Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: West

All Reporting CMR **Reporting Dockets: 94** **June 2003**

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	37,036	-12,208	-25 %	7.77 %	-220 bp
+200 bp	41,883	-7,361	-15 %	8.66 %	-130 bp
+100 bp	45,831	-3,413	-7 %	9.37 %	-59 bp
0 bp	49,243			9.96 %	
-100 bp	51,174	1,930	+4 %	10.28 %	+32 bp

Risk Measure for a Given Rate Shock

	6/30/2003	3/31/2003	6/30/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	9.96 %	10.33 %	11.21 %
Post-shock NPV Ratio	8.66 %	9.41 %	10.68 %
Sensitivity Measure: Decline in NPV Ratio	130 bp	92 bp	53 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Due to the recent abnormally low interest rate environment, OTS has reinterpreted the TB13a sensitivity measure to be based on the more negative outcome of a -100 or a +200 basis point interest rate shock. Furthermore, if neither a -100 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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Area: West — **Reporting Dockets: 94**
All Reporting CMR — **June 2003**
Report Prepared: 9/17/2003 7:50:10 AM — **Amounts in Millions** — **Data as of: 9/16/2003**

	-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	54,542	53,209	50,440	47,605	44,913	51,607	103.10	3.86
30-Year Mortgage Securities	10,122	9,935	9,604	9,170	8,687	9,495	104.63	2.61
15-Year Mortgages and MBS	24,889	24,206	23,146	22,022	20,931	23,468	103.15	3.60
Balloon Mortgages and MBS	7,520	7,409	7,232	6,987	6,691	7,141	103.76	1.94
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	7,214	7,191	7,169	7,141	7,101	6,868	104.70	0.31
7 Month to 2 Year Reset Frequency	13,954	13,829	13,711	13,574	13,389	13,229	104.53	0.88
2+ to 5 Year Reset Frequency	35,436	34,542	33,482	32,296	31,006	33,820	102.14	2.83
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	115,097	114,499	113,711	112,645	111,285	109,214	104.84	0.61
2 Month to 5 Year Reset Frequency	32,923	32,325	31,680	30,959	30,163	31,035	104.16	1.92
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	12,566	12,437	12,321	12,206	12,091	12,420	100.13	0.99
Adjustable-Rate, Fully Amortizing	29,704	29,455	29,224	29,003	28,778	29,525	99.77	0.82
Fixed-Rate, Balloon	5,633	5,386	5,153	4,933	4,726	4,803	112.12	4.46
Fixed-Rate, Fully Amortizing	3,320	3,160	3,011	2,873	2,745	2,835	111.45	4.89
Construction and Land Loans								
Adjustable-Rate	4,605	4,598	4,592	4,585	4,579	4,601	99.94	0.14
Fixed-Rate	1,970	1,917	1,869	1,826	1,787	1,990	96.37	2.63
Second-Mortgage Loans and Securities								
Adjustable-Rate	15,494	15,457	15,423	15,389	15,358	15,703	98.43	0.23
Fixed-Rate	7,210	7,031	6,861	6,699	6,545	6,868	102.37	2.48
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	420	416	410	403	396	416	100.00	1.22
Accrued Interest Receivable	1,426	1,426	1,426	1,426	1,426	1,426	100.00	0.00
Advance for Taxes/Insurance	193	193	193	193	193	193	100.00	0.00
Float on Escrows on Owned Mortgages	4	24	52	75	94			-97.11
LESS: Value of Servicing on Mortgages Serviced by Others	-358	-432	-523	-555	-558			-19.15
TOTAL MORTGAGE LOANS AND SECURITIES	**384,600**	**379,077**	**371,232**	**362,566**	**353,442**	**366,656**	**103.39**	**1.76**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	6,210	6,201	6,193	6,186	6,180	6,207	99.91	0.13
Fixed-Rate	1,955	1,861	1,773	1,692	1,616	1,785	104.25	4.89
Consumer Loans								
Adjustable-Rate	466	466	466	466	466	479	97.31	0.05
Fixed-Rate	15,015	14,776	14,543	14,317	14,098	13,275	111.30	1.60
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-438	-432	-426	-420	-415	-432	0.00	1.42
Accrued Interest Receivable	130	130	130	130	130	130	100.00	0.00
TOTAL NONMORTGAGE LOANS	**23,338**	**23,002**	**22,680**	**22,371**	**22,074**	**21,445**	**107.26**	**1.43**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	13,335	13,335	13,335	13,335	13,335	13,335	100.00	0.00
Equities and All Mutual Funds	961	919	866	819	773	919	100.00	5.18
Zero-Coupon Securities	137	137	137	136	136	137	100.23	0.19
Government and Agency Securities	20,290	19,078	17,952	16,905	15,930	17,393	109.69	6.13
Term Fed Funds, Term Repos	2,774	2,772	2,768	2,765	2,762	2,770	100.05	0.11
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	591	547	509	475	444	511	107.15	7.46
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	15,920	15,852	15,739	15,578	15,344	16,196	97.87	0.57
Structured Securities (Complex)	1,424	1,393	1,356	1,316	1,277	1,390	100.21	2.44
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	38.17
TOTAL CASH, DEPOSITS, AND SECURITIES	**55,432**	**54,033**	**52,663**	**51,330**	**50,002**	**52,651**	**102.62**	**2.56**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	374	374	374	374	374	374	100.00	0.00
Real Estate Held for Investment	127	127	127	127	127	127	100.00	0.00
Investment in Unconsolidated Subsidiaries	182	180	173	164	152	180	100.00	2.29
Office Premises and Equipment	4,010	4,010	4,010	4,010	4,010	4,010	100.00	0.00
TOTAL REAL ASSETS, ETC.	**4,693**	**4,691**	**4,685**	**4,676**	**4,663**	**4,691**	**100.00**	**0.08**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,900	1,946	2,366	3,383	4,057			-12.00
Adjustable-Rate Servicing	1,332	1,448	1,478	1,485	1,480			-5.01
Float on Mortgages Serviced for Others	1,234	1,482	1,847	2,378	2,812			-20.68
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**4,466**	**4,876**	**5,691**	**7,245**	**8,349**			**-12.56**
OTHER ASSETS								
Purchased and Excess Servicing						4,924		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	19,710	19,710	19,710	19,710	19,710	19,710	100.00	0.00
Miscellaneous II						13,874		
Deposit Intangibles								
Retail CD Intangible	96	117	133	148	163			-15.97
Transaction Account Intangible	2,421	3,816	5,217	6,579	8,141			-36.63
MMDA Intangible	2,077	3,001	4,133	5,013	5,854			-34.24
Passbook Account Intangible	915	1,396	1,877	2,346	2,770			-34.45
Non-Interest-Bearing Account Intangible	190	613	1,025	1,415	1,787			-68.14
TOTAL OTHER ASSETS	**25,408**	**28,653**	**32,094**	**35,210**	**38,424**	**38,507**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						5,317		
TOTAL ASSETS	**497,938**	**494,333**	**489,044**	**483,397**	**476,956**	**489,268**	**101/99*** **	**0.90/1.60*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	52,107	51,892	51,677	51,466	51,257	51,623	100.52	0.41
Fixed-Rate Maturing in 13 Months or More	25,183	24,485	23,814	23,169	22,548	22,965	106.62	2.80
Variable-Rate	187	187	186	186	186	186	100.25	0.06
Demand								
Transaction Accounts	59,681	59,681	59,681	59,681	59,681	59,681	100/94*	0.00/2.51*
MMDAs	70,108	70,108	70,108	70,108	70,108	70,108	100/96*	0.00/1.53*
Passbook Accounts	20,845	20,845	20,845	20,845	20,845	20,845	100/93*	0.00/2.47*
Non-Interest-Bearing Accounts	18,069	18,069	18,069	18,069	18,069	18,069	100/97*	0.00/2.39*
TOTAL DEPOSITS	**246,179**	**245,266**	**244,381**	**243,525**	**242,694**	**243,477**	**101/97***	**0.37/1.80***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	76,734	76,224	75,722	75,229	74,744	75,345	101.17	0.66
Fixed-Rate Maturing in 37 Months or More	13,086	12,426	11,806	11,224	10,677	11,464	108.39	5.15
Variable-Rate	53,654	53,607	53,558	53,509	53,460	53,701	99.83	0.09
TOTAL BORROWINGS	**143,474**	**142,258**	**141,087**	**139,963**	**138,882**	**140,511**	**101.24**	**0.84**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	5,268	5,268	5,268	5,268	5,268	5,268	100.00	0.00
Other Escrow Accounts	501	486	471	457	444	517	93.84	3.11
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	1	1	1	1	1	1	100.00	0.00
Miscellaneous I	38,909	38,909	38,909	38,909	38,909	38,909	100.00	0.00
Miscellaneous II	0	0	0	0	0	2,902		
TOTAL OTHER LIABILITIES	**44,679**	**44,663**	**44,649**	**44,635**	**44,622**	**47,597**	**93.84**	**0.03**
Other Liabilities not Included Above								
Self-Valued	14,267	13,914	13,558	13,225	12,898	13,046	106.65	2.55
Unamortized Yield Adjustments						-18		
TOTAL LIABILITIES	**448,600**	**446,101**	**443,674**	**441,347**	**439,096**	**444,613**	**100/98****	**0.55/1.33****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	2,719	777	-3,098	-6,369	-9,256			
ARMs	263	109	-82	-349	-706			
Other Mortgages	16	0	-26	-60	-99			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	2,607	442	-3,425	-6,693	-9,615			
Sell Mortgages and MBS	-3,487	298	7,259	12,975	18,000			
Purchase Non-Mortgage Items	1	0	-1	-1	-2			
Sell Non-Mortgage Items	0	0	0	0	1			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-1,988	-1,533	-873	-229	384			
Pay Floating, Receive Fixed	1,353	578	-219	-946	-1,603			
Basis Swaps	0	0	0	0	0			
Swaptions	34	119	248	404	570			
OTHER DERIVATIVES								
Options on Mortgages and MBS	2	99	666	1,155	1,577			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	375	220	112	50	30			
Futures	2	0	-2	-4	-7			
Options on Futures	-1	-1	0	0	0			
Construction LIP	-40	-65	-89	-112	-132			
Self-Valued	-20	-31	-9	12	35			
TOTAL OFF-BALANCE-SHEET POSITIONS	**1,836**	**1,011**	**460**	**-167**	**-823**			

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NET PORTFOLIO VALUE								
+ ASSETS	497,938	494,333	489,044	483,397	476,956	489,268	101/99***	0.90/1.60***
- LIABILITIES	448,600	446,101	443,674	441,347	439,096	444,613	100/98**	0.55/1.33**
+ OFF-BALANCE-SHEET POSITIONS	1,836	1,011	460	-167	-823			
TOTAL NET PORTFOLIO VALUE #	51,174	49,243	45,831	41,883	37,036	44,655	110.28	5.43

* 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	$2,354	$23,679	$15,008	$7,201	$3,366
WARM	354 mo	356 mo	344 mo	318 mo	290 mo
WAC	4.19%	5.59%	6.38%	7.37%	8.96%
Amount of these that is FHA or VA Guaranteed	$71	$2,236	$2,551	$749	$336
Securities Backed by Conventional Mortgages	$105	$1,720	$905	$1,921	$217
WARM	261 mo	354 mo	312 mo	330 mo	232 mo
Weighted Average Pass-Through Rate	4.49%	5.20%	6.30%	7.22%	8.78%
Securities Backed by FHA or VA Mortgages	$766	$908	$1,878	$555	$520
WARM	274 mo	349 mo	334 mo	313 mo	281 mo
Weighted Average Pass-Through Rate	4.13%	5.36%	6.35%	7.17%	8.49%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$6,024	$8,443	$2,734	$1,136	$610
WAC	4.81%	5.33%	6.42%	7.37%	9.10%
Mortgage Securities	$1,224	$2,438	$686	$115	$58
Weighted Average Pass-Through Rate	4.32%	5.17%	6.15%	7.25%	8.87%
WARM (of 15-Year Loans and Securities)	181 mo	178 mo	162 mo	138 mo	135 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$3,230	$2,489	$764	$292	$85
WAC	4.57%	5.35%	6.45%	7.33%	8.68%
Mortgage Securities	$147	$84	$35	$14	$0
Weighted Average Pass-Through Rate	4.44%	5.52%	6.14%	7.09%	9.31%
WARM (of Balloon Loans and Securities)	127 mo	186 mo	160 mo	122 mo	110 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$91,710**

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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	$97	$79	$6	$4,574	$113
WAC	4.12%	4.23%	4.84%	3.22%	5.09%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$6,771	$13,151	$33,813	$104,640	$30,923
Weighted Average Margin	377 bp	370 bp	261 bp	276 bp	272 bp
WAC	6.42%	6.26%	5.24%	4.75%	5.91%
WARM	300 mo	317 mo	348 mo	336 mo	334 mo
Weighted Average Time Until Next Payment Reset	4 mo	12 mo	48 mo	5 mo	36 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$194,166**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 815)	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	$17	$51	$38	$15	$8
Weighted Average Distance from Lifetime Cap	102 bp	104 bp	122 bp	94 bp	150 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$60	$134	$200	$300	$998
Weighted Average Distance from Lifetime Cap	354 bp	338 bp	349 bp	326 bp	364 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$6,279	$12,590	$33,460	$108,475	$29,986
Weighted Average Distance from Lifetime Cap	728 bp	651 bp	545 bp	701 bp	623 bp
Balances Without Lifetime Cap	$511	$454	$122	$424	$44
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$5,337	$12,509	$28,095	$528	$6,708
Weighted Average Periodic Rate Cap	155 bp	178 bp	291 bp	253 bp	189 bp
Balances Subject to Periodic Rate Floors	$4,584	$12,334	$27,802	$536	$6,366
MBS Included in ARM Balances	$792	$1,512	$931	$12,814	$196

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$12,420	$29,525
WARM	96 mo	280 mo
Remaining Term to Full Amortization	294 mo	
Rate Index Code	0	0
Margin	195 bp	233 bp
Reset Frequency	17 mo	5 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$209	$99
Wghted Average Distance to Lifetime Cap	220 bp	181 bp
Fixed-Rate:		
Balances	$4,803	$2,835
WARM	69 mo	134 mo
Remaining Term to Full Amortization	291 mo	
WAC	7.30%	7.56%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,601	$1,990
WARM	15 mo	63 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	154 bp	7.05%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$15,703	$6,868
WARM	303 mo	210 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	108 bp	7.24%
Reset Frequency	4 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$6,207	$1,785
WARM	43 mo	76 mo
Margin in Column 1; WAC in Column 2	148 bp	6.40%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$479	$13,275
WARM	115 mo	53 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	332 bp	12.62%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$12	$11,899
Fixed Rate		
Remaining WAL <= 5 Years	$252	$2,552
Remaining WAL 5-10 Years	$2	$996
Remaining WAL Over 10 Years	$0	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$38	$0
Floating Rate	$8	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$266	$0
WAC	4.03%	9.50%
Principal-Only MBS	$171	$0
WAC	5.95%	0.00%
Total Mortgage-Derivative Securities - Book Value	$750	$15,447

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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	$8,964	$117,775	$210,540	$131,213	$35,282
WARM	173 mo	258 mo	298 mo	294 mo	266 mo
Weighted Average Servicing Fee	25 bp	27 bp	30 bp	36 bp	40 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	3,517 loans
FHA/VA	917 loans
Subserviced by Others	0 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$63,620	$26,614
WARM (in months)	327 mo	286 mo
Weighted Average Servicing Fee	43 bp	86 bp

Total # of Adjustable-Rate Loans Serviced	589 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others	**$594,009**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$13,335		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$919		
Zero-Coupon Securities	$137	1.82%	2 mo
Government & Agency Securities	$17,393	4.59%	86 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,770	1.21%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$511	5.32%	127 mo
Memo: Complex Securities (from supplemental reporting)	$1,390		

Total Cash, Deposits, and Securities	**$36,455**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: West
All Reporting CMR
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$2,471
Accrued Interest Receivable	$1,426
Advances for Taxes and Insurance	$193
Less: Unamortized Yield Adjustments	$-2,601
Valuation Allowances	$2,055
Unrealized Gains (Losses)	$929

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$314
Accrued Interest Receivable	$130
Less: Unamortized Yield Adjustments	$-45
Valuation Allowances	$746
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$127
Repossessed Assets	$374
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$180
Office Premises and Equipment	$4,010
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$956
Less: Unamortized Yield Adjustments	$-785
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$4,924
Miscellaneous I	$19,710
Miscellaneous II	$13,874
TOTAL ASSETS	**$489,268**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$1,928
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$912
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$485
Mortgage-Related Mututal Funds	$434
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$28,918
Weighted Average Servicing Fee	7 bp
Adjustable-Rate Mortgage Loans Serviced	$47,468
Weighted Average Servicing Fee	13 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$7

AGGREGATE SCHEDULE CMR REPORT

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	$17,793	$4,478	$213	$207
WAC	1.67%	3.63%	5.19%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$18,287	$10,196	$656	$365
WAC	1.57%	2.98%	3.56%	
WARM	6 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$11,597	$2,862	$128
WAC		3.23%	5.75%	
WARM		21 mo	24 mo	
Balances Maturing in 37 or More Months			$8,506	$46
WAC			4.81%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$74,588**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,493	$380	$546
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$32,940	$25,451	$11,411
Penalty in Months of Forgone Interest	2.90 mo	4.95 mo	9.12 mo
Balances in New Accounts	$1,386	$1,595	$457

AGGREGATE SCHEDULE CMR REPORT

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%	$32,003	$23,364	$3,397	1.57%
3.00 to 3.99%	$2,231	$2,797	$1,268	3.53%
4.00 to 4.99%	$113	$2,659	$1,530	4.57%
5.00 to 5.99%	$2,118	$5,618	$2,762	5.41%
6.00 to 6.99%	$629	$2,806	$1,555	6.60%
7.00 to 7.99%	$167	$560	$118	7.38%
8.00 to 8.99%	$0	$266	$305	8.60%
9.00 and Above	$4	$9	$530	9.59%
WARM	1 mo	15 mo	71 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	$86,810

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$66,933
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$59,681	1.57%	$4,835
Money Market Deposit Accounts (MMDAs)	$70,108	1.43%	$3,508
Passbook Accounts	$20,845	0.94%	$778
Non-Interest-Bearing Non-Maturity Deposits	$18,069		$1,112
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$378	1.63%	
Escrow for Mortgages Serviced for Others	$4,890	2.68%	
Other Escrows	$517	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$174,488		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-21		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$1		
Miscellaneous I	$38,909		
Miscellaneous II	$2,902		
TOTAL LIABILITIES	**$444,613**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$128		
EQUITY CAPITAL	$44,527		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$489,268**		

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	10	$3,666
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	9	$10
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	28	$692
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	16	$15,837
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	14	$103
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	42	$20,950
1014	Opt commitment to orig 25- or 30-year FRMs	42	$44,746
1016	Opt commitment to orig "other" Mortgages	32	$957
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$87
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1,381
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$5,624
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$14,715
2016	Commit/purchase "other" Mortgage loans, svc retained		$3,255
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1,978
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	6	$6
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	17	$5,672
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	20	$13,221
2036	Commit/sell "other" Mortgage loans, svc retained		$2
2042	Commit/purchase 1-month COFI ARM MBS		$4
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$1
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$24
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$2
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$8,146
2054	Commit/purchase 25- to 30-year FRM MBS	9	$19,951
2056	Commit/purchase "other" MBS		$3
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$72
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$745

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$29
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	9	$18,596
2074	Commit/sell 25- or 30-yr FRM MBS	9	$51,010
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$20
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$25
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$16
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$66
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$637
2116	Commit/purchase "other" Mortgage loans, svc released		$6
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$824
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	12	$76
2134	Commit/sell 25- or 30-yr FRM loans, svc released	15	$280
2136	Commit/sell "other" Mortgage loans, svc released		$9
2202	Firm commitment to originate 1-month COFI ARM loans		$10
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$2
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	9	$53
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	7	$44
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$5
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	13	$131
2214	Firm commit/originate 25- or 30-year FRM loans	17	$281
2216	Firm commit/originate "other" Mortgage loans	14	$37
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$2
3028	Option to sell 3- or 5-year Treasury ARMs		$39
3032	Option to sell 10-, 15-, or 20-year FRMs		$33
3034	Option to sell 25- or 30-year FRMs		$7,891
3074	Short option to sell 25- or 30-yr FRMs		$609
3076	Short option to sell "other" Mortgages		$30

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
4002	Commit/purchase non-Mortgage financial assets	17	$95
4006	Commit/purchase "other" liabilities		$6
4022	Commit/sell non-Mortgage financial assets		$189
5002	IR swap: pay fixed, receive 1-month LIBOR		$945
5004	IR swap: pay fixed, receive 3-month LIBOR	7	$25,702
5006	IR swap: pay fixed, receive 6-month LIBOR		$15
5022	IR swap: pay fixed, receive the prime rate		$50
5024	IR swap: pay 1-month LIBOR, receive fixed		$925
5026	IR swap: pay 3-month LIBOR, receive fixed		$10,831
5104	IR swaption: pay fixed, receive 3-month LIBOR		$4,600
5226	Short IR swaption: pay 3-mo LIBOR, receive fixed		$10
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$39
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$39
5572	IR swap, amortizing: pay 1-mo LIBOR, receive MBS coupon		$11
6004	Interest rate Cap based on 3-month LIBOR		$50
6020	Interest rate Cap based on cost-of-funds index (COFI)		$281
6050	Short interest rate Cap based on cost-of-funds index		$281
7004	Interest rate floor based on 3-month LIBOR		$4,600
8010	Long futures contract on 10-year Treasury note		$34
8046	Short futures contract on 3-month Eurodollar		$81
9010	Long call option on 10-year T-note futures contract		$26
9058	Short call option on 10-year T-note futures contract		$30
9502	Fixed-rate construction loans in process	48	$1,366
9512	Adjustable-rate construction loans in process	37	$2,390