Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: West

All Reporting CMR | **Reporting Dockets: 87** | **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	57,559	-16,238	-22 %	8.94 %	-211 bp
+200 bp	64,284	-9,513	-13 %	9.83 %	-122 bp
+100 bp	69,792	-4,005	-5 %	10.54 %	-51 bp
0 bp	73,797			11.05 %	
-100 bp	75,081	1,283	+2 %	11.19 %	+15 bp
-200 bp	72,658	-1,139	-2 %	10.84 %	-21 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	11.05 %	10.74 %	10.24 %
Post-shock NPV Ratio	9.83 %	9.44 %	8.33 %
Sensitivity Measure: Decline in NPV Ratio	122 bp	130 bp	191 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	37,905	37,615	36,556	34,776	32,888	31,062	36,255	100.83	3.88
30-Year Mortgage Securities	7,800	7,738	7,533	7,171	6,775	6,393	7,468	100.87	3.76
15-Year Mortgages and MBS	21,176	20,811	20,090	19,211	18,303	17,416	19,948	100.72	3.98
Balloon Mortgages and MBS	9,861	9,684	9,435	9,112	8,729	8,303	9,488	99.44	3.03
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	12,833	12,825	12,802	12,746	12,621	12,414	12,359	103.59	0.31
7 Month to 2 Year Reset Frequency	24,142	23,943	23,657	23,240	22,697	22,055	23,313	101.47	1.49
2+ to 5 Year Reset Frequency	53,450	52,191	50,639	48,832	46,843	44,768	51,679	97.99	3.31
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	223,067	221,779	220,163	217,876	214,548	210,128	211,125	104.28	0.89
2 Month to 5 Year Reset Frequency	27,682	27,266	26,779	26,224	25,602	24,920	26,806	99.90	1.94
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	14,587	14,540	14,496	14,438	14,379	14,322	14,492	100.02	0.35
Adjustable-Rate, Fully Amortizing	37,795	37,617	37,446	37,263	37,082	36,897	37,564	99.68	0.47
Fixed-Rate, Balloon	4,378	4,178	3,990	3,813	3,647	3,490	3,855	103.49	4.57
Fixed-Rate, Fully Amortizing	3,005	2,849	2,705	2,573	2,450	2,336	2,564	105.53	5.11
Construction and Land Loans									
Adjustable-Rate	5,915	5,909	5,903	5,898	5,892	5,887	5,908	99.92	0.10
Fixed-Rate	3,256	3,132	3,021	2,922	2,833	2,753	3,173	95.22	3.48
Second-Mortgage Loans and Securities									
Adjustable-Rate	44,919	44,896	44,876	44,859	44,840	44,830	44,326	101.24	0.04
Fixed-Rate	10,031	9,779	9,539	9,311	9,094	8,887	9,498	100.42	2.45
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	3,827	3,785	3,726	3,651	3,564	3,469	3,726	100.00	1.80
Accrued Interest Receivable	2,177	2,177	2,177	2,177	2,177	2,177	2,177	100.00	0.00
Advance for Taxes/Insurance	175	175	175	175	175	175	175	100.00	0.00
Float on Escrows on Owned Mortgages	34	59	87	112	133	153			-30.32
LESS: Value of Servicing on Mortgages Serviced by Others	72	96	126	136	139	138			-15.94
TOTAL MORTGAGE LOANS AND SECURITIES	**547,942**	**542,851**	**535,669**	**526,243**	**515,132**	**502,698**	**525,899**	**101.86**	**1.55**

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	18,674	18,664	18,655	18,648	18,640	18,635	18,680	99.87	0.04
Fixed-Rate	3,639	3,468	3,308	3,158	3,017	2,885	3,236	102.22	4.69
Consumer Loans									
Adjustable-Rate	4,043	4,041	4,040	4,038	4,037	4,036	4,073	99.18	0.03
Fixed-Rate	14,538	14,290	14,050	13,818	13,593	13,376	13,196	106.47	1.68
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-622	-615	-609	-603	-597	-591	-609	0.00	1.05
Accrued Interest Receivable	200	200	200	200	200	200	200	100.00	0.00
TOTAL NONMORTGAGE LOANS	**40,471**	**40,048**	**39,645**	**39,260**	**38,891**	**38,540**	**38,777**	**102.24**	**0.99**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	11,266	11,266	11,266	11,266	11,266	11,266	11,266	100.00	0.00
Equities and All Mutual Funds	785	757	729	701	672	643	729	100.00	3.88
Zero-Coupon Securities	20	19	18	17	16	15	18	99.92	6.09
Government and Agency Securities	5,411	5,149	4,902	4,670	4,452	4,247	5,009	97.86	4.88
Term Fed Funds, Term Repos	1,487	1,485	1,483	1,481	1,479	1,477	1,483	99.94	0.13
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,123	1,041	968	902	842	787	959	100.89	7.23
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	13,088	13,040	12,930	12,764	12,574	12,379	12,937	99.95	1.06
Structured Securities (Complex)	6,792	6,693	6,582	6,443	6,334	6,239	6,604	99.66	1.90
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	1	100.00	1.07
TOTAL CASH, DEPOSITS, AND SECURITIES	**39,970**	**39,449**	**38,877**	**38,242**	**37,634**	**37,053**	**39,006**	**99.67**	**1.55**

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	320	320	320	320	320	320	320	100.00	0.00
Real Estate Held for Investment	58	58	58	58	58	58	58	100.00	0.00
Investment in Unconsolidated Subsidiaries	0	409	403	379	344	303	403	100.00	3.71
Office Premises and Equipment	4,732	4,732	4,732	4,732	4,732	4,732	4,732	100.00	0.00
TOTAL REAL ASSETS, ETC.	**5,110**	**5,519**	**5,513**	**5,489**	**5,454**	**5,413**	**5,513**	**100.00**	**0.27**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	1,978	2,920	3,721	4,025	4,052	3,981			-14.85
Adjustable-Rate Servicing	1,631	1,695	1,727	1,751	1,766	1,765			-1.62
Float on Mortgages Serviced for Others	1,918	2,581	3,213	3,613	3,898	4,142			-16.05
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**5,526**	**7,197**	**8,662**	**9,389**	**9,716**	**9,888**			**-12.65**
OTHER ASSETS									
Purchased and Excess Servicing							7,589		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	20,281	20,281	20,281	20,281	20,281	20,281	20,281	100.00	0.00
Miscellaneous II							12,884		
Deposit Intangibles									
Retail CD Intangible	149	168	189	205	220	235			-9.76
Transaction Account Intangible	3,791	5,329	6,859	8,294	9,476	10,636			-21.61
MMDA Intangible	2,510	3,240	3,882	4,536	5,187	5,823			-16.70
Passbook Account Intangible	3,488	4,706	5,837	6,934	7,912	8,845			-19.09
Non-Interest-Bearing Account Intangible	1,168	1,935	2,661	3,352	4,012	4,639			-26.62
TOTAL OTHER ASSETS	**31,387**	**35,659**	**39,709**	**43,602**	**47,089**	**50,460**	**40,755**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							4,463		
TOTAL ASSETS	**670,407**	**670,723**	**668,074**	**662,225**	**653,917**	**644,052**	**654,413**	**102/99*** **	**0.64/1.27*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	98,148	97,819	97,493	97,169	96,850	96,533	97,604	99.89	0.33
Fixed-Rate Maturing in 13 Months or More	26,193	25,425	24,700	24,013	23,361	22,742	25,002	98.79	2.86
Variable-Rate	1,944	1,941	1,938	1,935	1,932	1,929	1,938	99.97	0.15
Demand									
Transaction Accounts	62,574	62,574	62,574	62,574	62,574	62,574	62,574	100/89*	0.00/2.66*
MMDAs	54,508	54,508	54,508	54,508	54,508	54,508	54,508	100/93*	0.00/1.28*
Passbook Accounts	52,474	52,474	52,474	52,474	52,474	52,474	52,474	100/89*	0.00/2.39*
Non-Interest-Bearing Accounts	33,184	33,184	33,184	33,184	33,184	33,184	33,184	100/92*	0.00/2.32*
TOTAL DEPOSITS	**329,023**	**327,924**	**326,869**	**325,855**	**324,881**	**323,943**	**327,284**	**100/94***	**0.32/1.63***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	91,479	90,815	90,163	89,524	88,896	88,281	90,620	99.50	0.72
Fixed-Rate Maturing in 37 Months or More	22,549	21,541	20,590	19,693	18,845	18,044	20,663	99.65	4.49
Variable-Rate	108,119	107,987	107,855	107,723	107,592	107,461	107,663	100.18	0.12
TOTAL BORROWINGS	**222,148**	**220,343**	**218,608**	**216,940**	**215,333**	**213,786**	**218,946**	**99.85**	**0.78**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	5,422	5,422	5,422	5,422	5,422	5,422	5,422	100.00	0.00
Other Escrow Accounts	7,147	6,931	6,729	6,539	6,359	6,190	7,652	87.93	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	20,462	20,462	20,462	20,462	20,462	20,462	20,462	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	2,285		
TOTAL OTHER LIABILITIES	**33,032**	**32,816**	**32,614**	**32,424**	**32,245**	**32,076**	**35,822**	**91.04**	**0.60**
Other Liabilities not Included Above									
Self-Valued	17,112	16,803	16,466	16,174	15,959	15,706	16,480	99.92	1.91
Unamortized Yield Adjustments							-34		
TOTAL LIABILITIES	**601,315**	**597,886**	**594,557**	**591,393**	**588,418**	**585,511**	**598,497**	**99/96****	**0.55/1.26****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	448	365	-92	-820	-1,551	-2,238			
ARMs	905	759	508	124	-428	-1,106			
Other Mortgages	157	97	0	-129	-283	-455			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	2,981	2,331	-286	-3,693	-6,985	-10,040			
Sell Mortgages and MBS	-2,662	-2,052	134	3,097	6,084	8,956			
Purchase Non-Mortgage Items	-367	-180	0	174	341	503			
Sell Non-Mortgage Items	0	0	0	0	0	1			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-927	-358	193	726	1,242	1,742			
Pay Floating, Receive Fixed Swaps	2,821	1,131	-427	-1,867	-3,204	-4,447			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	21	18	73	227	382	524			
Interest-Rate Caps	4	9	19	31	44	56			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-100	-50	0	50	100	151			
Options on Futures	0	0	0	0	0	0			
Construction LIP	35	2	-30	-62	-94	-125			
Self-Valued	252	171	187	1,103	3,136	5,499			
TOTAL OFF-BALANCE-SHEET POSITIONS	**3,566**	**2,243**	**280**	**-1,040**	**-1,215**	**-981**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	670,407	670,723	668,074	662,225	653,917	644,052	654,413	102/99***	0.64/1.27***
MINUS TOTAL LIABILITIES	601,315	597,886	594,557	591,393	588,418	585,511	598,497	99/96**	0.55/1.26**
PLUS OFF-BALANCE-SHEET POSITIONS	3,566	2,243	280	-1,040	-1,215	-981			
TOTAL NET PORTFOLIO VALUE #	72,658	75,081	73,797	69,792	64,284	57,559	55,916	131.98	3.58

* 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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Amounts in Millions

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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	$693	$18,539	$11,683	$3,545	$1,795
WARM	334 mo	352 mo	339 mo	310 mo	281 mo
WAC	4.28%	5.59%	6.35%	7.37%	9.01%
Amount of these that is FHA or VA Guaranteed	$24	$972	$1,125	$531	$177
Securities Backed by Conventional Mortgages	$263	$3,985	$1,126	$194	$81
WARM	317 mo	346 mo	322 mo	267 mo	206 mo
Weighted Average Pass-Through Rate	4.37%	5.26%	6.44%	7.29%	8.86%
Securities Backed by FHA or VA Mortgages	$42	$493	$1,057	$167	$59
WARM	299 mo	344 mo	328 mo	295 mo	278 mo
Weighted Average Pass-Through Rate	4.50%	5.40%	6.19%	7.16%	8.29%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,943	$8,202	$4,619	$759	$383
WAC	4.66%	5.52%	6.36%	7.35%	9.06%
Mortgage Securities	$1,497	$2,286	$189	$44	$26
Weighted Average Pass-Through Rate	4.36%	5.14%	6.08%	7.24%	8.53%
WARM (of 15-Year Loans and Securities)	159 mo	180 mo	183 mo	155 mo	137 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$2,906	$5,438	$399	$65	$29
WAC	4.61%	5.33%	6.29%	7.37%	8.86%
Mortgage Securities	$557	$91	$3	$1	$0
Weighted Average Pass-Through Rate	4.38%	5.16%	6.17%	7.21%	9.25%
WARM (of Balloon Loans and Securities)	103 mo	150 mo	118 mo	100 mo	69 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$73,158**

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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	$262	$130	$1	$11,970	$336
WAC	3.45%	3.80%	4.91%	1.90%	4.49%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$12,097	$23,183	$51,678	$199,156	$26,470
Weighted Average Margin	297 bp	373 bp	260 bp	293 bp	274 bp
WAC	5.44%	5.35%	4.80%	5.03%	5.25%
WARM	326 mo	329 mo	346 mo	345 mo	321 mo
Weighted Average Time Until Next Payment Reset	2 mo	15 mo	45 mo	6 mo	29 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$325,282**

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	$23	$20	$38	$10	$1
Weighted Average Distance from Lifetime Cap	90 bp	128 bp	128 bp	94 bp	128 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$76	$167	$217	$539	$118
Weighted Average Distance from Lifetime Cap	368 bp	315 bp	360 bp	369 bp	370 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$11,152	$22,117	$51,341	$210,474	$26,658
Weighted Average Distance from Lifetime Cap	620 bp	633 bp	533 bp	632 bp	686 bp
Balances Without Lifetime Cap	$1,108	$1,009	$82	$103	$29
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$8,016	$16,025	$50,734	$3,561	$5,287
Weighted Average Periodic Rate Cap	230 bp	198 bp	387 bp	128 bp	183 bp
Balances Subject to Periodic Rate Floors	$7,826	$14,899	$50,482	$1,290	$5,133
MBS Included in ARM Balances	$4,529	$1,875	$1,435	$7,787	$121

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$14,492	$37,564
WARM	110 mo	287 mo
Remaining Term to Full Amortization	307 mo	
Rate Index Code	0	0
Margin	245 bp	242 bp
Reset Frequency	8 mo	6 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$462	$544
Wghted Average Distance to Lifetime Cap	107 bp	189 bp
Fixed-Rate:		
Balances	$3,855	$2,564
WARM	72 mo	142 mo
Remaining Term to Full Amortization	295 mo	
WAC	6.51%	7.06%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$5,908	$3,173
WARM	12 mo	74 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	164 bp	6.52%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$44,326	$9,498
WARM	204 mo	201 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	34 bp	7.17%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$18,680	$3,236
WARM	31 mo	72 mo
Margin in Column 1; WAC in Column 2	295 bp	7.04%
Reset Frequency	1 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$4,073	$13,196
WARM	96 mo	56 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	448 bp	11.07%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$182	$5,644
Fixed Rate		
Remaining WAL <= 5 Years	$131	$2,904
Remaining WAL 5-10 Years	$14	$124
Remaining WAL Over 10 Years	$598	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$27	$0
Floating Rate	$42	$47
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$305	$0
WAC	2.98%	0.00%
Principal-Only MBS	$2,919	$0
WAC	5.75%	0.00%
Total Mortgage-Derivative Securities - Book Value	$4,217	$8,720

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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	$36,591	$216,931	$141,549	$46,690	$13,238
WARM	176 mo	283 mo	301 mo	272 mo	235 mo
Weighted Average Servicing Fee	26 bp	27 bp	31 bp	36 bp	40 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	3,078 loans				
FHA/VA	660 loans				
Subserviced by Others	6 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$71,751	$57,521	Total # of Adjustable-Rate Loans Serviced	712 loans
WARM (in months)	304 mo	332 mo	Number of These Subserviced by Others	5 loans
Weighted Average Servicing Fee	39 bp	63 bp		

Total Balances of Mortgage Loans Serviced for Others **$584,270**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$11,266		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$729		
Zero-Coupon Securities	$18	4.01%	75 mo
Government & Agency Securities	$5,009	3.80%	67 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,483	2.55%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$959	5.05%	116 mo
Memo: Complex Securities (from supplemental reporting)	$6,604		

Total Cash, Deposits, and Securities **$26,070**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$5,621
Accrued Interest Receivable	$2,177
Advances for Taxes and Insurance	$175
Less: Unamortized Yield Adjustments	$-4,646
Valuation Allowances	$1,894
Unrealized Gains (Losses)	$-197

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$333
Accrued Interest Receivable	$200
Less: Unamortized Yield Adjustments	$-19
Valuation Allowances	$942
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$58
Repossessed Assets	$320
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$403
Office Premises and Equipment	$4,732
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-28
Less: Unamortized Yield Adjustments	$-24
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$7,589
Miscellaneous I	$20,281
Miscellaneous II	$12,884
TOTAL ASSETS	**$654,413**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$8,147
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$78
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$595
Mortgage-Related Mututal Funds	$135
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$10,583
Weighted Average Servicing Fee	35 bp
Adjustable-Rate Mortgage Loans Serviced	$21,002
Weighted Average Servicing Fee	44 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,982

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$40,077	$3,732	$685	$249
WAC	2.47%	2.77%	6.21%	
WARM	1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$42,165	$9,958	$987	$494
WAC	2.87%	2.69%	5.51%	
WARM	6 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$11,901	$7,360	$157
WAC		3.04%	4.73%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$5,741	$57
WAC			4.23%	
WARM			84 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$122,606**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$25,613	$1,104	$231
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$56,489	$25,007	$14,324
Penalty in Months of Forgone Interest	2.68 mo	4.95 mo	9.12 mo
Balances in New Accounts	$13,352	$1,867	$385

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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%	$41,600	$21,361	$201	2.55%
3.00 to 3.99%	$515	$15,701	$7,066	3.44%
4.00 to 4.99%	$1,941	$6,459	$7,831	4.42%
5.00 to 5.99%	$195	$2,325	$3,481	5.39%
6.00 to 6.99%	$57	$224	$1,363	6.68%
7.00 to 7.99%	$112	$24	$88	7.31%
8.00 to 8.99%	$0	$2	$232	8.04%
9.00 and Above	$0	$104	$401	9.60%
WARM	1 mo	17 mo	62 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$111,283**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$126,081
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	$62,574	1.57%	$3,231
Money Market Deposit Accounts (MMDAs)	$54,508	1.51%	$4,854
Passbook Accounts	$52,474	1.50%	$4,476
Non-Interest-Bearing Non-Maturity Deposits	$33,184		$1,537
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$529	0.77%	
Escrow for Mortgages Serviced for Others	$4,893	0.10%	
Other Escrows	$7,652	0.12%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$215,814		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$24		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-57		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$20,462		
Miscellaneous II	$2,285		
TOTAL LIABILITIES	**$598,497**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$197
EQUITY CAPITAL	$55,718
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$654,412**

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	9	$6,644
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	6	$18
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	28	$6,468
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	16	$17,923
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	12	$983
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	37	$3,423
1014	Opt commitment to orig 25- or 30-year FRMs	39	$12,063
1016	Opt commitment to orig "other" Mortgages	33	$4,891
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$23
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$128
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$280
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		$44
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$354
2016	Commit/purchase "other" Mortgage loans, svc retained		$1,001
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$49
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1,117
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	9	$111
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	18	$1,437
2036	Commit/sell "other" Mortgage loans, svc retained		$582
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$4
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$9,351
2054	Commit/purchase 25- to 30-year FRM MBS	6	$39,049
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$13,859
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$1,416
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	8	$6,600
2074	Commit/sell 25- or 30-yr FRM MBS	8	$34,048

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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
2076	Commit/sell "other" MBS		$13
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		$365
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$318
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$419
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$6,630
2116	Commit/purchase "other" Mortgage loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1,636
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$54
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	9	$21
2134	Commit/sell 25- or 30-yr FRM loans, svc released	13	$84
2136	Commit/sell "other" Mortgage loans, svc released		$19
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$23
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	9	$18
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	8	$17
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$0
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	9	$32
2214	Firm commit/originate 25- or 30-year FRM loans	14	$119
2216	Firm commit/originate "other" Mortgage loans	13	$85
3014	Option to purchase 25- or 30-yr FRMs		$550
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$35
3028	Option to sell 3- or 5-year Treasury ARMs		$8
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$3
3034	Option to sell 25- or 30-year FRMs	6	$2,595
3036	Option to sell "other" Mortgages		$8
4002	Commit/purchase non-Mortgage financial assets	12	$322

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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
4006	Commit/purchase "other" liabilities		$6,087
4022	Commit/sell non-Mortgage financial assets		$163
5002	IR swap: pay fixed, receive 1-month LIBOR		$5,036
5004	IR swap: pay fixed, receive 3-month LIBOR		$40,588
5024	IR swap: pay 1-month LIBOR, receive fixed		$1,616
5026	IR swap: pay 3-month LIBOR, receive fixed		$39,192
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$194
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$93
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$194
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$12
6002	Interest rate Cap based on 1-month LIBOR		$398
6032	Short interest rate Cap based on 1-month LIBOR		$398
8016	Long futures contract on 3-month Eurodollar		$2,670
8046	Short futures contract on 3-month Eurodollar		$22,758
9502	Fixed-rate construction loans in process	41	$2,231
9512	Adjustable-rate construction loans in process	35	$3,652

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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
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$19
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$685
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$26
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$130
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$1,631
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$22
120	Other investment securities, fixed-coupon securities		$3
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$1
180	Consumer loans; loans on deposits		$3
183	Consumer loans; auto loans and leases		$148
184	Consumer loans; mobile home loans		$2
185	Consumer loans; credit cards		$1
187	Consumer loans; recreational vehicles		$33
189	Consumer loans; other		$4
200	Variable-rate, fixed-maturity CDs	24	$1,938
220	Variable-rate FHLB advances	17	$90,134
299	Other variable-rate	9	$17,529
300	Govt. & agency securities, fixed-coupon securities		$5

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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 # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	38	$6,604	$6,792	$6,693	$6,582	$6,443	$6,334	$6,239
123 - Mortgage Derivatives - M/V estimate	34	$13,798	$13,088	$13,040	$12,930	$12,764	$12,574	$12,379
129 - Mortgage-Related Mutual Funds - M/V estimate	10	$116	$117	$117	$116	$114	$113	$111
280 - FHLB putable advance-M/V estimate	19	$2,267	$2,486	$2,398	$2,328	$2,281	$2,253	$2,237
281 - FHLB convertible advance-M/V estimate	7	$275	$298	$287	$279	$274	$272	$271
282 - FHLB callable advance-M/V estimate		$815	$883	$848	$814	$785	$759	$735
289 - Other FHLB structured advances - M/V estimate		$12,465	$12,768	$12,598	$12,381	$12,183	$12,041	$11,848
290 - Other structured borrowings - M/V estimate		$657	$677	$673	$664	$651	$633	$615
500 - Other OBS Positions w/o contract code or exceeds 16 positions	6	$143,449	$252	$171	$187	$1,103	$3,136	$5,499