213 mo
Remaining Term to Full Amortization	303 mo	
Rate Index Code	0	0
Margin	235 bp	235 bp
Reset Frequency	28 mo	8 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$2,046	$10,367
Wghted Average Distance to Lifetime Cap	70 bp	132 bp
Fixed-Rate:		
Balances	$12,910	$21,741
WARM	73 mo	98 mo
Remaining Term to Full Amortization	293 mo	
WAC	6.52%	6.32%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$29,239	$6,427
WARM	19 mo	56 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	126 bp	7.33%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$88,263	$57,235
WARM	275 mo	185 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	37 bp	8.05%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$38,734	$12,260
WARM	60 mo	55 mo
Margin in Column 1; WAC in Column 2	224 bp	6.54%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$42,794	$35,327
WARM	75 mo	62 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	500 bp	10.53%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$2,167	$30,592
Fixed Rate		
Remaining WAL <= 5 Years	$6,129	$47,990
Remaining WAL 5-10 Years	$8,156	$6,698
Remaining WAL Over 10 Years	$1,544	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$61	$0
Floating Rate	$271	$7
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$330	$303
WAC	7.20%	8.56%
Principal-Only MBS	$72	$0
WAC	6.16%	0.00%
Total Mortgage-Derivative Securities - Book Value	$18,731	$85,590

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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	$25,374	$176,905	$205,394	$57,093	$31,949
WARM	153 mo	255 mo	292 mo	265 mo	202 mo
Weighted Average Servicing Fee	27 bp	28 bp	30 bp	32 bp	36 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	3,402 loans
FHA/VA	296 loans
Subserviced by Others	46 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$341,645	$91,563
WARM (in months)	325 mo	348 mo
Weighted Average Servicing Fee	33 bp	80 bp

Total # of Adjustable-Rate Loans Serviced	1,706 loans
Number of These Subserviced by Others	6 loans

Total Balances of Mortgage Loans Serviced for Others **$929,922**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$34,046		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,135		
Zero-Coupon Securities	$477	4.84%	32 mo
Government & Agency Securities	$15,334	5.04%	76 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$23,598	4.94%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$22,660	5.23%	46 mo
Memo: Complex Securities (from supplemental reporting)	$17,982		

Total Cash, Deposits, and Securities **$116,233**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$13,432
Accrued Interest Receivable	$5,824
Advances for Taxes and Insurance	$296
Less: Unamortized Yield Adjustments	$-4,561
Valuation Allowances	$5,252
Unrealized Gains (Losses)	$-2,837

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$853
Accrued Interest Receivable	$856
Less: Unamortized Yield Adjustments	$343
Valuation Allowances	$2,686
Unrealized Gains (Losses)	$-23

OTHER ITEMS	
Real Estate Held for Investment	$123
Repossessed Assets	$2,188
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$2,682
Office Premises and Equipment	$8,669
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-186
Less: Unamortized Yield Adjustments	$175
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$11,840
Miscellaneous I	$42,631
Miscellaneous II	$40,671
TOTAL ASSETS	**$1,411,894**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$3,243
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$129
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,892
Mortgage-Related Mututal Funds	$243
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$48,462
Weighted Average Servicing Fee	22 bp
Adjustable-Rate Mortgage Loans Serviced	$72,359
Weighted Average Servicing Fee	19 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$11,571

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$120,367	$11,008	$3,139	$957
WAC	5.17%	4.79%	4.40%	
WARM	2 mo	1 mo	2 mo	
Balances Maturing in 4 to 12 Months	$160,730	$28,750	$7,219	$2,409
WAC	5.09%	4.91%	4.04%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$18,194	$17,109	$408
WAC		4.90%	4.30%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$17,480	$216
WAC			5.18%	
WARM			78 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$383,997**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$37,668	$8,021	$18,115
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$212,876	$47,757	$30,439
Penalty in Months of Forgone Interest	2.92 mo	6.05 mo	9.08 mo
Balances in New Accounts	$41,984	$5,790	$1,432

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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%	$827	$681	$1,981	1.35%
3.00 to 3.99%	$5,103	$11,982	$93	3.56%
4.00 to 4.99%	$32,861	$40,749	$15,435	4.71%
5.00 to 5.99%	$50,605	$21,152	$11,481	5.32%
6.00 to 6.99%	$163	$937	$2,952	6.48%
7.00 to 7.99%	$2	$137	$531	7.30%
8.00 to 8.99%	$0	$196	$20	8.12%
9.00 and Above	$0	$0	$81	9.91%
WARM	1 mo	19 mo	75 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$197,968**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$214,109
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	$64,835	1.90%	$2,896
Money Market Deposit Accounts (MMDAs)	$230,961	3.54%	$23,030
Passbook Accounts	$75,586	2.25%	$3,405
Non-Interest-Bearing Non-Maturity Deposits	$55,190		$2,583
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$2,352	0.26%	
Escrow for Mortgages Serviced for Others	$5,030	0.08%	
Other Escrows	$1,682	0.39%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$435,636		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-189		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$259		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$31,878		
Miscellaneous II	$3,684		
TOTAL LIABILITIES	**$1,267,342**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$3,983
EQUITY CAPITAL	$140,555
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,411,880**

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	8	$312
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	27	$4,226
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	38	$2,906
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	18	$2,803
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	64	$2,893
1014	Opt commitment to orig 25- or 30-year FRMs	65	$24,502
1016	Opt commitment to orig "other" Mortgages	54	$50,916
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$44
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	6	$33
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	$17
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	11	$966
2016	Commit/purchase "other" Mortgage loans, svc retained	7	$607
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1,473
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	7	$538
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$372
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	19	$95
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	31	$1,280
2036	Commit/sell "other" Mortgage loans, svc retained	6	$585
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$50
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$1,157
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$819
2054	Commit/purchase 25- to 30-year FRM MBS	8	$16,151
2056	Commit/purchase "other" MBS		$1,258
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$7
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$529
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	15	$1,721
2074	Commit/sell 25- or 30-yr FRM MBS	17	$32,369

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2076	Commit/sell "other" MBS		$1,584
2084	Commit/sell low-risk fixed-rate mtg derivative product		$10
2102	Commit/purchase 1-mo COFI ARM loans, svc released		$23
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$19
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$6
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$1,095
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$440
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$8,832
2116	Commit/purchase "other" Mortgage loans, svc released		$720
2122	Commit/sell 1-mo COFI ARM loans, svc released		$23
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	7	$6,758
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	7	$40
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$4,639
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	15	$1,165
2134	Commit/sell 25- or 30-yr FRM loans, svc released	26	$22,069
2136	Commit/sell "other" Mortgage loans, svc released	13	$4,259
2202	Firm commitment to originate 1-month COFI ARM loans		$47
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	8	$153
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$7
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	6	$152
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	16	$215
2214	Firm commit/originate 25- or 30-year FRM loans	18	$725
2216	Firm commit/originate "other" Mortgage loans	16	$1,310
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3014	Option to purchase 25- or 30-yr FRMs		$75
3028	Option to sell 3- or 5-year Treasury ARMs		$8
3032	Option to sell 10-, 15-, or 20-year FRMs		$6
3034	Option to sell 25- or 30-year FRMs	6	$1,005

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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
3068	Short option to sell 3- or 5-yr Treasury ARMs		$0
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$10
3074	Short option to sell 25- or 30-yr FRMs		$228
3076	Short option to sell "other" Mortgages		$3
4002	Commit/purchase non-Mortgage financial assets	27	$504
4006	Commit/purchase "other" liabilities		$3,905
4022	Commit/sell non-Mortgage financial assets	6	$1,485
5002	IR swap: pay fixed, receive 1-month LIBOR		$4,088
5004	IR swap: pay fixed, receive 3-month LIBOR	10	$21,832
5006	IR swap: pay fixed, receive 6-month LIBOR		$20
5024	IR swap: pay 1-month LIBOR, receive fixed	7	$22,469
5026	IR swap: pay 3-month LIBOR, receive fixed	9	$26,880
5104	IR swaption: pay fixed, receive 3-month LIBOR		$467
5124	IR swaption: pay 1-month LIBOR, receive fixed		$28
5224	Short IR swaption: pay 1-mo LIBOR, receive fixed		$28
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$90
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$8
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$90
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$8
6002	Interest rate Cap based on 1-month LIBOR		$2,735
6004	Interest rate Cap based on 3-month LIBOR		$2,875
7004	Interest rate floor based on 3-month LIBOR		$50
7022	Interest rate floor based on the prime rate		$1,900
8002	Long futures contract on 30-day interest rate		$575
8006	Long futures contract on 2-year Treasury note		$500
8010	Long futures contract on 10-year Treasury note		$18
8014	Long futures contract on 1-month LIBOR		$150
8016	Long futures contract on 3-month Eurodollar		$103

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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
8036	Short futures contract on 2-year Treasury note		$1,600
8038	Short futures contract on 5-year Treasury note		$705
8040	Short futures contract on 10-year Treasury note		$815
8046	Short futures contract on 3-month Eurodollar		$21,954
9010	Long call option on 10-year T-note futures contract		$30
9012	Long call option on Treasury bond futures contract		$3
9036	Long put option on T-bond futures contract		$3
9058	Short call option on 10-year T-note futures contract		$20
9082	Short put option on 10-year T-note futures contract		$19
9502	Fixed-rate construction loans in process	37	$3,048
9512	Adjustable-rate construction loans in process	36	$6,873

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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		$191
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$520
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$811
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$543
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,222
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$625
120	Other investment securities, fixed-coupon securities		$74
122	Other investment securities, floating-rate securities		$91
125	Multi/nonres mtg loans; fixed-rate, Balloon		$134
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$220
140	Second Mortgages (adj-rate)		$136
180	Consumer loans; loans on deposits		$0
183	Consumer loans; auto loans and leases		$7,308
185	Consumer loans; credit cards		$5,586
187	Consumer loans; recreational vehicles		$2,239
189	Consumer loans; other		$553
200	Variable-rate, fixed-maturity CDs	39	$4,953
220	Variable-rate FHLB advances	22	$82,145
299	Other variable-rate	29	$52,488
300	Govt. & agency securities, fixed-coupon securities		$102

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # >	Balance	Estimated Market Value After Specified Rate Shock					
			-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	55	$17,982	$18,916	$18,442	$17,867	$17,142	$16,387	$15,685
123 - Mortgage Derivatives - M/V estimate	70	$104,588	$106,466	$105,433	$103,375	$100,387	$97,032	$93,623
129 - Mortgage-Related Mutual Funds - M/V estimate		$113	$116	$115	$113	$110	$110	$103
280 - FHLB putable advance-M/V estimate	25	$19,386	$22,179	$20,859	$19,705	$19,198	$18,975	$18,772
281 - FHLB convertible advance-M/V estimate	22	$8,444	$9,026	$8,726	$8,513	$8,381	$8,293	$8,223
282 - FHLB callable advance-M/V estimate	7	$5,272	$5,772	$5,564	$5,394	$5,275	$5,215	$5,176
283 - FHLB periodic floor floating rate advance-M/V Estimates		$220	$188	$204	$220	$217	$215	$215
289 - Other FHLB structured advances - M/V estimate		$20,841	$22,533	$21,877	$21,239	$20,598	$19,922	$19,177
290 - Other structured borrowings - M/V estimate	19	$20,360	$22,840	$21,659	$20,645	$20,131	$19,820	$19,537
500 - Other OBS Positions w/o contract code or exceeds 16 positions	15	$199,548	$3,089	$1,789	$1,177	$993	$1,300	$1,742