Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets $100 Mil - $1 Bill

All Reporting CMR **Reporting Dockets: 434** **March 2005**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

Change in Rates	Net Portfolio Value (Dollars are in Millions) $Amount	$Change	%Change	NPV as % of PV of Assets NPV Ratio	Change
+300 bp	15,852	-4,439	-22 %	11.76 %	-254 bp
+200 bp	17,547	-2,744	-14 %	12.78 %	-152 bp
+100 bp	19,106	-1,185	-6 %	13.67 %	-63 bp
0 bp	20,291			14.30 %	
-100 bp	20,724	433	+2 %	14.46 %	+16 bp
-200 bp	20,269	-22	0 %	14.08 %	-22 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	14.30 %	13.76 %	12.85 %
Post-shock NPV Ratio	12.78 %	12.39 %	11.54 %
Sensitivity Measure: Decline in NPV Ratio	152 bp	137 bp	132 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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Present Value Estimates by Interest Rate Scenario

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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	11,492	11,399	11,084	10,573	10,027	9,497	10,965	101.08	3.72
30-Year Mortgage Securities	2,226	2,197	2,120	2,017	1,912	1,812	2,135	99.30	4.24
15-Year Mortgages and MBS	20,055	19,701	19,077	18,339	17,578	16,833	19,008	100.37	3.57
Balloon Mortgages and MBS	6,087	5,998	5,879	5,728	5,550	5,351	5,854	100.43	2.29
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	1,467	1,465	1,461	1,454	1,443	1,427	1,459	100.16	0.36
7 Month to 2 Year Reset Frequency	9,191	9,127	9,029	8,874	8,662	8,409	8,961	100.76	1.40
2+ to 5 Year Reset Frequency	10,388	10,197	9,955	9,664	9,336	8,985	9,993	99.62	2.68
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	213	212	210	208	205	202	207	101.30	0.90
2 Month to 5 Year Reset Frequency	1,865	1,841	1,814	1,781	1,740	1,693	1,817	99.81	1.67
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	3,712	3,677	3,645	3,614	3,582	3,552	3,669	99.36	0.87
Adjustable-Rate, Fully Amortizing	9,673	9,587	9,501	9,414	9,327	9,243	9,600	98.97	0.91
Fixed-Rate, Balloon	3,764	3,639	3,520	3,406	3,298	3,195	3,433	102.53	3.30
Fixed-Rate, Fully Amortizing	4,961	4,744	4,543	4,357	4,185	4,024	4,392	103.45	4.26
Construction and Land Loans									
Adjustable-Rate	5,213	5,203	5,194	5,185	5,176	5,167	5,209	99.71	0.18
Fixed-Rate	3,509	3,451	3,395	3,341	3,289	3,240	3,451	98.38	1.61
Second-Mortgage Loans and Securities									
Adjustable-Rate	4,957	4,951	4,945	4,939	4,934	4,929	4,917	100.56	0.12
Fixed-Rate	2,490	2,442	2,395	2,350	2,307	2,266	2,418	99.04	1.91
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	54	53	52	52	51	49	52	100.00	1.26
Accrued Interest Receivable	405	405	405	405	405	405	405	100.00	0.00
Advance for Taxes/Insurance	19	19	19	19	19	19	19	100.00	0.00
Float on Escrows on Owned Mortgages	20	40	65	85	102	116			-34.36
LESS: Value of Servicing on Mortgages Serviced by Others	-6	-6	-5	-4	-4	-4			18.21
TOTAL MORTGAGE LOANS AND SECURITIES	**101,768**	**100,352**	**98,312**	**95,809**	**93,131**	**90,419**	**97,964**	**100.35**	**2.31**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	3,129	3,124	3,118	3,113	3,109	3,105	3,133	99.54	0.16
Fixed-Rate	2,226	2,155	2,088	2,024	1,963	1,905	2,058	101.47	3.14
Consumer Loans									
Adjustable-Rate	702	700	699	698	697	696	694	100.82	0.16
Fixed-Rate	4,025	3,963	3,904	3,846	3,790	3,736	3,956	98.67	1.50
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-155	-153	-151	-149	-147	-145	-151	0.00	1.34
Accrued Interest Receivable	92	92	92	92	92	92	92	100.00	0.00
TOTAL NONMORTGAGE LOANS	**10,018**	**9,881**	**9,750**	**9,625**	**9,504**	**9,388**	**9,781**	**99.68**	**1.32**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,058	4,058	4,058	4,058	4,058	4,058	4,058	100.00	0.00
Equities and All Mutual Funds	1,805	1,768	1,726	1,680	1,630	1,578	1,727	99.91	2.54
Zero-Coupon Securities	262	256	251	247	243	239	245	102.61	1.86
Government and Agency Securities	3,440	3,363	3,290	3,220	3,153	3,089	3,320	99.08	2.18
Term Fed Funds, Term Repos	3,253	3,247	3,241	3,234	3,228	3,222	3,243	99.93	0.19
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,440	1,383	1,330	1,280	1,234	1,191	1,307	101.74	3.85
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,141	3,123	3,074	2,957	2,835	2,722	3,108	98.89	2.71
Structured Securities (Complex)	5,621	5,560	5,456	5,260	5,066	4,870	5,539	98.51	2.75
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	1	100.00	1.29
TOTAL CASH, DEPOSITS, AND SECURITIES	**23,019**	**22,756**	**22,424**	**21,935**	**21,448**	**20,970**	**22,546**	**99.46**	**1.83**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	129	129	129	129	129	129	129	100.00	0.00
Real Estate Held for Investment	65	65	65	65	65	65	65	100.00	0.00
Investment in Unconsolidated Subsidiaries	0	51	51	48	43	38	51	100.00	3.71
Office Premises and Equipment	2,110	2,110	2,110	2,110	2,110	2,110	2,110	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,304**	**2,355**	**2,355**	**2,352**	**2,347**	**2,342**	**2,355**	**100.00**	**0.08**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	193	267	341	391	409	408			-18.16
Adjustable-Rate Servicing	214	220	223	227	229	229			-1.46
Float on Mortgages Serviced for Others	196	251	304	341	370	392			-14.86
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**603**	**738**	**868**	**959**	**1,007**	**1,030**			**-12.71**
OTHER ASSETS									
Purchased and Excess Servicing							416		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,574	3,574	3,574	3,574	3,574	3,574	3,574	100.00	0.00
Miscellaneous II							491		
Deposit Intangibles									
Retail CD Intangible	95	108	121	133	144	154			-10.32
Transaction Account Intangible	709	990	1,265	1,528	1,758	1,976			-21.23
MMDA Intangible	643	828	989	1,157	1,326	1,489			-16.64
Passbook Account Intangible	1,006	1,354	1,678	1,984	2,268	2,541			-18.77
Non-Interest-Bearing Account Intangible	231	383	527	663	794	918			-26.62
TOTAL OTHER ASSETS	**6,258**	**7,237**	**8,154**	**9,039**	**9,865**	**10,654**	**4,481**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-146		
TOTAL ASSETS	**143,970**	**143,321**	**141,863**	**139,718**	**137,302**	**134,803**	**136,982**	**104/100*** **	**1.27/1.97*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	31,828	31,685	31,543	31,402	31,264	31,126	31,618	99.76	0.45
Fixed-Rate Maturing in 13 Months or More	21,430	20,909	20,406	19,920	19,451	18,997	20,689	98.63	2.42
Variable-Rate	950	948	947	945	944	942	941	100.58	0.17
Demand									
Transaction Accounts	11,665	11,665	11,665	11,665	11,665	11,665	11,665	100/89*	0.00/2.58*
MMDAs	13,974	13,974	13,974	13,974	13,974	13,974	13,974	100/93*	0.00/1.27*
Passbook Accounts	15,105	15,105	15,105	15,105	15,105	15,105	15,105	100/89*	0.00/2.35*
Non-Interest-Bearing Accounts	6,567	6,567	6,567	6,567	6,567	6,567	6,567	100/92*	0.00/2.32*
TOTAL DEPOSITS	**101,518**	**100,852**	**100,206**	**99,578**	**98,968**	**98,376**	**100,559**	**100/95***	**0.64/1.61***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	9,005	8,922	8,840	8,759	8,680	8,603	8,894	99.39	0.92
Fixed-Rate Maturing in 37 Months or More	3,423	3,256	3,100	2,954	2,817	2,688	3,151	98.38	4.87
Variable-Rate	1,401	1,401	1,400	1,400	1,399	1,399	1,398	100.12	0.04
TOTAL BORROWINGS	**13,829**	**13,578**	**13,340**	**13,113**	**12,896**	**12,689**	**13,443**	**99.23**	**1.75**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	636	636	636	636	636	636	636	100.00	0.00
Other Escrow Accounts	109	106	103	100	97	95	115	89.72	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,546	1,546	1,546	1,546	1,546	1,546	1,546	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	199		
TOTAL OTHER LIABILITIES	**2,291**	**2,287**	**2,284**	**2,281**	**2,279**	**2,276**	**2,495**	**91.55**	**0.13**
Other Liabilities not Included Above									
Self-Valued	6,150	5,944	5,782	5,645	5,569	5,510	5,639	102.53	2.58
Unamortized Yield Adjustments							16		
TOTAL LIABILITIES	**123,788**	**122,662**	**121,612**	**120,618**	**119,712**	**118,852**	**122,153**	**100/96****	**0.84/1.65****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	37	31	1	-45	-90	-133			
ARMs	17	14	9	1	-11	-25			
Other Mortgages	18	11	0	-15	-33	-54			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	82	58	11	-53	-120	-191			
Sell Mortgages and MBS	-79	-59	11	110	209	304			
Purchase Non-Mortgage Items	1	1	0	-1	-1	-2			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-41	-16	7	28	48	66			
Pay Floating, Receive Fixed Swaps	9	1	-6	-13	-19	-25			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	1	2	5	8	10			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-3	-2	0	2	3	4			
Options on Futures	0	0	0	0	0	0			
Construction LIP	22	0	-23	-45	-66	-87			
Self-Valued	23	25	27	29	31	34			
TOTAL OFF-BALANCE-SHEET POSITIONS	**87**	**65**	**40**	**5**	**-43**	**-100**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	143,970	143,321	141,863	139,718	137,302	134,803	136,982	104/100***	1.27/1.97***
MINUS TOTAL LIABILITIES	123,788	122,662	121,612	120,618	119,712	118,852	122,153	100/96**	0.84/1.65**
PLUS OFF-BALANCE-SHEET POSITIONS	87	65	40	5	-43	-100			
TOTAL NET PORTFOLIO VALUE #	20,269	20,724	20,291	19,106	17,547	15,852	14,828	136.84	3.99

* 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	$278	$5,160	$3,530	$1,379	$619
WARM	310 mo	335 mo	324 mo	293 mo	234 mo
WAC	4.55%	5.57%	6.33%	7.33%	8.95%
Amount of these that is FHA or VA Guaranteed	$5	$116	$67	$89	$97
Securities Backed by Conventional Mortgages	$604	$795	$174	$59	$19
WARM	244 mo	309 mo	265 mo	266 mo	196 mo
Weighted Average Pass-Through Rate	4.31%	5.18%	6.22%	7.17%	8.68%
Securities Backed by FHA or VA Mortgages	$92	$199	$147	$33	$13
WARM	356 mo	321 mo	307 mo	272 mo	211 mo
Weighted Average Pass-Through Rate	4.40%	5.41%	6.32%	7.12%	8.63%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,241	$7,029	$3,093	$1,340	$618
WAC	4.68%	5.39%	6.39%	7.33%	8.80%
Mortgage Securities	$2,170	$1,127	$309	$72	$9
Weighted Average Pass-Through Rate	4.29%	5.12%	6.15%	7.16%	8.29%
WARM (of 15-Year Loans and Securities)	139 mo	160 mo	138 mo	120 mo	104 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$607	$1,468	$987	$496	$534
WAC	4.59%	5.46%	6.37%	7.34%	10.86%
Mortgage Securities	$1,464	$262	$32	$3	$0
Weighted Average Pass-Through Rate	4.16%	5.14%	6.15%	7.21%	8.00%
WARM (of Balloon Loans and Securities)	71 mo	82 mo	68 mo	55 mo	71 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$37,961**

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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	$50	$359	$185	$6	$130
WAC	2.58%	4.35%	5.15%	1.55%	4.81%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,409	$8,602	$9,808	$201	$1,688
Weighted Average Margin	168 bp	253 bp	265 bp	176 bp	235 bp
WAC	5.50%	4.91%	5.09%	4.50%	5.34%
WARM	179 mo	291 mo	320 mo	276 mo	250 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	40 mo	4 mo	15 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$22,438**

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	$45	$39	$106	$0	$16
Weighted Average Distance from Lifetime Cap	128 bp	131 bp	145 bp	0 bp	109 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$69	$311	$378	$3	$55
Weighted Average Distance from Lifetime Cap	300 bp	369 bp	361 bp	347 bp	381 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$973	$8,315	$9,084	$197	$1,681
Weighted Average Distance from Lifetime Cap	885 bp	638 bp	599 bp	744 bp	675 bp
Balances Without Lifetime Cap	$372	$297	$425	$7	$66
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$580	$8,004	$8,900	$18	$1,411
Weighted Average Periodic Rate Cap	186 bp	177 bp	221 bp	200 bp	170 bp
Balances Subject to Periodic Rate Floors	$444	$6,962	$7,638	$19	$911
MBS Included in ARM Balances	$318	$2,809	$2,077	$60	$73

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,669	$9,600
WARM	91 mo	203 mo
Remaining Term to Full Amortization	276 mo	
Rate Index Code	0	0
Margin	219 bp	264 bp
Reset Frequency	23 mo	26 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$111	$368
Wghted Average Distance to Lifetime Cap	31 bp	104 bp
Fixed-Rate:		
Balances	$3,433	$4,392
WARM	49 mo	118 mo
Remaining Term to Full Amortization	259 mo	
WAC	6.38%	6.74%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$5,209	$3,451
WARM	28 mo	23 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	145 bp	6.61%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,917	$2,418
WARM	119 mo	106 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	76 bp	6.36%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,133	$2,058
WARM	45 mo	45 mo
Margin in Column 1; WAC in Column 2	116 bp	6.69%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$694	$3,956
WARM	57 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	368 bp	7.31%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$83	$658
Fixed Rate		
Remaining WAL <= 5 Years	$234	$1,871
Remaining WAL 5-10 Years	$90	$106
Remaining WAL Over 10 Years	$15	
Superfloaters	$0	
Inverse Floaters & Super POs	$2	
Other	$4	$45
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	5.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$429	$2,679

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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	$3,673	$16,085	$10,754	$4,726	$7,213
WARM	182 mo	264 mo	296 mo	280 mo	237 mo
Weighted Average Servicing Fee	29 bp	30 bp	34 bp	38 bp	47 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	406 loans
FHA/VA	53 loans
Subserviced by Others	1 loans

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$21,447	$930	Total # of Adjustable-Rate Loans Serviced	143 loans
WARM (in months)	339 mo	356 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	38 bp	32 bp		

Total Balances of Mortgage Loans Serviced for Others	**$64,827**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,058		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,717		
Zero-Coupon Securities	$245	2.56%	19 mo
Government & Agency Securities	$3,320	3.26%	29 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,243	2.63%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,307	5.04%	59 mo
Memo: Complex Securities (from supplemental reporting)	$5,539		

Total Cash, Deposits, and Securities	**$19,429**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$602
Accrued Interest Receivable	$405
Advances for Taxes and Insurance	$19
Less: Unamortized Yield Adjustments	$25
Valuation Allowances	$549
Unrealized Gains (Losses)	$-88

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$72
Accrued Interest Receivable	$92
Less: Unamortized Yield Adjustments	$-19
Valuation Allowances	$223
Unrealized Gains (Losses)	$-6

OTHER ITEMS	
Real Estate Held for Investment	$65
Repossessed Assets	$129
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$51
Office Premises and Equipment	$2,110
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-69
Less: Unamortized Yield Adjustments	$-23
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$416
Miscellaneous I	$3,574
Miscellaneous II	$491
TOTAL ASSETS	**$136,972**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$160
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$95
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$718
Mortgage-Related Mututal Funds	$999
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,335
Weighted Average Servicing Fee	28 bp
Adjustable-Rate Mortgage Loans Serviced	$2,841
Weighted Average Servicing Fee	26 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$43

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$7,321	$2,752	$625	$70
WAC	2.00%	2.66%	6.00%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$11,453	$7,954	$1,513	$116
WAC	2.48%	2.63%	5.44%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$9,633	$5,659	$82
WAC		3.03%	4.34%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$5,398	$36
WAC			3.97%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$52,307**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,122	$1,086	$760
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$16,037	$17,388	$10,947
Penalty in Months of Forgone Interest	3.06 mo	5.73 mo	6.58 mo
Balances in New Accounts	$2,105	$1,516	$591

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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%	$2,543	$2,281	$187	2.54%
3.00 to 3.99%	$488	$2,124	$1,009	3.41%
4.00 to 4.99%	$106	$544	$1,088	4.50%
5.00 to 5.99%	$53	$431	$596	5.45%
6.00 to 6.99%	$47	$156	$216	6.37%
7.00 to 7.99%	$82	$38	$46	7.34%
8.00 to 8.99%	$0	$1	$8	8.11%
9.00 and Above	$0	$0	$1	12.30%
WARM	1 mo	18 mo	69 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	$12,045

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$7,979
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	$11,665	0.83%	$486
Money Market Deposit Accounts (MMDAs)	$13,974	1.61%	$817
Passbook Accounts	$15,105	1.05%	$450
Non-Interest-Bearing Non-Maturity Deposits	$6,567		$320
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$297	0.17%	
Escrow for Mortgages Serviced for Others	$338	0.38%	
Other Escrows	$115	0.74%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$48,061		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$17		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,546		
Miscellaneous II	$199		
TOTAL LIABILITIES	**$122,153**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$4
EQUITY CAPITAL	$14,733
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$136,891**

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	6	$25
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	16	$18
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	83	$271
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	82	$249
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	50	$48
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	181	$304
1014	Opt commitment to orig 25- or 30-year FRMs	170	$696
1016	Opt commitment to orig "other" Mortgages	133	$650
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$23
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	8	$70
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$26
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	11	$16
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	8	$10
2016	Commit/purchase "other" Mortgage loans, svc retained	9	$24
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		$9
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$5
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	31	$26
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	51	$101
2036	Commit/sell "other" Mortgage loans, svc retained		$18
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		$4
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$20
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$2
2054	Commit/purchase 25- to 30-year FRM MBS		$8

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$136
2074	Commit/sell 25- or 30-yr FRM MBS	8	$517
2102	Commit/purchase 1-mo COFI ARM loans, svc released		$0
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$29
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$8
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$1
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$17
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	13	$159
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	7	$61
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	39	$96
2134	Commit/sell 25- or 30-yr FRM loans, svc released	68	$733
2136	Commit/sell "other" Mortgage loans, svc released	10	$64
2202	Firm commitment to originate 1-month COFI ARM loans		$3
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans	6	$19
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	33	$92
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	32	$84
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	19	$50
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	82	$415
2214	Firm commit/originate 25- or 30-year FRM loans	80	$445
2216	Firm commit/originate "other" Mortgage loans	59	$253
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$0
3016	Option to purchase "other" Mortgages		$2
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$33
3028	Option to sell 3- or 5-year Treasury ARMs		$9

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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
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs	7	$6
3034	Option to sell 25- or 30-year FRMs	7	$33
3066	Short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$1
3068	Short option to sell 3- or 5-yr Treasury ARMs		$20
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$16
4002	Commit/purchase non-Mortgage financial assets	35	$94
4022	Commit/sell non-Mortgage financial assets		$154
5002	IR swap: pay fixed, receive 1-month LIBOR		$37
5004	IR swap: pay fixed, receive 3-month LIBOR		$358
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5024	IR swap: pay 1-month LIBOR, receive fixed		$56
5026	IR swap: pay 3-month LIBOR, receive fixed		$76
8038	Short futures contract on 5-year Treasury note		$15
8040	Short futures contract on 10-year Treasury note		$15
9502	Fixed-rate construction loans in process	203	$1,612
9512	Adjustable-rate construction loans in process	149	$1,103

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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		$2
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$44
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$136
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$103
120	Other investment securities, fixed-coupon securities	8	$45
122	Other investment securities, floating-rate securities	6	$13
125	Multi/nonres mtg loans; fixed-rate, Balloon		$55
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	10	$116
130	Construction and land loans (adj-rate)		$81
140	Second Mortgages (adj-rate)		$5
150	Commercial loans (adj-rate)		$11
180	Consumer loans; loans on deposits	6	$9
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$6
183	Consumer loans; auto loans and leases		$196
184	Consumer loans; mobile home loans		$27
185	Consumer loans; credit cards		$1
187	Consumer loans; recreational vehicles		$132
189	Consumer loans; other	6	$14
200	Variable-rate, fixed-maturity CDs	139	$941
220	Variable-rate FHLB advances	68	$924
299	Other variable-rate	37	$474
300	Govt. & agency securities, fixed-coupon securities	10	$146
302	Govt. & agency securities, floating-rate securities	6	$8

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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	245	$5,539	$5,621	$5,560	$5,456	$5,260	$5,066	$4,870
123 - Mortgage Derivatives - M/V estimate	165	$3,115	$3,141	$3,123	$3,074	$2,957	$2,835	$2,722
129 - Mortgage-Related Mutual Funds - M/V estimate	48	$607	$612	$610	$605	$599	$593	$587
280 - FHLB putable advance-M/V estimate	70	$1,844	$2,020	$1,951	$1,898	$1,859	$1,836	$1,821
281 - FHLB convertible advance-M/V estimate	86	$2,936	$3,228	$3,113	$3,021	$2,937	$2,897	$2,865
282 - FHLB callable advance-M/V estimate	19	$326	$348	$340	$334	$330	$327	$325
283 - FHLB periodic floor floating rate advance-M/V Estimates		$23	$22	$22	$23	$23	$23	$23
289 - Other FHLB structured advances - M/V estimate	10	$488	$504	$492	$482	$472	$462	$454
290 - Other structured borrowings - M/V estimate	6	$23	$26	$25	$25	$24	$24	$23
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$73	$23	$25	$27	$29	$31	$34