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: 115** **December 2008**

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	92,788	-5,687	-6 %	8.91 %	-28 bp
+200 bp	97,702	-773	-1 %	9.27 %	+8 bp
+100 bp	99,405	930	+1 %	9.34 %	+15 bp
0 bp	98,475			9.19 %	
-100 bp	93,755	-4,720	-5 %	8.72 %	-47 bp

Risk Measure for a Given Rate Shock

	12/31/2008	9/30/2008	12/31/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	9.19 %	11.00 %	10.09 %
Post-shock NPV Ratio	8.72 %	9.79 %	9.08 %
Sensitivity Measure: Decline in NPV Ratio	47 bp	121 bp	101 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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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	110,350	109,290	107,225	103,835	99,266	105,843	103.26	1.43
30-Year Mortgage Securities	22,807	22,566	22,070	21,224	20,216	21,925	102.93	1.63
15-Year Mortgages and MBS	36,174	35,809	35,014	33,949	32,754	34,794	102.92	1.62
Balloon Mortgages and MBS	24,037	23,832	23,448	22,968	22,377	23,616	100.91	1.24
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	21,968	21,979	21,908	21,873	21,823	22,995	95.58	0.14
7 Month to 2 Year Reset Frequency	54,967	54,659	54,211	53,593	52,509	54,523	100.25	0.69
2+ to 5 Year Reset Frequency	96,351	95,710	94,505	93,003	89,965	93,557	102.30	0.96
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	65,307	64,983	64,426	63,865	63,272	62,771	103.52	0.68
2 Month to 5 Year Reset Frequency	19,933	19,760	19,483	19,183	18,855	19,608	100.78	1.14
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	18,960	18,721	18,462	18,221	17,984	18,311	102.24	1.33
Adjustable-Rate, Fully Amortizing	32,043	31,834	31,616	31,412	31,202	31,501	101.06	0.67
Fixed-Rate, Balloon	13,226	12,717	12,222	11,753	11,308	12,102	105.08	3.95
Fixed-Rate, Fully Amortizing	22,199	21,498	20,795	20,134	19,511	20,528	104.72	3.27
Construction and Land Loans								
Adjustable-Rate	22,613	22,587	22,535	22,484	22,433	22,506	100.36	0.17
Fixed-Rate	4,706	4,605	4,493	4,388	4,287	4,638	99.30	2.30
Second-Mortgage Loans and Securities								
Adjustable-Rate	57,586	57,494	57,348	57,204	57,062	57,254	100.42	0.21
Fixed-Rate	39,269	38,406	37,479	36,598	35,758	35,993	106.70	2.33
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	311	241	169	76	-57	241	100.00	29.61
Accrued Interest Receivable	3,092	3,092	3,092	3,092	3,092	3,092	100.00	0.00
Advance for Taxes/Insurance	527	527	527	527	527	527	100.00	0.00
Float on Escrows on Owned Mortgages	23	54	108	192	294			-79.16
LESS: Value of Servicing on Mortgages Serviced by Others	-151	-149	-161	-165	-195			-3.34
TOTAL MORTGAGE LOANS AND SECURITIES	**666,602**	**660,514**	**651,299**	**639,740**	**624,634**	**646,325**	**102.20**	**1.16**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	30,388	30,359	30,301	30,243	30,187	30,287	100.24	0.14
Fixed-Rate	13,375	12,830	12,302	11,802	11,328	11,751	109.18	4.18
Consumer Loans								
Adjustable-Rate	45,002	44,956	44,866	44,777	44,689	43,614	103.08	0.15
Fixed-Rate	48,564	48,112	47,554	47,016	46,498	47,756	100.74	1.05
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-3,325	-3,306	-3,282	-3,259	-3,237	-3,306	0.00	0.65
Accrued Interest Receivable	933	933	933	933	933	933	100.00	0.00
TOTAL NONMORTGAGE LOANS	**134,936**	**133,883**	**132,673**	**131,511**	**130,396**	**131,034**	**102.17**	**0.85**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	32,190	32,190	32,190	32,190	32,190	32,190	100.00	0.00
Equities and All Mutual Funds	2,435	2,335	2,234	2,134	2,033	2,335	100.00	4.30
Zero-Coupon Securities	5,239	5,236	5,220	5,203	5,186	5,204	100.63	0.19
Government and Agency Securities	4,995	4,927	4,844	4,769	4,699	4,713	104.54	1.52
Term Fed Funds, Term Repos	39,397	39,377	39,301	39,226	39,152	39,265	100.29	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	30,902	30,744	30,556	30,378	30,207	30,899	99.50	0.56
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	76,451	74,447	71,758	68,705	66,147	93,806	79.36	3.15
Structured Securities (Complex)	10,115	9,823	9,485	9,118	8,724	10,038	97.85	3.21
LESS: Valuation Allowances for Investment Securities	8	7	7	7	6	7	100.00	4.19
TOTAL CASH, DEPOSITS, AND SECURITIES	**201,717**	**199,072**	**195,582**	**191,715**	**188,332**	**218,443**	**91.13**	**1.54**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	3,246	3,246	3,246	3,246	3,246	3,246	100.00	0.00
Real Estate Held for Investment	57	57	57	57	57	57	100.00	0.00
Investment in Unconsolidated Subsidiaries	909	851	793	735	677	851	100.00	6.80
Office Premises and Equipment	5,663	5,663	5,663	5,663	5,663	5,663	100.00	0.00
TOTAL REAL ASSETS, ETC.	**9,874**	**9,816**	**9,758**	**9,700**	**9,642**	**9,816**	**100.00**	**0.59**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2,019	2,138	2,488	3,306	4,540			-10.97
Adjustable-Rate Servicing	726	697	679	668	826			3.38
Float on Mortgages Serviced for Others	1,088	1,172	1,324	1,514	1,724			-10.06
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**3,832**	**4,007**	**4,490**	**5,487**	**7,090**			**-8.21**
OTHER ASSETS								
Purchased and Excess Servicing						4,339		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	49,089	49,089	49,089	49,089	49,089	49,089	100.00	0.00
Miscellaneous II						16,410		
Deposit Intangibles								
Retail CD Intangible	235	260	329	376	421			-18.13
Transaction Account Intangible	1,149	2,453	3,750	4,977	6,158			-53.00
MMDA Intangible	5,996	9,181	12,373	15,355	18,174			-34.73
Passbook Account Intangible	1,314	2,299	3,284	4,222	5,078			-42.84
Non-Interest-Bearing Account Intangible	-29	650	1,294	1,905	2,485			-101.77
TOTAL OTHER ASSETS	**57,753**	**63,932**	**70,118**	**75,924**	**81,406**	**69,838**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-22,481		
TOTAL ASSETS	**1,074,715**	**1,071,224**	**1,063,919**	**1,054,077**	**1,041,501**	**1,052,974**	**102/100*** **	**0.50/1.10*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	208,964	208,710	208,014	207,328	206,652	205,780	101.42	0.23
Fixed-Rate Maturing in 13 Months or More	60,139	58,321	56,482	54,758	53,325	52,654	110.76	3.14
Variable-Rate	977	977	976	976	976	975	100.15	0.02
Demand								
Transaction Accounts	52,748	52,748	52,748	52,748	52,748	52,748	100/95*	0.00/2.59*
MMDAs	229,764	229,764	229,764	229,764	229,764	229,764	100/96*	0.00/1.45*
Passbook Accounts	43,536	43,536	43,536	43,536	43,536	43,536	100/95*	0.00/2.39*
Non-Interest-Bearing Accounts	27,203	27,203	27,203	27,203	27,203	27,203	100/98*	0.00/2.49*
TOTAL DEPOSITS	**623,331**	**621,258**	**618,724**	**616,314**	**614,204**	**612,661**	**101/99***	**0.37/1.40***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	120,494	119,465	118,442	117,439	116,456	117,160	101.97	0.86
Fixed-Rate Maturing in 37 Months or More	41,978	39,730	37,650	35,721	33,929	34,548	115.00	5.45
Variable-Rate	85,009	84,901	84,794	84,686	84,574	84,407	100.59	0.13
TOTAL BORROWINGS	**247,481**	**244,096**	**240,886**	**237,846**	**234,959**	**236,114**	**103.38**	**1.35**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	2,690	2,690	2,690	2,690	2,690	2,690	100.00	0.00
Other Escrow Accounts	1,338	1,296	1,256	1,218	1,183	1,384	93.61	3.19
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	17,688	17,688	17,688	17,688	17,688	17,688	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,949		
TOTAL OTHER LIABILITIES	**21,717**	**21,674**	**21,634**	**21,596**	**21,561**	**23,712**	**91.41**	**0.19**
Other Liabilities not Included Above								
Self-Valued	92,298	89,186	86,180	83,643	81,638	81,011	110.09	3.43
Unamortized Yield Adjustments						1,725		
TOTAL LIABILITIES	**984,826**	**976,214**	**967,424**	**959,399**	**952,363**	**955,222**	**102/101****	**0.89/1.55****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	705	142	-1,279	-2,886	-4,453			
ARMs	-16	-20	-26	-31	-43			
Other Mortgages	41	0	-68	-148	-238			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	556	138	-770	-2,339	-3,904			
Sell Mortgages and MBS	-1,456	-390	2,029	6,008	9,826			
Purchase Non-Mortgage Items	14	0	-14	-26	-38			
Sell Non-Mortgage Items	-2	0	2	4	5			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-894	-599	-331	-86	137			
Pay Floating, Receive Fixed Swaps	1,168	766	398	58	-259			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	38	25	27	114	210			
Interest-Rate Caps	1	2	4	9	19			
Interest-Rate Floors	164	116	80	52	33			
Futures	12	0	-12	-24	-37			
Options on Futures	13	19	25	31	36			
Construction LIP	24	5	-31	-67	-102			
Self-Valued	3,498	3,261	2,876	2,357	2,456			
TOTAL OFF-BALANCE-SHEET POSITIONS	**3,867**	**3,465**	**2,910**	**3,024**	**3,650**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	1,074,715	1,071,224	1,063,919	1,054,077	1,041,501	1,052,974	102/100***	0.50/1.10***
MINUS TOTAL LIABILITIES	984,826	976,214	967,424	959,399	952,363	955,222	102/101**	0.89/1.55**
PLUS OFF-BALANCE-SHEET POSITIONS	3,867	3,465	2,910	3,024	3,650			
TOTAL NET PORTFOLIO VALUE #	93,755	98,475	99,405	97,702	92,788	97,753	100.74	-2.87

* 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	$1,854	$35,815	$48,013	$13,607	$6,554
WARM	308 mo	321 mo	335 mo	329 mo	315 mo
WAC	4.48%	5.64%	6.40%	7.38%	8.91%
Amount of these that is FHA or VA Guaranteed	$42	$2,445	$6,571	$946	$501
Securities Backed by Conventional Mortgages	$2,295	$11,520	$3,774	$165	$24
WARM	325 mo	333 mo	332 mo	289 mo	234 mo
Weighted Average Pass-Through Rate	4.58%	5.29%	6.13%	7.20%	8.31%
Securities Backed by FHA or VA Mortgages	$303	$1,836	$840	$551	$616
WARM	331 mo	325 mo	327 mo	273 mo	155 mo
Weighted Average Pass-Through Rate	4.07%	5.26%	6.36%	7.24%	8.95%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,764	$10,947	$5,830	$1,939	$1,328
WAC	4.71%	5.47%	6.39%	7.39%	9.15%
Mortgage Securities	$4,522	$6,707	$729	$24	$4
Weighted Average Pass-Through Rate	4.35%	5.21%	6.04%	7.19%	9.18%
WARM (of 15-Year Loans and Securities)	117 mo	150 mo	155 mo	132 mo	134 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$350	$8,707	$11,124	$1,148	$676
WAC	4.08%	5.56%	6.33%	7.27%	10.37%
Mortgage Securities	$681	$851	$80	$0	$0
Weighted Average Pass-Through Rate	4.42%	5.43%	6.16%	0.00%	8.00%
WARM (of Balloon Loans and Securities)	68 mo	89 mo	109 mo	131 mo	86 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$186,178**

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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	$23	$349	$83	$4,140	$298
WAC	4.90%	5.05%	5.57%	7.25%	6.68%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$22,972	$54,174	$93,474	$58,631	$19,309
Weighted Average Margin	201 bp	249 bp	222 bp	303 bp	278 bp
WAC	4.14%	5.35%	5.82%	6.54%	5.98%
WARM	297 mo	311 mo	340 mo	325 mo	312 mo
Weighted Average Time Until Next Payment Reset	3 mo	18 mo	45 mo	7 mo	7 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$253,454**

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	$145	$249	$487	$124	$223
Weighted Average Distance from Lifetime Cap	127 bp	113 bp	178 bp	2 bp	51 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$978	$1,895	$2,330	$3,212	$11,489
Weighted Average Distance from Lifetime Cap	339 bp	361 bp	349 bp	366 bp	315 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$18,357	$50,944	$88,142	$58,502	$7,852
Weighted Average Distance from Lifetime Cap	840 bp	561 bp	551 bp	527 bp	490 bp
Balances Without Lifetime Cap	$3,515	$1,435	$2,598	$933	$45
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$7,459	$50,196	$86,123	$382	$2,778
Weighted Average Periodic Rate Cap	238 bp	233 bp	226 bp	729 bp	230 bp
Balances Subject to Periodic Rate Floors	$10,252	$43,441	$78,291	$332	$12,772
MBS Included in ARM Balances	$4,258	$10,458	$18,520	$461	$387

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$18,311	$31,501
WARM	88 mo	119 mo
Remaining Term to Full Amortization	304 mo	
Rate Index Code	0	0
Margin	219 bp	207 bp
Reset Frequency	35 mo	13 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$580	$369
Wghted Average Distance to Lifetime Cap	63 bp	110 bp
Fixed-Rate:		
Balances	$12,102	$20,528
WARM	61 mo	90 mo
Remaining Term to Full Amortization	271 mo	
WAC	6.42%	6.22%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$22,506	$4,638
WARM	20 mo	39 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	113 bp	6.68%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$57,254	$35,993
WARM	226 mo	189 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	46 bp	7.69%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$30,287	$11,751
WARM	29 mo	60 mo
Margin in Column 1; WAC in Column 2	163 bp	6.30%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$43,614	$47,756
WARM	57 mo	53 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	774 bp	10.77%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$3,548	$20,942
Fixed Rate		
Remaining WAL <= 5 Years	$18,408	$32,366
Remaining WAL 5-10 Years	$7,307	$3,511
Remaining WAL Over 10 Years	$298	
Superfloaters	$29	
Inverse Floaters & Super POs	$0	
Other	$0	$467
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$25	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$6	$334
WAC	6.34%	6.10%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$29,621	$57,621

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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	$9,253	$143,592	$224,337	$46,455	$16,968
WARM	176 mo	297 mo	329 mo	318 mo	244 mo
Weighted Average Servicing Fee	28 bp	34 bp	39 bp	33 bp	40 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	2,149 loans
FHA/VA	740 loans
Subserviced by Others	953 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$154,942	$17,715
WARM (in months)	327 mo	313 mo
Weighted Average Servicing Fee	26 bp	33 bp

Total # of Adjustable-Rate Loans Serviced	707 loans
Number of These Subserviced by Others	83 loans

Total Balances of Mortgage Loans Serviced for Others	**$613,260**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$32,190		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,335		
Zero-Coupon Securities	$5,204	2.07%	4 mo
Government & Agency Securities	$4,713	3.47%	24 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$39,265	2.59%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$30,899	3.08%	9 mo
Memo: Complex Securities (from supplemental reporting)	$10,119		
Total Cash, Deposits, and Securities	**$124,643**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$21,726
Accrued Interest Receivable	$3,092
Advances for Taxes and Insurance	$527
Less: Unamortized Yield Adjustments	$7,104
Valuation Allowances	$21,485
Unrealized Gains (Losses)	$-14,118

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,553
Accrued Interest Receivable	$933
Less: Unamortized Yield Adjustments	$317
Valuation Allowances	$4,859
Unrealized Gains (Losses)	$-417

OTHER ITEMS	
Real Estate Held for Investment	$57
Repossessed Assets	$3,246
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$851
Office Premises and Equipment	$5,663
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-493
Less: Unamortized Yield Adjustments	$32
Valuation Allowances	$7
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$4,339
Miscellaneous I	$49,089
Miscellaneous II	$16,410
TOTAL ASSETS	**$1,046,409**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$1,799
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$37
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,159
Mortgage-Related Mututal Funds	$175
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$46,455
Weighted Average Servicing Fee	16 bp
Adjustable-Rate Mortgage Loans Serviced	$59,522
Weighted Average Servicing Fee	14 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$13,482

AGGREGATE SCHEDULE CMR REPORT

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	$65,470	$5,812	$2,085	$1,312
WAC	3.22%	4.65%	3.96%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$103,495	$23,186	$5,733	$1,861
WAC	3.53%	4.13%	4.17%	
WARM	7 mo	9 mo	8 mo	
Balances Maturing in 13 to 36 Months		$26,979	$10,115	$296
WAC		4.00%	4.81%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$15,560	$128
WAC			4.75%	
WARM			69 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$258,434**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$38,357	$13,108	$14,692
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$110,322	$40,541	$20,131
Penalty in Months of Forgone Interest	3.16 mo	6.22 mo	8.73 mo
Balances in New Accounts	$32,093	$6,625	$1,640

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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%	$49,033	$4,948	$1,662	0.85%
3.00 to 3.99%	$3,686	$18,897	$2,520	3.49%
4.00 to 4.99%	$1,460	$30,202	$17,938	4.66%
5.00 to 5.99%	$411	$7,540	$9,530	5.36%
6.00 to 6.99%	$54	$732	$1,939	6.31%
7.00 to 7.99%	$5	$86	$425	7.20%
8.00 to 8.99%	$0	$40	$523	8.71%
9.00 and Above	$0	$65	$10	9.83%
WARM	2 mo	19 mo	76 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$151,708**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$166,392
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	$52,748	1.06%	$3,533
Money Market Deposit Accounts (MMDAs)	$229,764	1.49%	$16,137
Passbook Accounts	$43,536	1.18%	$1,891
Non-Interest-Bearing Non-Maturity Deposits	$27,203		$841
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,455	0.06%	
Escrow for Mortgages Serviced for Others	$1,235	0.04%	
Other Escrows	$1,384	0.19%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$357,325		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$287		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1,437		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$17,688		
Miscellaneous II	$1,949		
TOTAL LIABILITIES	**$955,222**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$1,027
EQUITY CAPITAL	$90,132
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,046,381**

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		$35
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$0
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	19	$271
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	24	$410
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	15	$338
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	61	$3,391
1014	Opt commitment to orig 25- or 30-year FRMs	66	$35,292
1016	Opt commitment to orig "other" Mortgages	50	$2,864
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$2
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$10
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$53
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	10	$3,613
2016	Commit/purchase "other" Mortgage loans, svc retained		$3
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$3
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	18	$213
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	28	$2,641
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$721
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$291
2054	Commit/purchase 25- to 30-year FRM MBS	8	$24,806
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$40
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	10	$2,028
2074	Commit/sell 25- or 30-yr FRM MBS	12	$66,878
2076	Commit/sell "other" MBS		$667
2084	Commit/sell low-risk fixed-rate mtg derivative product		$49
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$9
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$121

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2116	Commit/purchase "other" Mortgage loans, svc released		$35
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$92
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$5
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	12	$142
2134	Commit/sell 25- or 30-yr FRM loans, svc released	23	$1,725
2136	Commit/sell "other" Mortgage loans, svc released		$209
2202	Firm commitment to originate 1-month COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$106
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		$232
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	14	$100
2214	Firm commit/originate 25- or 30-year FRM loans	17	$684
2216	Firm commit/originate "other" Mortgage loans	16	$461
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3014	Option to purchase 25- or 30-yr FRMs		$1,158
3028	Option to sell 3- or 5-year Treasury ARMs		$187
3032	Option to sell 10-, 15-, or 20-year FRMs		$2
3034	Option to sell 25- or 30-year FRMs	7	$1,992
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$12
3074	Short option to sell 25- or 30-yr FRMs		$193
3076	Short option to sell "other" Mortgages		$2
4002	Commit/purchase non-Mortgage financial assets	24	$413
4022	Commit/sell non-Mortgage financial assets		$30
5002	IR swap: pay fixed, receive 1-month LIBOR	6	$1,642
5004	IR swap: pay fixed, receive 3-month LIBOR	8	$2,875
5024	IR swap: pay 1-month LIBOR, receive fixed		$9,507

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5026	IR swap: pay 3-month LIBOR, receive fixed		$586
5044	IR swap: pay the prime rate, receive fixed		$41
5124	IR swaption: pay 1-month LIBOR, receive fixed		$28
5224	Short IR swaption: pay 1-mo LIBOR, receive fixed		$28
6002	Interest rate Cap based on 1-month LIBOR		$1,035
6004	Interest rate Cap based on 3-month LIBOR		$2,100
6032	Short interest rate Cap based on 1-month LIBOR		$1,080
7002	Interest rate floor based on 1-month LIBOR		$600
7022	Interest rate floor based on the prime rate		$1,900
8016	Long futures contract on 3-month Eurodollar		$4,998
8046	Short futures contract on 3-month Eurodollar		$184
9012	Long call option on Treasury bond futures contract		$43
9016	Long call option on 3-mo Eurodollar futures contract		$75
9036	Long put option on T-bond futures contract		$67
9502	Fixed-rate construction loans in process	41	$1,170
9512	Adjustable-rate construction loans in process	42	$2,419

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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		$75
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$775
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$979
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$150
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,810
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$630
120	Other investment securities, fixed-coupon securities		$79
122	Other investment securities, floating-rate securities		$25
125	Multi/nonres mtg loans; fixed-rate, Balloon		$153
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$237
130	Construction and land loans (adj-rate)		$152
140	Second Mortgages (adj-rate)		$206
180	Consumer loans; loans on deposits		$4
183	Consumer loans; auto loans and leases	7	$7,120
184	Consumer loans; mobile home loans		$3
185	Consumer loans; credit cards		$6,705
187	Consumer loans; recreational vehicles		$2,016
189	Consumer loans; other		$453
200	Variable-rate, fixed-maturity CDs	36	$975
220	Variable-rate FHLB advances	12	$44,354
299	Other variable-rate	26	$40,052
300	Govt. & agency securities, fixed-coupon securities		$46
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 # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	55	$10,038	$10,115	$9,823	$9,485	$9,118	$8,724
123 - Mortgage Derivatives - M/V estimate	83	$93,806	$76,451	$74,447	$71,758	$68,705	$66,147
129 - Mortgage-Related Mutual Funds - M/V estimate		$27	$27	$27	$26	$25	$25
280 - FHLB putable advance-M/V estimate	29	$27,205	$31,944	$30,529	$29,224	$28,210	$27,507
281 - FHLB convertible advance-M/V estimate	23	$8,026	$9,011	$8,738	$8,499	$8,320	$8,186
282 - FHLB callable advance-M/V estimate		$199	$234	$222	$213	$206	$201
283 - FHLB periodic floor floating rate advance-M/V Estimates		$198	$189	$188	$190	$192	$193
289 - Other FHLB structured advances - M/V estimate	6	$20,114	$21,734	$21,555	$21,177	$20,789	$20,379
290 - Other structured borrowings - M/V estimate	22	$25,269	$29,186	$27,954	$26,877	$25,927	$25,172
500 - Other OBS Positions w/o contract code or exceeds 16 positions	13	$43,413	$3,498	$3,261	$2,876	$2,357	$2,456