Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: West

All Reporting CMR | **Reporting Dockets: 63** | **December 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	49,208	-12,982	-21 %	7.71 %	-173 bp
+200 bp	55,270	-6,920	-11 %	8.55 %	-89 bp
+100 bp	59,510	-2,680	-4 %	9.11 %	-34 bp
0 bp	62,191			9.44 %	
-100 bp	64,461	2,271	+4 %	9.72 %	+28 bp
-200 bp	66,693	4,502	+7 %	10.00 %	+56 bp

Risk Measure for a Given Rate Shock

	12/31/2007	9/30/2007	12/31/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	9.44 %	9.82 %	11.20 %
Post-shock NPV Ratio	8.55 %	8.34 %	9.61 %
Sensitivity Measure: Decline in NPV Ratio	89 bp	147 bp	159 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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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	40,210	39,639	38,926	37,886	36,502	34,917	38,310	101.61	2.25
30-Year Mortgage Securities	5,367	5,286	5,166	4,978	4,752	4,523	5,151	100.28	2.98
15-Year Mortgages and MBS	15,371	15,154	14,828	14,393	13,899	13,387	14,614	101.46	2.56
Balloon Mortgages and MBS	17,420	17,160	16,865	16,497	16,039	15,488	16,718	100.88	1.97
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	10,646	10,582	10,524	10,468	10,400	10,308	10,365	101.54	0.54
7 Month to 2 Year Reset Frequency	22,392	22,213	22,032	21,824	21,599	21,227	21,948	100.38	0.88
2+ to 5 Year Reset Frequency	39,317	38,870	38,391	37,814	36,703	35,256	38,096	100.78	1.37
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	148,688	147,538	146,340	145,037	143,510	141,587	141,379	103.51	0.85
2 Month to 5 Year Reset Frequency	14,289	14,105	13,909	13,704	13,483	13,241	14,205	97.91	1.44
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	9,863	9,772	9,700	9,637	9,555	9,453	9,673	100.28	0.69
Adjustable-Rate, Fully Amortizing	39,733	39,424	39,216	39,047	38,744	38,216	39,126	100.23	0.48
Fixed-Rate, Balloon	5,410	5,138	4,884	4,646	4,422	4,213	4,849	100.72	5.04
Fixed-Rate, Fully Amortizing	3,230	3,072	2,926	2,791	2,666	2,550	2,858	102.38	4.80
Construction and Land Loans									
Adjustable-Rate	8,548	8,533	8,518	8,503	8,488	8,472	8,523	99.94	0.18
Fixed-Rate	2,966	2,851	2,747	2,653	2,567	2,489	2,977	92.26	3.60
Second-Mortgage Loans and Securities									
Adjustable-Rate	55,193	55,047	54,903	54,762	54,623	54,487	54,807	100.18	0.26
Fixed-Rate	36,784	35,866	34,994	34,164	33,374	32,621	33,730	103.75	2.43
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	8,453	8,369	8,280	8,180	8,053	7,897	8,280	100.00	1.14
Accrued Interest Receivable	2,912	2,912	2,912	2,912	2,912	2,912	2,912	100.00	0.00
Advance for Taxes/Insurance	262	262	262	262	262	262	262	100.00	0.00
Float on Escrows on Owned Mortgages	18	32	51	76	101	126			-42.80
LESS: Value of Servicing on Mortgages Serviced by Others	-40	-39	-32	-19	-10	-6			30.99
TOTAL MORTGAGE LOANS AND SECURITIES	**487,114**	**481,864**	**476,405**	**470,253**	**462,665**	**453,639**	**468,782**	**101.63**	**1.22**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	14,155	14,121	14,088	14,055	14,022	13,990	14,160	99.49	0.24
Fixed-Rate	2,071	1,978	1,891	1,810	1,732	1,660	1,681	112.52	4.46
Consumer Loans									
Adjustable-Rate	31,394	31,326	31,259	31,192	31,127	31,062	30,034	104.08	0.21
Fixed-Rate	3,503	3,473	3,444	3,417	3,390	3,364	3,484	98.86	0.82
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-930	-926	-923	-919	-916	-913	-923	0.00	0.36
Accrued Interest Receivable	235	235	235	235	235	235	235	100.00	0.00
TOTAL NONMORTGAGE LOANS	**39,585**	**39,440**	**39,299**	**39,161**	**39,027**	**38,896**	**38,184**	**102.92**	**0.35**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	11,600	11,600	11,600	11,600	11,600	11,600	11,600	100.00	0.00
Equities and All Mutual Funds	379	365	351	336	322	307	351	100.00	4.05
Zero-Coupon Securities	5,042	5,037	5,033	5,029	5,025	5,020	5,027	100.12	0.09
Government and Agency Securities	6,451	6,076	5,730	5,411	5,117	4,845	5,290	108.31	5.80
Term Fed Funds, Term Repos	12,630	12,619	12,608	12,598	12,587	12,577	12,598	100.08	0.08
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	15,338	14,798	14,325	13,910	13,543	13,218	14,340	99.90	3.10
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	42,544	41,730	40,511	38,874	37,073	35,302	40,979	98.86	3.55
Structured Securities (Complex)	2,412	2,373	2,337	2,283	2,211	2,131	2,353	99.30	1.93
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**96,395**	**94,597**	**92,495**	**90,040**	**87,478**	**85,001**	**92,538**	**99.95**	**2.47**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	1,814	1,814	1,814	1,814	1,814	1,814	1,814	100.00	0.00
Real Estate Held for Investment	53	53	53	53	53	53	53	100.00	0.00
Investment in Unconsolidated Subsidiaries	2,500	2,350	2,201	2,051	1,901	1,752	2,201	100.00	6.81
Office Premises and Equipment	3,874	3,874	3,874	3,874	3,874	3,874	3,874	100.00	0.00
TOTAL REAL ASSETS, ETC.	**8,240**	**8,091**	**7,941**	**7,791**	**7,642**	**7,492**	**7,941**	**100.00**	**1.89**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	1,425	1,635	2,122	2,804	3,286	3,471			-27.54
Adjustable-Rate Servicing	2,699	2,688	2,713	2,741	3,063	3,170			-0.96
Float on Mortgages Serviced for Others	1,700	1,955	2,289	2,641	2,969	3,209			-14.98
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**5,825**	**6,279**	**7,124**	**8,186**	**9,318**	**9,851**			**-13.39**
OTHER ASSETS									
Purchased and Excess Servicing							9,662		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	22,671	22,671	22,671	22,671	22,671	22,671	22,671	100.00	0.00
Miscellaneous II							15,188		
Deposit Intangibles									
Retail CD Intangible	112	133	149	166	184	203			-11.10
Transaction Account Intangible	1,547	2,298	2,993	3,700	4,213	4,743			-23.42
MMDA Intangible	2,200	3,033	3,609	4,143	4,820	5,542			-15.39
Passbook Account Intangible	1,907	2,659	3,312	3,915	4,383	5,040			-18.96
Non-Interest-Bearing Account Intangible	1,066	1,927	2,744	3,519	4,258	4,961			-29.03
TOTAL OTHER ASSETS	**29,503**	**32,720**	**35,478**	**38,115**	**40,528**	**43,160**	**47,521**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							1,951		
TOTAL ASSETS	**666,662**	**662,990**	**658,742**	**653,546**	**646,658**	**638,039**	**656,917**	**100/98*** **	**0.72/1.15*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	144,025	143,625	143,230	142,841	142,476	142,155	142,670	100.39	0.27
Fixed-Rate Maturing in 13 Months or More	18,660	17,947	17,283	16,684	16,244	15,894	16,441	105.12	3.65
Variable-Rate	1,911	1,911	1,911	1,912	1,912	1,912	1,909	100.15	-0.01
Demand									
Transaction Accounts	31,275	31,275	31,275	31,275	31,275	31,275	31,275	100/90*	0.00/2.48*
MMDAs	58,217	58,217	58,217	58,217	58,217	58,217	58,217	100/94*	0.00/1.02*
Passbook Accounts	35,723	35,723	35,723	35,723	35,723	35,723	35,723	100/91*	0.00/1.94*
Non-Interest-Bearing Accounts	35,483	35,483	35,483	35,483	35,483	35,483	35,483	100/92*	0.00/2.43*
TOTAL DEPOSITS	**325,295**	**324,182**	**323,123**	**322,135**	**321,331**	**320,660**	**321,718**	**100/96***	**0.32/1.20***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	69,609	68,968	68,339	67,724	67,120	66,528	67,997	100.50	0.91
Fixed-Rate Maturing in 37 Months or More	36,586	34,926	33,379	31,934	30,577	29,302	32,352	103.18	4.48
Variable-Rate	127,102	126,880	126,653	126,422	126,187	125,949	125,978	100.54	0.18
TOTAL BORROWINGS	**233,296**	**230,773**	**228,372**	**226,079**	**223,884**	**221,779**	**226,327**	**100.90**	**1.03**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	3,506	3,506	3,506	3,506	3,506	3,506	3,506	100.00	0.00
Other Escrow Accounts	569	552	536	520	506	492	616	87.01	2.97
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	15,823	15,823	15,823	15,823	15,823	15,823	15,823	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	2,106		
TOTAL OTHER LIABILITIES	**19,898**	**19,880**	**19,864**	**19,849**	**19,834**	**19,821**	**22,050**	**90.09**	**0.08**
Other Liabilities not Included Above									
Self-Valued	28,426	27,617	26,860	26,133	25,416	24,703	25,900	103.71	2.76
Unamortized Yield Adjustments							-15		
TOTAL LIABILITIES	**606,915**	**602,452**	**598,219**	**594,195**	**590,465**	**586,961**	**595,980**	**100/98****	**0.69/1.17****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	854	632	372	-53	-640	-1,346			
ARMs	89	54	24	-8	-49	-103			
Other Mortgages	126	64	0	-77	-175	-290			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	1,863	1,014	-34	-1,890	-4,113	-6,398			
Sell Mortgages and MBS	-2,314	-1,383	-209	1,881	4,338	6,847			
Purchase Non-Mortgage Items	3	2	0	-2	-4	-5			
Sell Non-Mortgage Items	-3	-2	0	2	3	4			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-1,854	-1,056	-309	392	1,050	1,668			
Pay Floating, Receive Fixed Swaps	4,924	2,504	319	-1,659	-3,454	-5,085			
Basis Swaps	0	0	0	0	0	0			
Swaptions	21	72	116	153	184	210			
OTHER									
Options on Mortgages and MBS	-14	-11	4	69	142	215			
Interest-Rate Caps	0	0	1	1	2	3			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-359	-176	0	170	335	494			
Options on Futures	269	148	118	138	175	213			
Construction LIP	55	18	-18	-54	-90	-125			
Self-Valued	3,286	2,042	1,284	1,097	1,375	1,830			
TOTAL OFF-BALANCE-SHEET POSITIONS	**6,945**	**3,923**	**1,668**	**160**	**-922**	**-1,869**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	666,662	662,990	658,742	653,546	646,658	638,039	656,917	100/98***	0.72/1.15***
MINUS TOTAL LIABILITIES	606,915	602,452	598,219	594,195	590,465	586,961	595,980	100/98**	0.69/1.17**
PLUS OFF-BALANCE-SHEET POSITIONS	6,945	3,923	1,668	160	-922	-1,869			
TOTAL NET PORTFOLIO VALUE #	66,693	64,461	62,191	59,510	55,270	49,208	60,937	102.06	3.97

* 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	$330	$9,003	$17,958	$8,075	$2,945
WARM	301 mo	324 mo	339 mo	339 mo	310 mo
WAC	4.07%	5.64%	6.44%	7.38%	8.89%
Amount of these that is FHA or VA Guaranteed	$3	$304	$977	$187	$25
Securities Backed by Conventional Mortgages	$129	$3,190	$1,681	$51	$11
WARM	311 mo	322 mo	337 mo	269 mo	186 mo
Weighted Average Pass-Through Rate	4.52%	5.34%	6.08%	7.16%	8.57%
Securities Backed by FHA or VA Mortgages	$17	$56	$13	$4	$0
WARM	290 mo	299 mo	317 mo	230 mo	199 mo
Weighted Average Pass-Through Rate	4.50%	5.05%	6.18%	7.05%	8.19%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$605	$3,866	$5,134	$1,899	$615
WAC	4.65%	5.63%	6.46%	7.38%	8.73%
Mortgage Securities	$1,079	$1,304	$104	$5	$2
Weighted Average Pass-Through Rate	4.52%	5.21%	6.07%	7.09%	8.93%
WARM (of 15-Year Loans and Securities)	155 mo	166 mo	137 mo	96 mo	128 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$230	$2,299	$10,331	$3,108	$668
WAC	4.69%	5.58%	6.50%	7.33%	8.58%
Mortgage Securities	$30	$42	$10	$0	$0
Weighted Average Pass-Through Rate	4.46%	5.37%	6.11%	7.46%	0.00%
WARM (of Balloon Loans and Securities)	261 mo	304 mo	308 mo	262 mo	220 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$74,793**

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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	$683	$231	$0	$2,883	$46
WAC	4.91%	5.69%	0.00%	7.21%	6.10%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$9,682	$21,717	$38,096	$138,496	$14,159
Weighted Average Margin	373 bp	299 bp	250 bp	306 bp	265 bp
WAC	7.98%	5.73%	6.61%	7.79%	6.04%
WARM	321 mo	317 mo	344 mo	342 mo	294 mo
Weighted Average Time Until Next Payment Reset	2 mo	13 mo	51 mo	4 mo	18 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$225,993**

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	$1,619	$139	$22	$19,304	$50
Weighted Average Distance from Lifetime Cap	163 bp	156 bp	145 bp	164 bp	152 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$3,849	$1,278	$533	$87,221	$1,134
Weighted Average Distance from Lifetime Cap	292 bp	329 bp	356 bp	287 bp	328 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$4,646	$20,462	$37,489	$34,820	$13,001
Weighted Average Distance from Lifetime Cap	566 bp	532 bp	519 bp	486 bp	599 bp
Balances Without Lifetime Cap	$251	$69	$52	$33	$19
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$5,822	$21,443	$37,592	$13	$4,999
Weighted Average Periodic Rate Cap	137 bp	287 bp	336 bp	191 bp	190 bp
Balances Subject to Periodic Rate Floors	$5,833	$15,077	$34,661	$18,005	$3,663
MBS Included in ARM Balances	$291	$2,125	$736	$530	$1,306

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ASSETS (continued)

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$9,673	$39,126
WARM	101 mo	290 mo
Remaining Term to Full Amortization	316 mo	
Rate Index Code	0	0
Margin	230 bp	242 bp
Reset Frequency	9 mo	4 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,750	$9,064
Wghted Average Distance to Lifetime Cap	112 bp	143 bp
Fixed-Rate:		
Balances	$4,849	$2,858
WARM	82 mo	135 mo
Remaining Term to Full Amortization	312 mo	
WAC	6.54%	6.63%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$8,523	$2,977
WARM	22 mo	77 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	231 bp	7.41%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$54,807	$33,730
WARM	313 mo	195 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	60 bp	8.25%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$4,398	$955
WARM	162 mo	57 mo
Margin in Column 1; WAC in Column 2	175 bp	6.55%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$30,034	$3,484
WARM	106 mo	62 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	625 bp	10.87%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$4,430	$10,847
Fixed Rate		
Remaining WAL <= 5 Years	$8,725	$8,949
Remaining WAL 5-10 Years	$5,830	$1,022
Remaining WAL Over 10 Years	$400	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$39	$0
Floating Rate	$107	$4
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$467	$8
WAC	6.69%	6.35%
Principal-Only MBS	$88	$0
WAC	6.15%	0.00%
Total Mortgage-Derivative Securities - Book Value	$20,087	$20,829

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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	$18,930	$136,189	$162,197	$34,854	$8,233
WARM	147 mo	263 mo	314 mo	312 mo	290 mo
Weighted Average Servicing Fee	26 bp	29 bp	31 bp	34 bp	40 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	2,320 loans				
FHA/VA	11 loans				
Subserviced by Others	164 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$199,779	$85,278	Total # of Adjustable-Rate Loans Serviced	1,095 loans
WARM (in months)	312 mo	345 mo	Number of These Subserviced by Others	11 loans
Weighted Average Servicing Fee	38 bp	80 bp		

Total Balances of Mortgage Loans Serviced for Others **$645,459**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$11,600		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$351		
Zero-Coupon Securities	$5,027	4.27%	1 mo
Government & Agency Securities	$5,290	5.02%	85 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$12,598	4.62%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$14,340	5.57%	56 mo
Memo: Complex Securities (from supplemental reporting)	$2,353		

Total Cash, Deposits, and Securities **$51,559**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$13,022
Accrued Interest Receivable	$2,912
Advances for Taxes and Insurance	$262
Less: Unamortized Yield Adjustments	$-2,263
Valuation Allowances	$4,741
Unrealized Gains (Losses)	$-322

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$563
Accrued Interest Receivable	$235
Less: Unamortized Yield Adjustments	$11
Valuation Allowances	$1,485
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$53
Repossessed Assets	$1,814
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$2,201
Office Premises and Equipment	$3,874
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$47
Less: Unamortized Yield Adjustments	$26
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$9,662
Miscellaneous I	$22,671
Miscellaneous II	$15,188
TOTAL ASSETS	**$656,854**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$1,887
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$135
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$298
Mortgage-Related Mututal Funds	$52
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$5,479
Weighted Average Servicing Fee	41 bp
Adjustable-Rate Mortgage Loans Serviced	$17,814
Weighted Average Servicing Fee	24 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$5,360

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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	$54,361	$4,972	$1,230	$516
WAC	4.94%	4.96%	4.05%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$71,262	$7,556	$3,289	$1,030
WAC	4.92%	4.94%	4.39%	
WARM	7 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months		$4,493	$5,388	$201
WAC		4.66%	4.39%	
WARM		21 mo	23 mo	
Balances Maturing in 37 or More Months			$6,561	$742
WAC			5.26%	
WARM			72 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$159,111**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$36,586	$3,221	$7,984
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$76,821	$10,940	$6,736
Penalty in Months of Forgone Interest	2.57 mo	6.58 mo	7.77 mo
Balances in New Accounts	$23,105	$1,157	$561

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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%	$123	$121	$0	2.00%
3.00 to 3.99%	$2,664	$4,423	$4,268	3.72%
4.00 to 4.99%	$18,503	$30,010	$17,644	4.59%
5.00 to 5.99%	$6,815	$4,944	$8,396	5.34%
6.00 to 6.99%	$23	$195	$1,938	6.75%
7.00 to 7.99%	$0	$27	$75	7.22%
8.00 to 8.99%	$0	$150	$5	8.01%
9.00 and Above	$0	$0	$26	10.05%
WARM	1 mo	19 mo	65 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$100,349**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$153,786
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	$31,276	2.00%	$772
Money Market Deposit Accounts (MMDAs)	$58,217	3.07%	$13,472
Passbook Accounts	$35,723	2.38%	$1,573
Non-Interest-Bearing Non-Maturity Deposits	$35,483		$1,631
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$441	0.20%	
Escrow for Mortgages Serviced for Others	$3,065	0.09%	
Other Escrows	$616	0.02%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$164,820		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-46		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$31		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$15,823		
Miscellaneous II	$2,106		
TOTAL LIABILITIES	**$595,980**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$3,917
EQUITY CAPITAL	$56,957
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$656,854**

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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		$208
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	6	$9
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	11	$3,470
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	10	$1,163
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	9	$2,129
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	29	$2,816
1014	Opt commitment to orig 25- or 30-year FRMs	27	$16,127
1016	Opt commitment to orig "other" Mortgages	24	$5,388
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$8
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$1,015
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$806
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$187
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$1
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	10	$46
2036	Commit/sell "other" Mortgage loans, svc retained		$116
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$734
2054	Commit/purchase 25- to 30-year FRM MBS		$36,390
2056	Commit/purchase "other" MBS		$12
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$2
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$90
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$2,039
2074	Commit/sell 25- or 30-yr FRM MBS		$49,754
2076	Commit/sell "other" MBS		$649
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$3
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$77
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$815

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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
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$439
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$8,478
2116	Commit/purchase "other" Mortgage loans, svc released		$201
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$1
2134	Commit/sell 25- or 30-yr FRM loans, svc released	7	$28
2136	Commit/sell "other" Mortgage loans, svc released		$0
2202	Firm commitment to originate 1-month COFI ARM loans		$9
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$7
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$66
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$9
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans		$10
2214	Firm commit/originate 25- or 30-year FRM loans	7	$25
2216	Firm commit/originate "other" Mortgage loans	7	$178
3028	Option to sell 3- or 5-year Treasury ARMs		$3
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$7
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$1,513
3054	Short option to purchase 25- or 30-yr FRMs		$200
4002	Commit/purchase non-Mortgage financial assets	8	$75
4022	Commit/sell non-Mortgage financial assets		$166
5002	IR swap: pay fixed, receive 1-month LIBOR		$2,700
5004	IR swap: pay fixed, receive 3-month LIBOR		$23,461
5024	IR swap: pay 1-month LIBOR, receive fixed		$8,808
5026	IR swap: pay 3-month LIBOR, receive fixed		$31,884
5104	IR swaption: pay fixed, receive 3-month LIBOR		$600
5226	Short IR swaption: pay 3-mo LIBOR, receive fixed		$600
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$88

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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
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$8
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$88
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$8
6004	Interest rate Cap based on 3-month LIBOR		$65
8036	Short futures contract on 2-year Treasury note		$1,728
8038	Short futures contract on 5-year Treasury note		$750
8040	Short futures contract on 10-year Treasury note		$438
8046	Short futures contract on 3-month Eurodollar		$27,724
9010	Long call option on 10-year T-note futures contract		$3,100
9032	Long put option on 5-year T-note futures contract		$1,000
9502	Fixed-rate construction loans in process	33	$985
9512	Adjustable-rate construction loans in process	26	$4,415

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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		$161
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$548
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$108
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$406
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,267
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$162
120	Other investment securities, fixed-coupon securities		$1
187	Consumer loans; recreational vehicles		$60
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	17	$1,909
220	Variable-rate FHLB advances	13	$79,734
299	Other variable-rate		$46,244
300	Govt. & agency securities, fixed-coupon securities		$3

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	**#Firms if # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	29	$2,353	$2,412	$2,373	$2,337	$2,283	$2,211	$2,131
123 - Mortgage Derivatives - M/V estimate	21	$40,979	$42,544	$41,730	$40,511	$38,874	$37,073	$35,302
129 - Mortgage-Related Mutual Funds - M/V estimate		$52	$53	$53	$52	$51	$50	$49
280 - FHLB putable advance-M/V estimate	17	$3,099	$3,452	$3,304	$3,179	$3,069	$2,965	$2,888
281 - FHLB convertible advance-M/V estimate	6	$1,108	$1,233	$1,192	$1,155	$1,125	$1,101	$1,082
282 - FHLB callable advance-M/V estimate		$1,831	$1,835	$1,833	$1,829	$1,813	$1,782	$1,743
289 - Other FHLB structured advances - M/V estimate		$19,348	$21,326	$20,736	$20,165	$19,610	$19,062	$18,490
290 - Other structured borrowings - M/V estimate	6	$514	$579	$552	$532	$516	$506	$500
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$129,079	$3,286	$2,042	$1,284	$1,097	$1,375	$1,830