Interest Rate Risk Exposure Report

Office of Thrift Supervision
Risk Modeling and Analysis Division
Washington, DC 20552

Area: Midwest

All Reporting CMR | **Reporting Dockets: 191** | **March 2005**

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	12,995	-1,640	-11 %	11.19 %	-96 bp
+200 bp	13,788	-847	-6 %	11.71 %	-44 bp
+100 bp	14,369	-266	-2 %	12.05 %	-10 bp
0 bp	14,635			12.15 %	
-100 bp	14,478	-157	-1 %	11.94 %	-22 bp
-200 bp	13,776	-859	-6 %	11.32 %	-83 bp

Risk Measure for a Given Rate Shock

	03/31/2005	12/31/2004	03/31/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	12.15 %	11.36 %	10.57 %
Post-shock NPV Ratio	11.32 %	11.01 %	10.22 %
Sensitivity Measure: Decline in NPV Ratio	83 bp	35 bp	35 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

The TB13a sensitivity measure is based on the more negative outcome of a -200 or a +200 basis point interest rate shock. Furthermore, if neither a -200 nor a +200 basis point change in rates produces a reduction in NPV, the institution is presumed to have a sensitivity measure of zero.

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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	8,720	8,634	8,448	8,189	7,885	7,543	8,130	103.91	2.63
30-Year Mortgage Securities	2,228	2,198	2,155	2,108	2,054	1,984	2,039	105.73	2.08
15-Year Mortgages and MBS	9,210	9,062	8,794	8,471	8,135	7,803	8,730	100.73	3.36
Balloon Mortgages and MBS	2,682	2,643	2,591	2,524	2,446	2,358	2,588	100.11	2.29
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	991	989	986	981	972	960	989	99.72	0.45
7 Month to 2 Year Reset Frequency	6,853	6,803	6,730	6,617	6,462	6,277	6,692	100.56	1.39
2+ to 5 Year Reset Frequency	13,232	12,971	12,650	12,273	11,848	11,393	12,769	99.07	2.76
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	1,288	1,280	1,270	1,259	1,244	1,226	1,240	102.42	0.83
2 Month to 5 Year Reset Frequency	2,186	2,154	2,116	2,071	2,019	1,960	2,140	98.91	1.95
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	3,749	3,701	3,651	3,602	3,553	3,507	3,729	97.92	1.36
Adjustable-Rate, Fully Amortizing	3,977	3,945	3,911	3,876	3,842	3,809	3,948	99.07	0.88
Fixed-Rate, Balloon	2,802	2,714	2,629	2,549	2,471	2,397	2,567	102.43	3.14
Fixed-Rate, Fully Amortizing	2,293	2,216	2,143	2,074	2,009	1,948	2,088	102.63	3.31
Construction and Land Loans									
Adjustable-Rate	6,648	6,641	6,634	6,628	6,622	6,616	6,633	100.02	0.10
Fixed-Rate	1,491	1,458	1,426	1,396	1,367	1,339	1,471	96.96	2.17
Second-Mortgage Loans and Securities									
Adjustable-Rate	7,228	7,222	7,217	7,212	7,207	7,204	7,129	101.23	0.07
Fixed-Rate	5,397	5,275	5,160	5,049	4,944	4,843	5,174	99.73	2.19
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	-82	-81	-80	-79	-78	-77	-80	0.00	1.02
Accrued Interest Receivable	446	446	446	446	446	446	446	100.00	0.00
Advance for Taxes/Insurance	41	41	41	41	41	41	41	100.00	0.00
Float on Escrows on Owned Mortgages	27	46	69	90	109	125			-32.01
LESS: Value of Servicing on Mortgages Serviced by Others	-19	-17	-15	-15	-15	-15			9.47
TOTAL MORTGAGE LOANS AND SECURITIES	**81,425**	**80,375**	**79,003**	**77,391**	**75,612**	**73,715**	**78,461**	**100.69**	**1.89**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	4,747	4,743	4,739	4,736	4,732	4,729	4,736	100.07	0.08
Fixed-Rate	1,586	1,546	1,508	1,471	1,436	1,401	1,500	100.52	2.50
Consumer Loans									
Adjustable-Rate	8,900	8,894	8,888	8,883	8,877	8,872	8,923	99.61	0.07
Fixed-Rate	5,781	5,694	5,610	5,529	5,450	5,374	5,698	98.47	1.47
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-250	-248	-246	-245	-243	-241	-246	0.00	0.70
Accrued Interest Receivable	93	93	93	93	93	93	93	100.00	0.00
TOTAL NONMORTGAGE LOANS	**20,858**	**20,723**	**20,593**	**20,467**	**20,345**	**20,228**	**20,704**	**99.46**	**0.62**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,567	2,567	2,567	2,567	2,567	2,567	2,567	100.00	0.00
Equities and All Mutual Funds	378	372	365	357	348	337	365	99.98	2.04
Zero-Coupon Securities	269	265	262	258	254	251	261	100.24	1.44
Government and Agency Securities	2,313	2,289	2,265	2,242	2,220	2,199	2,267	99.93	1.02
Term Fed Funds, Term Repos	1,068	1,066	1,064	1,063	1,061	1,059	1,065	99.94	0.17
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	313	300	289	278	268	258	289	99.89	3.89
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,151	3,128	3,066	2,965	2,854	2,750	3,079	99.58	2.66
Structured Securities (Complex)	2,431	2,392	2,341	2,269	2,193	2,118	2,357	99.34	2.63
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	7.74
TOTAL CASH, DEPOSITS, AND SECURITIES	**12,490**	**12,380**	**12,220**	**11,999**	**11,765**	**11,539**	**12,251**	**99.75**	**1.56**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	90	90	90	90	90	90	90	100.00	0.00
Real Estate Held for Investment	78	78	78	78	78	78	78	100.00	0.00
Investment in Unconsolidated Subsidiaries	0	21	21	19	18	15	21	100.00	3.71
Office Premises and Equipment	1,213	1,213	1,213	1,213	1,213	1,213	1,213	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,380**	**1,401**	**1,401**	**1,399**	**1,398**	**1,395**	**1,401**	**100.00**	**0.06**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	240	330	413	460	476	473			-15.67
Adjustable-Rate Servicing	38	39	40	41	41	41			-1.65
Float on Mortgages Serviced for Others	122	171	216	244	263	280			-16.74
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**400**	**541**	**669**	**744**	**781**	**794**			**-15.18**
OTHER ASSETS									
Purchased and Excess Servicing							385		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,093	3,093	3,093	3,093	3,093	3,093	3,093	100.00	0.00
Miscellaneous II							621		
Deposit Intangibles									
Retail CD Intangible	63	72	81	89	96	103			-10.23
Transaction Account Intangible	628	876	1,116	1,343	1,551	1,746			-20.92
MMDA Intangible	793	1,017	1,211	1,421	1,627	1,825			-16.66
Passbook Account Intangible	423	570	706	837	958	1,073			-18.90
Non-Interest-Bearing Account Intangible	155	257	353	445	532	615			-26.62
TOTAL OTHER ASSETS	**5,154**	**5,885**	**6,560**	**7,227**	**7,856**	**8,455**	**4,099**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							367		
TOTAL ASSETS	**121,707**	**121,305**	**120,446**	**119,228**	**117,757**	**116,127**	**117,283**	**103/100*****	**0.86/1.46*****

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	20,755	20,664	20,575	20,487	20,399	20,313	20,619	99.79	0.43
Fixed-Rate Maturing in 13 Months or More	14,617	14,247	13,890	13,547	13,215	12,896	14,079	98.66	2.52
Variable-Rate	1,215	1,213	1,212	1,210	1,208	1,206	1,212	100.00	0.15
Demand									
Transaction Accounts	10,351	10,351	10,351	10,351	10,351	10,351	10,351	100/89*	0.00/2.53*
MMDAs	17,198	17,198	17,198	17,198	17,198	17,198	17,198	100/93*	0.00/1.26*
Passbook Accounts	6,373	6,373	6,373	6,373	6,373	6,373	6,373	100/89*	0.00/2.36*
Non-Interest-Bearing Accounts	4,402	4,402	4,402	4,402	4,402	4,402	4,402	100/92*	0.00/2.32*
TOTAL DEPOSITS	**74,911**	**74,449**	**74,001**	**73,567**	**73,147**	**72,739**	**74,234**	**100/95***	**0.59/1.58***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	18,203	18,102	18,003	17,906	17,812	17,718	18,060	99.69	0.54
Fixed-Rate Maturing in 37 Months or More	4,146	3,964	3,792	3,630	3,477	3,331	3,796	99.91	4.41
Variable-Rate	805	805	804	804	804	803	794	101.31	0.04
TOTAL BORROWINGS	**23,154**	**22,871**	**22,600**	**22,341**	**22,092**	**21,853**	**22,650**	**99.78**	**1.17**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	683	683	683	683	683	683	683	100.00	0.00
Other Escrow Accounts	60	58	56	55	53	52	63	88.81	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,841	1,841	1,841	1,841	1,841	1,841	1,841	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	63		
TOTAL OTHER LIABILITIES	**2,584**	**2,582**	**2,581**	**2,579**	**2,578**	**2,576**	**2,651**	**97.34**	**0.06**
Other Liabilities not Included Above									
Self-Valued	6,990	6,803	6,635	6,481	6,346	6,222	6,497	102.13	2.43
Unamortized Yield Adjustments							-21		
TOTAL LIABILITIES	**107,639**	**106,705**	**105,817**	**104,968**	**104,162**	**103,390**	**106,011**	**100/97****	**0.82/1.51****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	26	23	0	-37	-74	-109			
ARMs	6	6	4	1	-3	-9			
Other Mortgages	41	26	0	-34	-75	-120			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	47	35	7	-31	-73	-115			
Sell Mortgages and MBS	-113	-84	25	168	312	449			
Purchase Non-Mortgage Items	8	4	0	-4	-7	-11			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-158	-78	-3	69	136	200			
Pay Floating, Receive Fixed Swaps	36	0	-33	-66	-96	-125			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	1	9	19	28			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	0	0	0	0	0	0			
Options on Futures	7	3	0	0	0	0			
Construction LIP	18	-2	-22	-42	-61	-79			
Self-Valued	-209	-54	26	74	114	150			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-292**	**-122**	**6**	**108**	**193**	**259**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	121,707	121,305	120,446	119,228	117,757	116,127	117,283	103/100***	0.86/1.46***
MINUS TOTAL LIABILITIES	107,639	106,705	105,817	104,968	104,162	103,390	106,011	100/97**	0.82/1.51**
PLUS OFF-BALANCE-SHEET POSITIONS	-292	-122	6	108	193	259			
TOTAL NET PORTFOLIO VALUE #	13,776	14,478	14,635	14,369	13,788	12,995	11,272	129.84	0.37

* 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	$60	$2,534	$1,651	$985	$2,899
WARM	290 mo	340 mo	325 mo	252 mo	168 mo
WAC	4.41%	5.61%	6.31%	7.45%	8.92%
Amount of these that is FHA or VA Guaranteed	$2	$144	$96	$476	$2,636
Securities Backed by Conventional Mortgages	$229	$201	$153	$52	$21
WARM	304 mo	297 mo	274 mo	199 mo	160 mo
Weighted Average Pass-Through Rate	4.36%	5.30%	6.22%	7.18%	8.59%
Securities Backed by FHA or VA Mortgages	$1	$78	$109	$270	$923
WARM	329 mo	341 mo	303 mo	270 mo	175 mo
Weighted Average Pass-Through Rate	4.47%	5.22%	6.44%	7.45%	9.21%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,000	$3,133	$1,347	$671	$491
WAC	4.71%	5.39%	6.39%	7.32%	8.89%
Mortgage Securities	$1,150	$689	$198	$42	$8
Weighted Average Pass-Through Rate	4.30%	5.17%	6.19%	7.16%	8.91%
WARM (of 15-Year Loans and Securities)	132 mo	152 mo	135 mo	114 mo	112 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$313	$861	$478	$186	$78
WAC	4.56%	5.41%	6.38%	7.33%	8.65%
Mortgage Securities	$518	$128	$23	$3	$0
Weighted Average Pass-Through Rate	4.09%	5.09%	6.09%	7.31%	9.21%
WARM (of Balloon Loans and Securities)	66 mo	80 mo	61 mo	65 mo	64 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$21,486**

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ASSETS (continued)

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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	$56	$109	$41	$7	$88
WAC	1.70%	4.51%	6.02%	1.20%	4.80%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$933	$6,583	$12,727	$1,234	$2,051
Weighted Average Margin	157 bp	241 bp	231 bp	219 bp	221 bp
WAC	4.92%	4.73%	4.81%	4.24%	5.00%
WARM	212 mo	298 mo	337 mo	281 mo	265 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	40 mo	1 mo	20 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$23,830**

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	$22	$35	$87	$1	$13
Weighted Average Distance from Lifetime Cap	70 bp	142 bp	86 bp	123 bp	122 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$35	$84	$580	$55	$69
Weighted Average Distance from Lifetime Cap	296 bp	333 bp	316 bp	356 bp	373 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$646	$6,438	$12,000	$1,172	$1,989
Weighted Average Distance from Lifetime Cap	801 bp	643 bp	574 bp	724 bp	658 bp
Balances Without Lifetime Cap	$286	$135	$102	$13	$69
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$397	$5,816	$9,188	$16	$1,740
Weighted Average Periodic Rate Cap	186 bp	183 bp	211 bp	137 bp	187 bp
Balances Subject to Periodic Rate Floors	$207	$4,313	$6,906	$12	$1,349
MBS Included in ARM Balances	$278	$2,724	$4,991	$591	$161

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,729	$3,948
WARM	60 mo	131 mo
Remaining Term to Full Amortization	277 mo	
Rate Index Code	0	0
Margin	217 bp	303 bp
Reset Frequency	26 mo	22 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$665	$469
Wghted Average Distance to Lifetime Cap	110 bp	67 bp
Fixed-Rate:		
Balances	$2,567	$2,088
WARM	46 mo	87 mo
Remaining Term to Full Amortization	247 mo	
WAC	6.35%	6.52%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,633	$1,471
WARM	19 mo	31 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	146 bp	6.07%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$7,129	$5,174
WARM	180 mo	144 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	64 bp	6.81%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$4,736	$1,500
WARM	31 mo	34 mo
Margin in Column 1; WAC in Column 2	134 bp	6.32%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$8,923	$5,698
WARM	65 mo	49 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	321 bp	7.20%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$101	$445
Fixed Rate		
Remaining WAL <= 5 Years	$226	$2,086
Remaining WAL 5-10 Years	$164	$45
Remaining WAL Over 10 Years	$0	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$12
WAC	0.00%	1.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$491	$2,588

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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	$3,563	$21,861	$15,424	$5,504	$7,244
WARM	176 mo	264 mo	283 mo	259 mo	201 mo
Weighted Average Servicing Fee	27 bp	27 bp	28 bp	33 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	383 loans				
FHA/VA	290 loans				
Subserviced by Others	318 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$5,021	$946
WARM (in months)	329 mo	350 mo
Weighted Average Servicing Fee	25 bp	33 bp

Total # of Adjustable-Rate Loans Serviced	40 loans
Number of These Subserviced by Others	15 loans

Total Balances of Mortgage Loans Serviced for Others **$59,563**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,567		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$365		
Zero-Coupon Securities	$261	3.53%	17 mo
Government & Agency Securities	$2,267	3.31%	13 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,065	2.62%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$289	4.71%	57 mo
Memo: Complex Securities (from supplemental reporting)	$2,357		

Total Cash, Deposits, and Securities **$9,171**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$331
Accrued Interest Receivable	$446
Advances for Taxes and Insurance	$41
Less: Unamortized Yield Adjustments	$-303
Valuation Allowances	$412
Unrealized Gains (Losses)	$40

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$96
Accrued Interest Receivable	$93
Less: Unamortized Yield Adjustments	$-17
Valuation Allowances	$342
Unrealized Gains (Losses)	$-1

OTHER ITEMS	
Real Estate Held for Investment	$78
Repossessed Assets	$90
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$21
Office Premises and Equipment	$1,213
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$2
Less: Unamortized Yield Adjustments	$-5
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$385
Miscellaneous I	$3,093
Miscellaneous II	$621
TOTAL ASSETS	**$117,283**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$679
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$21
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$94
Mortgage-Related Mututal Funds	$271
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$4,732
Weighted Average Servicing Fee	23 bp
Adjustable-Rate Mortgage Loans Serviced	$6,903
Weighted Average Servicing Fee	29 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,627

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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	$4,944	$1,915	$435	$67
WAC	2.04%	2.64%	6.11%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$7,078	$5,200	$1,047	$69
WAC	2.55%	2.56%	5.72%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$6,048	$3,897	$43
WAC		2.97%	4.38%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$4,135	$20
WAC			4.06%	
WARM			55 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$34,699**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,209	$854	$881
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$10,237	$11,848	$8,655
Penalty in Months of Forgone Interest	3.17 mo	5.72 mo	5.80 mo
Balances in New Accounts	$1,897	$745	$270

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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%	$11,515	$2,592	$113	2.71%
3.00 to 3.99%	$170	$2,555	$728	3.51%
4.00 to 4.99%	$30	$440	$1,742	4.47%
5.00 to 5.99%	$95	$284	$461	5.53%
6.00 to 6.99%	$10	$37	$725	6.40%
7.00 to 7.99%	$62	$266	$16	7.20%
8.00 to 8.99%	$1	$1	$1	8.21%
9.00 and Above	$0	$0	$9	12.20%
WARM	1 mo	18 mo	62 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$21,856**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$8,502
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	$10,351	0.39%	$248
Money Market Deposit Accounts (MMDAs)	$17,198	1.83%	$535
Passbook Accounts	$6,373	1.44%	$465
Non-Interest-Bearing Non-Maturity Deposits	$4,402		$170
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$219	0.04%	
Escrow for Mortgages Serviced for Others	$464	0.04%	
Other Escrows	$63	0.42%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$39,070		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-4		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-17		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,841		
Miscellaneous II	$63		
TOTAL LIABILITIES	**$106,011**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$368
EQUITY CAPITAL	$10,920
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$117,299**

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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		$14
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	12	$19
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	34	$89
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	22	$102
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	20	$15
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	66	$173
1014	Opt commitment to orig 25- or 30-year FRMs	56	$637
1016	Opt commitment to orig "other" Mortgages	59	$1,268
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$3
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$42
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	6	$9
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$54
2016	Commit/purchase "other" Mortgage loans, svc retained	9	$37
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$40
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	23	$85
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	29	$565
2036	Commit/sell "other" Mortgage loans, svc retained		$21
2042	Commit/purchase 1-month COFI ARM MBS		$1
2044	Commit/purchase 6-mo or 1-yr COFI ARM MBS		$3
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$132
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$2
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$150
2074	Commit/sell 25- or 30-yr FRM MBS		$382
2102	Commit/purchase 1-mo COFI ARM loans, svc released		$0

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2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$11
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$3
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$0
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$2
2116	Commit/purchase "other" Mortgage loans, svc released		$0
2122	Commit/sell 1-mo COFI ARM loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	7	$69
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$375
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	24	$169
2134	Commit/sell 25- or 30-yr FRM loans, svc released	36	$854
2136	Commit/sell "other" Mortgage loans, svc released	7	$70
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$51
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	8	$54
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	7	$17
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	8	$13
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	28	$210
2214	Firm commit/originate 25- or 30-year FRM loans	22	$242
2216	Firm commit/originate "other" Mortgage loans	18	$82
3014	Option to purchase 25- or 30-yr FRMs		$10
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$1
3028	Option to sell 3- or 5-year Treasury ARMs		$16
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs	6	$27
3034	Option to sell 25- or 30-year FRMs	8	$140
4002	Commit/purchase non-Mortgage financial assets	22	$174
4022	Commit/sell non-Mortgage financial assets		$2

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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
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,620
5004	IR swap: pay fixed, receive 3-month LIBOR		$363
5010	IR swap: pay fixed, receive 3-month Treasury		$200
5024	IR swap: pay 1-month LIBOR, receive fixed		$856
5026	IR swap: pay 3-month LIBOR, receive fixed		$6
9012	Long call option on Treasury bond futures contract		$29
9502	Fixed-rate construction loans in process	89	$621
9512	Adjustable-rate construction loans in process	50	$1,246

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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		$0
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$0
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$1
120	Other investment securities, fixed-coupon securities		$6
125	Multi/nonres mtg loans; fixed-rate, Balloon		$6
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$37
130	Construction and land loans (adj-rate)		$5
140	Second Mortgages (adj-rate)		$5
150	Commercial loans (adj-rate)		$1
180	Consumer loans; loans on deposits		$5
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$6
183	Consumer loans; auto loans and leases		$2,784
184	Consumer loans; mobile home loans		$23
185	Consumer loans; credit cards		$6,943
187	Consumer loans; recreational vehicles		$1
189	Consumer loans; other		$3
200	Variable-rate, fixed-maturity CDs	63	$1,212
220	Variable-rate FHLB advances	16	$174
299	Other variable-rate	24	$620
300	Govt. & agency securities, fixed-coupon securities		$19
302	Govt. & agency securities, floating-rate securities		$0

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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	94	$2,357	$2,431	$2,392	$2,341	$2,269	$2,193	$2,118
123 - Mortgage Derivatives - M/V estimate	71	$3,005	$3,151	$3,128	$3,066	$2,965	$2,854	$2,750
129 - Mortgage-Related Mutual Funds - M/V estimate	12	$119	$119	$119	$118	$117	$116	$115
280 - FHLB putable advance-M/V estimate	20	$326	$361	$347	$336	$328	$325	$323
281 - FHLB convertible advance-M/V estimate	34	$2,338	$2,644	$2,543	$2,458	$2,384	$2,324	$2,274
282 - FHLB callable advance-M/V estimate	16	$296	$318	$309	$302	$298	$295	$294
283 - FHLB periodic floor floating rate advance-M/V Estimates		$5	$5	$5	$5	$5	$5	$5
289 - Other FHLB structured advances - M/V estimate	11	$2,784	$2,886	$2,829	$2,772	$2,717	$2,664	$2,612
290 - Other structured borrowings - M/V estimate		$748	$776	$771	$762	$749	$732	$715
500 - Other OBS Positions w/o contract code or exceeds 16 positions	6	$6,291	$-209	$-54	$26	$74	$114	$150