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: 105** **December 2009**

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	95,429	-14,820	-13 %	11.99 %	-137 bp
+200 bp	103,073	-7,176	-7 %	12.76 %	-60 bp
+100 bp	108,670	-1,578	-1 %	13.28 %	-8 bp
0 bp	110,249			13.36 %	
-100 bp	109,078	-1,171	-1 %	13.14 %	-22 bp

Risk Measure for a Given Rate Shock

	12/31/2009	9/30/2009	12/31/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	13.36 %	13.06 %	9.15 %
Post-shock NPV Ratio	12.76 %	12.59 %	8.68 %
Sensitivity Measure: Decline in NPV Ratio	60 bp	47 bp	47 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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Report Prepared: 3/26/2010 11:30:16 AM — **Amounts in Millions** — **Data as of: 3/26/2010**

	-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	83,230	81,045	77,634	73,653	69,539	77,595	104.45	3.45
30-Year Mortgage Securities	16,804	16,266	15,497	14,630	13,747	15,958	101.93	4.02
15-Year Mortgages and MBS	40,314	39,398	38,120	36,729	35,314	37,960	103.79	2.79
Balloon Mortgages and MBS	22,074	21,913	21,590	21,165	20,675	20,622	106.26	1.11
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	11,360	11,327	11,232	11,115	10,972	10,861	104.29	0.57
7 Month to 2 Year Reset Frequency	44,547	44,459	44,192	43,525	42,599	42,718	104.08	0.40
2+ to 5 Year Reset Frequency	59,907	59,553	58,948	57,493	55,466	56,938	104.59	0.81
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	6,411	6,351	6,262	6,167	6,061	6,127	103.65	1.17
2 Month to 5 Year Reset Frequency	4,469	4,418	4,338	4,252	4,158	4,292	102.94	1.48
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	17,347	17,117	16,871	16,628	16,382	16,875	101.44	1.39
Adjustable-Rate, Fully Amortizing	24,707	24,543	24,353	24,154	23,907	24,398	100.59	0.72
Fixed-Rate, Balloon	13,456	13,001	12,561	12,141	11,740	12,489	104.10	3.44
Fixed-Rate, Fully Amortizing	20,285	19,718	19,157	18,623	18,115	18,756	105.13	2.86
Construction and Land Loans								
Adjustable-Rate	10,344	10,331	10,308	10,286	10,264	10,335	99.96	0.17
Fixed-Rate	3,186	3,112	3,036	2,964	2,896	3,147	98.89	2.41
Second-Mortgage Loans and Securities								
Adjustable-Rate	38,189	38,118	38,015	37,913	37,812	38,065	100.14	0.23
Fixed-Rate	16,913	16,563	16,200	15,852	15,520	15,828	104.65	2.15
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	16,377	16,163	15,861	15,497	15,095	16,163	100.00	1.60
Accrued Interest Receivable	2,028	2,028	2,028	2,028	2,028	2,028	100.00	0.00
Advance for Taxes/Insurance	364	364	364	364	364	364	100.00	0.00
Float on Escrows on Owned Mortgages	163	264	371	465	549			-39.44
LESS: Value of Servicing on Mortgages Serviced by Others	-90	-105	-140	-150	-156			-24.00
TOTAL MORTGAGE LOANS AND SECURITIES	**452,566**	**446,158**	**437,076**	**425,793**	**413,359**	**431,520**	**103.39**	**1.74**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	19,470	19,438	19,397	19,356	19,316	19,493	99.72	0.19
Fixed-Rate	11,811	11,374	10,952	10,551	10,170	10,775	105.55	3.78
Consumer Loans								
Adjustable-Rate	42,223	42,184	42,107	42,032	41,957	41,462	101.74	0.14
Fixed-Rate	42,677	42,260	41,786	41,329	40,888	42,066	100.46	1.05
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-3,929	-3,913	-3,894	-3,875	-3,857	-3,913	0.00	0.45
Accrued Interest Receivable	796	796	796	796	796	796	100.00	0.00
TOTAL NONMORTGAGE LOANS	**113,049**	**112,139**	**111,145**	**110,189**	**109,270**	**110,678**	**101.32**	**0.85**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	14,870	14,870	14,870	14,870	14,870	14,870	100.00	0.00
Equities and All Mutual Funds	3,133	3,001	2,868	2,736	2,603	3,001	100.00	4.42
Zero-Coupon Securities	2,829	2,824	2,815	2,807	2,798	2,818	100.21	0.24
Government and Agency Securities	24,151	23,662	23,151	22,657	22,179	23,361	101.29	2.11
Term Fed Funds, Term Repos	29,187	29,185	29,146	29,107	29,069	29,176	100.03	0.07
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	18,441	18,023	17,601	17,199	16,815	17,555	102.66	2.33
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	64,625	63,408	61,620	59,477	57,489	66,235	95.73	2.37
Structured Securities (Complex)	42,625	41,790	40,773	39,701	38,659	41,260	101.29	2.22
LESS: Valuation Allowances for Investment Securities	9	8	8	8	8	8	100.00	3.41
TOTAL CASH, DEPOSITS, AND SECURITIES	**199,853**	**196,755**	**192,836**	**188,545**	**184,473**	**198,267**	**99.24**	**1.78**

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		Base Case						
	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	3,263	3,263	3,263	3,263	3,263	3,263	100.00	0.00
Real Estate Held for Investment	89	89	89	89	89	89	100.00	0.00
Investment in Unconsolidated Subsidiaries	375	351	327	304	280	351	100.00	6.80
Office Premises and Equipment	4,189	4,189	4,189	4,189	4,189	4,189	100.00	0.00
TOTAL REAL ASSETS, ETC.	**7,916**	**7,892**	**7,869**	**7,845**	**7,821**	**7,892**	**100.00**	**0.30**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,925	2,324	2,649	2,859	2,965			-15.59
Adjustable-Rate Servicing	762	819	1,075	1,099	1,085			-19.11
Float on Mortgages Serviced for Others	1,216	1,436	1,688	1,869	2,011			-16.42
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**3,903**	**4,578**	**5,412**	**5,828**	**6,061**			**-16.48**
OTHER ASSETS								
Purchased and Excess Servicing						2,721		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	40,216	40,216	40,216	40,216	40,216	40,216	100.00	0.00
Miscellaneous II						11,076		
Deposit Intangibles								
Retail CD Intangible	249	271	397	449	500			-27.21
Transaction Account Intangible	2,496	3,591	4,893	6,121	7,309			-33.37
MMDA Intangible	7,149	9,465	12,385	15,196	17,753			-27.66
Passbook Account Intangible	2,616	3,517	4,660	5,747	6,768			-29.07
Non-Interest-Bearing Account Intangible	359	917	1,461	1,978	2,470			-60.07
TOTAL OTHER ASSETS	**53,086**	**57,977**	**64,012**	**69,707**	**75,017**	**54,014**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-11,699		
TOTAL ASSETS	**830,373**	**825,499**	**818,349**	**807,908**	**796,001**	**790,672**	**104/102*****	**0.73/1.42*****

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	135,459	135,280	134,808	134,347	133,906	133,924	101.01	0.24
Fixed-Rate Maturing in 13 Months or More	58,171	56,444	55,000	53,746	52,634	53,605	105.30	2.81
Variable-Rate	529	529	529	529	528	528	100.13	0.01
Demand								
Transaction Accounts	54,634	54,634	54,634	54,634	54,634	54,634	100/93*	0.00/2.35*
MMDAs	216,802	216,802	216,802	216,802	216,802	216,802	100/96*	0.00/1.26*
Passbook Accounts	51,085	51,085	51,085	51,085	51,085	51,085	100/93*	0.00/2.15*
Non-Interest-Bearing Accounts	24,086	24,086	24,086	24,086	24,086	24,086	100/96*	0.00/2.38*
TOTAL DEPOSITS	**540,767**	**538,861**	**536,945**	**535,230**	**533,677**	**534,665**	**101/97***	**0.35/1.42***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	60,030	59,593	59,124	58,664	58,212	58,475	101.91	0.76
Fixed-Rate Maturing in 37 Months or More	25,879	24,595	23,392	22,265	21,206	22,614	108.76	5.05
Variable-Rate	15,749	15,738	15,717	15,696	15,675	15,628	100.71	0.10
TOTAL BORROWINGS	**101,658**	**99,927**	**98,233**	**96,624**	**95,093**	**96,716**	**103.32**	**1.71**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	2,833	2,833	2,833	2,833	2,833	2,833	100.00	0.00
Other Escrow Accounts	1,254	1,217	1,181	1,148	1,116	1,336	91.11	3.00
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	13,131	13,131	13,131	13,131	13,131	13,131	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,637		
TOTAL OTHER LIABILITIES	**17,218**	**17,181**	**17,145**	**17,112**	**17,080**	**18,937**	**90.73**	**0.21**
Other Liabilities not Included Above								
Self-Valued	61,027	59,007	57,224	55,818	54,747	55,037	107.21	3.22
Unamortized Yield Adjustments						364		
TOTAL LIABILITIES	**720,669**	**714,975**	**709,548**	**704,784**	**700,597**	**705,719**	**101/99****	**0.78/1.58****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	193	-15	-307	-608	-899			
ARMs	10	9	2	-9	-26			
Other Mortgages	8	0	-15	-32	-51			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	144	-34	-269	-511	-756			
Sell Mortgages and MBS	-242	155	671	1,200	1,713			
Purchase Non-Mortgage Items	4	0	-5	-10	-15			
Sell Non-Mortgage Items	-2	0	2	3	5			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-465	-136	159	434	688			
Pay Floating, Receive Fixed Swaps	264	150	42	-62	-162			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	9	23	37	52			
Interest-Rate Caps	27	43	65	92	128			
Interest-Rate Floors	64	43	32	23	16			
Futures	0	0	0	0	0			
Options on Futures	1	1	1	1	1			
Construction LIP	12	6	-6	-18	-30			
Self-Valued	-644	-506	-525	-591	-640			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-626**	**-275**	**-131**	**-51**	**24**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	830,373	825,499	818,349	807,908	796,001	790,672	104/102***	0.73/1.42***
MINUS TOTAL LIABILITIES	720,669	714,975	709,548	704,784	700,597	705,719	101/99**	0.78/1.58**
PLUS OFF-BALANCE-SHEET POSITIONS	-626	-275	-131	-51	24			
TOTAL NET PORTFOLIO VALUE #	109,078	110,249	108,670	103,073	95,429	84,953	129.78	0.18

* 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	$6,208	$33,494	$28,114	$6,179	$3,600
WARM	338 mo	317 mo	321 mo	309 mo	288 mo
WAC	4.40%	5.55%	6.37%	7.38%	8.86%
Amount of these that is FHA or VA Guaranteed	$554	$2,326	$806	$397	$598
Securities Backed by Conventional Mortgages	$5,042	$5,604	$3,884	$168	$14
WARM	340 mo	324 mo	329 mo	291 mo	178 mo
Weighted Average Pass-Through Rate	3.97%	5.31%	6.25%	7.13%	8.38%
Securities Backed by FHA or VA Mortgages	$425	$446	$243	$31	$101
WARM	335 mo	329 mo	302 mo	220 mo	108 mo
Weighted Average Pass-Through Rate	4.04%	5.15%	6.26%	7.32%	9.65%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$5,818	$9,117	$4,307	$1,422	$833
WAC	4.62%	5.44%	6.39%	7.39%	9.00%
Mortgage Securities	$9,818	$5,843	$788	$12	$1
Weighted Average Pass-Through Rate	4.17%	5.20%	6.03%	7.13%	8.53%
WARM (of 15-Year Loans and Securities)	146 mo	144 mo	144 mo	129 mo	144 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$5,445	$7,637	$4,847	$520	$195
WAC	4.29%	5.37%	6.34%	7.30%	9.52%
Mortgage Securities	$1,284	$659	$36	$0	$0
Weighted Average Pass-Through Rate	4.19%	5.43%	6.11%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	72 mo	76 mo	83 mo	89 mo	78 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$152,136**

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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	$38	$1,368	$53	$0	$53
WAC	4.65%	5.60%	5.65%	0.00%	4.96%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$10,823	$41,349	$56,885	$6,127	$4,239
Weighted Average Margin	255 bp	239 bp	228 bp	251 bp	280 bp
WAC	4.20%	4.87%	5.49%	3.52%	5.52%
WARM	248 mo	305 mo	332 mo	339 mo	271 mo
Weighted Average Time Until Next Payment Reset	3 mo	16 mo	44 mo	4 mo	23 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$120,936**

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	$121	$513	$418	$2	$82
Weighted Average Distance from Lifetime Cap	125 bp	165 bp	171 bp	115 bp	47 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$645	$1,465	$1,050	$73	$426
Weighted Average Distance from Lifetime Cap	305 bp	310 bp	286 bp	363 bp	326 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$9,310	$40,530	$54,721	$5,793	$3,695
Weighted Average Distance from Lifetime Cap	722 bp	589 bp	564 bp	643 bp	588 bp
Balances Without Lifetime Cap	$785	$211	$749	$260	$88
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$6,726	$39,793	$54,513	$148	$2,263
Weighted Average Periodic Rate Cap	278 bp	214 bp	210 bp	910 bp	218 bp
Balances Subject to Periodic Rate Floors	$5,231	$36,741	$52,911	$149	$1,529
MBS Included in ARM Balances	$2,035	$10,993	$10,546	$1,955	$354

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$16,875	$24,398
WARM	84 mo	142 mo
Remaining Term to Full Amortization	287 mo	
Rate Index Code	0	0
Margin	215 bp	230 bp
Reset Frequency	39 mo	16 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$464	$237
Wghted Average Distance to Lifetime Cap	59 bp	134 bp
Fixed-Rate:		
Balances	$12,489	$18,756
WARM	52 mo	76 mo
Remaining Term to Full Amortization	261 mo	
WAC	6.34%	6.07%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$10,335	$3,147
WARM	23 mo	40 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	172 bp	6.35%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$38,065	$15,828
WARM	199 mo	149 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	27 bp	7.08%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$19,972	$10,775
WARM	39 mo	54 mo
Margin in Column 1; WAC in Column 2	246 bp	6.16%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$41,462	$42,066
WARM	68 mo	52 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	651 bp	10.37%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1,593	$19,846
Fixed Rate		
Remaining WAL <= 5 Years	$5,504	$34,475
Remaining WAL 5-10 Years	$1,129	$1,818
Remaining WAL Over 10 Years	$366	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$2	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$4	$43
WAC	4.58%	5.92%
Principal-Only MBS	$7	$13
WAC	6.11%	6.08%
Total Mortgage-Derivative Securities - Book Value	$8,604	$56,196

Amounts in Millions

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	$42,771	$78,617	$81,220	$20,143	$7,401
WARM	290 mo	295 mo	305 mo	294 mo	210 mo
Weighted Average Servicing Fee	28 bp	30 bp	31 bp	34 bp	40 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	1,169 loans				
FHA/VA	422 loans				
Subserviced by Others	36 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$104,154	$11,882	Total # of Adjustable-Rate Loans Serviced	523 loans
WARM (in months)	254 mo	326 mo	Number of These Subserviced by Others	3 loans
Weighted Average Servicing Fee	34 bp	36 bp		

Total Balances of Mortgage Loans Serviced for Others	**$346,188**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$14,870		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$3,001		
Zero-Coupon Securities	$2,818	0.27%	4 mo
Government & Agency Securities	$23,361	2.09%	28 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$29,176	0.31%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$17,555	3.15%	32 mo
Memo: Complex Securities (from supplemental reporting)	$41,260		
Total Cash, Deposits, and Securities	**$132,040**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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

Nonperforming Loans	$22,872
Accrued Interest Receivable	$2,028
Advances for Taxes and Insurance	$364
Less: Unamortized Yield Adjustments	$10,273
Valuation Allowances	$6,709
Unrealized Gains (Losses)	$-2,235

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,660
Accrued Interest Receivable	$796
Less: Unamortized Yield Adjustments	$187
Valuation Allowances	$5,573
Unrealized Gains (Losses)	$-38

OTHER ITEMS

Real Estate Held for Investment	$89
Repossessed Assets	$3,263
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$351
Office Premises and Equipment	$4,189
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$190
Less: Unamortized Yield Adjustments	$-844
Valuation Allowances	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$2,721
Miscellaneous I	$40,216
Miscellaneous II	$11,076
TOTAL ASSETS	**$789,716**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$550
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$29
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,904
Mortgage-Related Mututal Funds	$97
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$41,758
Weighted Average Servicing Fee	16 bp
Adjustable-Rate Mortgage Loans Serviced	$39,220
Weighted Average Servicing Fee	15 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$13,667

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets > $1 Bill
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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	$41,884	$7,114	$1,409	$1,130
WAC	1.65%	3.82%	4.31%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$57,512	$22,751	$3,254	$877
WAC	1.70%	3.18%	4.49%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$28,774	$10,896	$191
WAC		2.46%	4.42%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$13,934	$246
WAC			4.15%	
WARM			65 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$187,529**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$10,719	$13,439	$7,740
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$78,860	$42,617	$16,833
Penalty in Months of Forgone Interest	3.31 mo	5.89 mo	9.33 mo
Balances in New Accounts	$11,321	$8,242	$2,189

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets > $1 Bill
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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%	$18,706	$6,217	$1,131	0.95%
3.00 to 3.99%	$1,026	$8,801	$3,188	3.40%
4.00 to 4.99%	$1,255	$12,974	$7,779	4.64%
5.00 to 5.99%	$3,792	$5,481	$7,694	5.38%
6.00 to 6.99%	$34	$73	$1,940	6.17%
7.00 to 7.99%	$40	$8	$308	7.06%
8.00 to 8.99%	$0	$1	$556	8.72%
9.00 and Above	$0	$66	$18	9.90%
WARM	1 mo	16 mo	72 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$81,088**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$71,193
Book Value of Redeemable Preferred Stock	$1,047

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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	$54,634	0.73%	$3,400
Money Market Deposit Accounts (MMDAs)	$216,802	0.79%	$8,668
Passbook Accounts	$51,085	0.76%	$3,686
Non-Interest-Bearing Non-Maturity Deposits	$24,086		$723
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,237	0.15%	
Escrow for Mortgages Serviced for Others	$1,596	0.01%	
Other Escrows	$1,336	0.13%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$350,777		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$128		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$236		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$13,131		
Miscellaneous II	$1,637		
TOTAL LIABILITIES	**$705,719**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$183
EQUITY CAPITAL	$83,795
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$789,698**

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AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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		$10
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$10
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	13	$281
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	25	$448
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	11	$255
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	60	$1,171
1014	Opt commitment to orig 25- or 30-year FRMs	59	$5,118
1016	Opt commitment to orig "other" Mortgages	47	$742
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$9
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$91
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	7	$65
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	9	$270
2016	Commit/purchase "other" Mortgage loans, svc retained		$4
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$35
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$5
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	18	$470
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	26	$1,776
2036	Commit/sell "other" Mortgage loans, svc retained		$243
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$1,244
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$23
2054	Commit/purchase 25- to 30-year FRM MBS	6	$2,137
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$328
2074	Commit/sell 25- or 30-yr FRM MBS	7	$3,463
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		$6
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$34

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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
2116	Commit/purchase "other" Mortgage loans, svc released		$5
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$130
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$37
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$41
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	14	$361
2134	Commit/sell 25- or 30-yr FRM loans, svc released	22	$2,147
2136	Commit/sell "other" Mortgage loans, svc released	6	$16
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	9	$75
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		$476
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	15	$217
2214	Firm commit/originate 25- or 30-year FRM loans	17	$581
2216	Firm commit/originate "other" Mortgage loans	16	$240
3014	Option to purchase 25- or 30-yr FRMs		$2
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$137
3028	Option to sell 3- or 5-year Treasury ARMs		$9
3032	Option to sell 10-, 15-, or 20-year FRMs		$2
3034	Option to sell 25- or 30-year FRMs		$219
3036	Option to sell "other" Mortgages		$8
3074	Short option to sell 25- or 30-yr FRMs		$5
3076	Short option to sell "other" Mortgages		$5
4002	Commit/purchase non-Mortgage financial assets	25	$428
4022	Commit/sell non-Mortgage financial assets		$47
5002	IR swap: pay fixed, receive 1-month LIBOR	11	$3,400
5004	IR swap: pay fixed, receive 3-month LIBOR	8	$4,810
5006	IR swap: pay fixed, receive 6-month LIBOR		$225
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,066

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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
5026	IR swap: pay 3-month LIBOR, receive fixed		$26
5044	IR swap: pay the prime rate, receive fixed		$37
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$36
6002	Interest rate Cap based on 1-month LIBOR		$1,661
6004	Interest rate Cap based on 3-month LIBOR		$3,017
6034	Short interest rate Cap based on 3-month LIBOR		$17
7022	Interest rate floor based on the prime rate		$1,900
9012	Long call option on Treasury bond futures contract		$5
9036	Long put option on T-bond futures contract		$2
9502	Fixed-rate construction loans in process	38	$479
9512	Adjustable-rate construction loans in process	41	$1,108

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$449
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$1,023
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$2
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,281
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$536
120	Other investment securities, fixed-coupon securities		$70
122	Other investment securities, floating-rate securities		$23
125	Multi/nonres mtg loans; fixed-rate, Balloon		$158
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$219
130	Construction and land loans (adj-rate)		$102
140	Second Mortgages (adj-rate)		$246
180	Consumer loans; loans on deposits		$5
183	Consumer loans; auto loans and leases	7	$7,029
184	Consumer loans; mobile home loans		$2
185	Consumer loans; credit cards		$9,891
187	Consumer loans; recreational vehicles		$1,723
189	Consumer loans; other		$373
200	Variable-rate, fixed-maturity CDs	35	$528
220	Variable-rate FHLB advances	10	$481
299	Other variable-rate	23	$15,146
300	Govt. & agency securities, fixed-coupon securities		$11
302	Govt. & agency securities, floating-rate securities		$0

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SUPPLEMENTAL REPORTING

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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	58	$41,260	$42,625	$41,790	$40,773	$39,701	$38,659
123 - Mortgage Derivatives - M/V estimate	78	$66,235	$64,625	$63,408	$61,620	$59,477	$57,489
129 - Mortgage-Related Mutual Funds - M/V estimate		$26	$26	$26	$25	$24	$24
280 - FHLB putable advance-M/V estimate	25	$25,102	$28,064	$27,068	$26,293	$25,709	$25,288
281 - FHLB convertible advance-M/V estimate	21	$5,903	$6,397	$6,255	$6,120	$6,011	$5,924
282 - FHLB callable advance-M/V estimate		$192	$213	$206	$200	$196	$193
283 - FHLB periodic floor floating rate advance-M/V Estimates		$37	$37	$37	$37	$37	$37
289 - Other FHLB structured advances - M/V estimate		$417	$437	$444	$433	$423	$414
290 - Other structured borrowings - M/V estimate	25	$23,386	$25,880	$24,996	$24,141	$23,442	$22,890
500 - Other OBS Positions w/o contract code or exceeds 16 positions	9	$21,940	$-644	$-506	$-525	$-591	$-640