Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: FHLB 11th District

All Reporting CMR **Reporting Dockets: 37** **December 2004**

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	39,398	-19,555	-33 %	7.14 %	-319 bp
+200 bp	47,887	-11,066	-19 %	8.54 %	-178 bp
+100 bp	54,673	-4,279	-7 %	9.64 %	-68 bp
0 bp	58,953			10.32 %	
-100 bp	59,991	1,038	+2 %	10.48 %	+16 bp

Risk Measure for a Given Rate Shock

	12/31/2004	09/30/2004	12/31/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	10.32 %	11.32 %	10.75 %
Post-shock NPV Ratio	8.54 %	10.30 %	8.98 %
Sensitivity Measure: Decline in NPV Ratio	178 bp	102 bp	176 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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	-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	28,194	27,676	26,555	25,194	23,827	27,074	102.22	2.96
30-Year Mortgage Securities	5,456	5,359	5,155	4,892	4,621	5,233	102.40	2.81
15-Year Mortgages and MBS	15,293	14,863	14,242	13,566	12,897	14,511	102.43	3.54
Balloon Mortgages and MBS	8,297	8,115	7,865	7,555	7,201	8,052	100.78	2.66
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	11,177	11,163	11,123	11,036	10,890	10,795	103.41	0.25
7 Month to 2 Year Reset Frequency	21,426	21,202	20,868	20,408	19,851	20,864	101.62	1.32
2+ to 5 Year Reset Frequency	50,428	48,995	47,278	45,348	43,325	49,400	99.18	3.22
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	201,485	200,057	198,035	195,149	191,332	192,306	104.03	0.86
2 Month to 5 Year Reset Frequency	28,351	27,875	27,319	26,689	25,993	27,564	101.13	1.85
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	12,103	12,068	12,033	11,998	11,962	12,065	100.02	0.29
Adjustable-Rate, Fully Amortizing	34,001	33,843	33,685	33,529	33,362	33,947	99.69	0.47
Fixed-Rate, Balloon	3,869	3,707	3,553	3,408	3,271	3,529	105.04	4.26
Fixed-Rate, Fully Amortizing	2,282	2,167	2,061	1,963	1,871	2,061	105.19	5.10
Construction and Land Loans								
Adjustable-Rate	3,578	3,576	3,573	3,570	3,568	3,576	99.98	0.08
Fixed-Rate	2,517	2,443	2,377	2,318	2,265	2,512	97.24	2.87
Second-Mortgage Loans and Securities								
Adjustable-Rate	36,465	36,444	36,423	36,410	36,399	36,175	100.74	0.06
Fixed-Rate	7,567	7,381	7,205	7,037	6,877	7,326	100.76	2.45
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	4,042	3,984	3,905	3,811	3,708	3,984	100.00	1.71
Accrued Interest Receivable	1,796	1,796	1,796	1,796	1,796	1,796	100.00	0.00
Advance for Taxes/Insurance	139	139	139	139	139	139	100.00	0.00
Float on Escrows on Owned Mortgages	34	51	67	82	96			-32.38
LESS: Value of Servicing on Mortgages Serviced by Others	68	101	125	133	135			-27.97
TOTAL MORTGAGE LOANS AND SECURITIES	**478,435**	**472,805**	**465,132**	**455,766**	**445,115**	**462,909**	**102.14**	**1.41**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	11,216	11,208	11,200	11,193	11,186	11,200	100.08	0.07
Fixed-Rate	1,282	1,211	1,146	1,086	1,029	1,316	92.07	5.61
Consumer Loans								
Adjustable-Rate	786	786	785	784	784	777	101.12	0.09
Fixed-Rate	12,613	12,405	12,203	12,007	11,816	11,585	107.08	1.65
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-328	-324	-320	-316	-313	-324	0.00	1.25
Accrued Interest Receivable	103	103	103	103	103	103	100.00	0.00
TOTAL NONMORTGAGE LOANS	**25,672**	**25,388**	**25,116**	**24,856**	**24,606**	**24,656**	**102.97**	**1.09**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	9,339	9,339	9,339	9,339	9,339	9,339	100.00	0.00
Equities and All Mutual Funds	543	523	502	481	460	523	100.00	3.94
Zero-Coupon Securities	325	317	309	302	295	321	98.64	2.47
Government and Agency Securities	4,318	4,082	3,863	3,658	3,466	3,900	104.67	5.58
Term Fed Funds, Term Repos	350	349	348	348	347	349	99.95	0.17
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	515	481	451	423	398	471	102.28	6.69
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	9,401	8,877	8,375	7,979	7,657	8,878	99.99	5.78
Structured Securities (Complex)	5,851	5,773	5,667	5,569	5,488	5,741	100.56	1.59
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	100.00	0.75
TOTAL CASH, DEPOSITS, AND SECURITIES	**30,642**	**29,741**	**28,854**	**28,098**	**27,450**	**29,522**	**100.74**	**3.01**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	279	279	279	279	279	279	100.00	0.00
Real Estate Held for Investment	44	44	44	44	44	44	100.00	0.00
Investment in Unconsolidated Subsidiaries	284	284	271	250	225	284	100.00	2.34
Office Premises and Equipment	3,756	3,756	3,756	3,756	3,756	3,756	100.00	0.00
TOTAL REAL ASSETS, ETC.	**4,363**	**4,363**	**4,350**	**4,330**	**4,304**	**4,363**	**100.00**	**0.15**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2,106	3,051	3,601	3,760	3,745			-24.51
Adjustable-Rate Servicing	1,344	1,385	1,408	1,420	1,430			-2.31
Float on Mortgages Serviced for Others	2,221	2,922	3,434	3,760	3,998			-20.75
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**5,670**	**7,358**	**8,442**	**8,941**	**9,174**			**-18.84**
OTHER ASSETS								
Purchased and Excess Servicing						6,227		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	16,089	16,089	16,089	16,089	16,089	16,089	100.00	0.00
Miscellaneous II						12,635		
Deposit Intangibles								
Retail CD Intangible	53	67	82	96	110			-21.88
Transaction Account Intangible	3,887	5,188	6,545	7,746	8,777			-25.61
MMDA Intangible	2,438	3,064	3,632	4,204	4,757			-19.48
Passbook Account Intangible	4,059	5,270	6,443	7,487	8,468			-22.62
Non-Interest-Bearing Account Intangible	1,137	1,719	2,272	2,799	3,301			-33.01
TOTAL OTHER ASSETS	**27,663**	**31,397**	**35,063**	**38,421**	**41,502**	**34,951**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						4,737		
TOTAL ASSETS	**572,445**	**571,052**	**566,957**	**560,411**	**552,151**	**561,137**	**102/99***	**0.48/1.16***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	62,496	62,283	62,070	61,862	61,654	62,317	99.95	0.34
Fixed-Rate Maturing in 13 Months or More	19,535	19,070	18,621	18,187	17,767	18,906	100.87	2.40
Variable-Rate	881	879	877	876	874	880	99.90	0.21
Demand								
Transaction Accounts	54,330	54,330	54,330	54,330	54,330	54,330	100/90*	0.00/2.70*
MMDAs	47,220	47,220	47,220	47,220	47,220	47,220	100/94*	0.00/1.35*
Passbook Accounts	53,571	53,571	53,571	53,571	53,571	53,571	100/90*	0.00/2.47*
Non-Interest-Bearing Accounts	25,847	25,847	25,847	25,847	25,847	25,847	100/93*	0.00/2.35*
TOTAL DEPOSITS	**263,880**	**263,200**	**262,537**	**261,892**	**261,262**	**263,070**	**100/94***	**0.25/1.77***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	103,381	102,780	102,189	101,608	101,036	102,903	99.88	0.58
Fixed-Rate Maturing in 37 Months or More	19,899	18,979	18,114	17,299	16,530	18,521	102.48	4.70
Variable-Rate	83,890	83,720	83,551	83,383	83,216	83,582	100.17	0.20
TOTAL BORROWINGS	**207,170**	**205,480**	**203,854**	**202,290**	**200,782**	**205,005**	**100.23**	**0.81**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	4,760	4,760	4,760	4,760	4,760	4,760	100.00	0.00
Other Escrow Accounts	6,170	5,986	5,814	5,651	5,499	6,676	89.66	2.97
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	16,962	16,962	16,962	16,962	16,962	16,962	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,784		
TOTAL OTHER LIABILITIES	**27,892**	**27,709**	**27,537**	**27,374**	**27,221**	**30,183**	**91.80**	**0.64**
Other Liabilities not Included Above								
Self-Valued	16,018	15,805	15,570	15,359	15,193	15,737	100.43	1.41
Unamortized Yield Adjustments						10		
TOTAL LIABILITIES	**514,960**	**512,194**	**509,498**	**506,916**	**504,459**	**514,005**	**100/97****	**0.53/1.30****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	242	-53	-585	-1,158	-1,724			
ARMs	489	219	-151	-610	-1,130			
Other Mortgages	94	0	-133	-299	-488			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	1,564	-189	-3,026	-5,824	-8,415			
Sell Mortgages and MBS	-961	27	1,789	3,616	5,371			
Purchase Non-Mortgage Items	-117	0	111	217	318			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-501	-138	213	552	880			
Pay Floating, Receive Fixed Swaps	1,388	118	-1,044	-2,110	-3,087			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	5	34	144	258	362			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	-45	0	45	90	135			
Options on Futures	0	0	0	0	0			
Construction LIP	12	-21	-52	-84	-114			
Self-Valued	336	97	-95	-258	-402			
TOTAL OFF-BALANCE-SHEET POSITIONS	**2,506**	**95**	**-2,786**	**-5,608**	**-8,294**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	572,445	571,052	566,957	560,411	552,151	561,137	102/99***	0.48/1.16***
MINUS TOTAL LIABILITIES	514,960	512,194	509,498	506,916	504,459	514,005	100/97**	0.53/1.30**
PLUS OFF-BALANCE-SHEET POSITIONS	2,506	95	-2,786	-5,608	-8,294			
TOTAL NET PORTFOLIO VALUE #	59,991	58,953	54,673	47,887	39,398	47,132	125.08	4.51

* 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

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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	$258	$12,141	$10,090	$3,103	$1,482
WARM	346 mo	353 mo	344 mo	319 mo	290 mo
WAC	4.52%	5.64%	6.33%	7.35%	8.97%
Amount of these that is FHA or VA Guaranteed	$23	$740	$1,326	$645	$193
Securities Backed by Conventional Mortgages	$219	$2,723	$726	$87	$71
WARM	351 mo	350 mo	323 mo	271 mo	204 mo
Weighted Average Pass-Through Rate	4.31%	5.36%	6.67%	7.51%	9.04%
Securities Backed by FHA or VA Mortgages	$0	$143	$1,025	$171	$67
WARM	42 mo	356 mo	330 mo	300 mo	283 mo
Weighted Average Pass-Through Rate	4.07%	5.50%	6.19%	7.16%	8.27%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,050	$6,193	$3,504	$584	$304
WAC	4.72%	5.53%	6.33%	7.36%	9.06%
Mortgage Securities	$863	$1,856	$112	$16	$28
Weighted Average Pass-Through Rate	4.36%	5.07%	6.09%	7.33%	8.55%
WARM (of 15-Year Loans and Securities)	163 mo	182 mo	191 mo	169 mo	148 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$2,940	$4,374	$272	$53	$26
WAC	4.61%	5.32%	6.26%	7.42%	8.96%
Mortgage Securities	$325	$56	$4	$2	$0
Weighted Average Pass-Through Rate	4.46%	5.22%	6.05%	7.23%	9.25%
WARM (of Balloon Loans and Securities)	100 mo	131 mo	113 mo	122 mo	98 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$54,870**

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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	$516	$75	$0	$14,131	$481
WAC	3.91%	3.98%	0.00%	1.79%	3.99%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$10,279	$20,788	$49,400	$178,175	$27,083
Weighted Average Margin	315 bp	391 bp	263 bp	297 bp	267 bp
WAC	5.34%	5.45%	4.77%	4.51%	5.20%
WARM	327 mo	332 mo	348 mo	346 mo	324 mo
Weighted Average Time Until Next Payment Reset	2 mo	15 mo	46 mo	5 mo	30 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$300,928**

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	$37	$12	$20	$11	$0
Weighted Average Distance from Lifetime Cap	21 bp	119 bp	149 bp	103 bp	95 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$27	$109	$107	$309	$140
Weighted Average Distance from Lifetime Cap	326 bp	277 bp	373 bp	367 bp	373 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$10,027	$19,491	$49,236	$191,886	$27,411
Weighted Average Distance from Lifetime Cap	649 bp	644 bp	538 bp	660 bp	687 bp
Balances Without Lifetime Cap	$704	$1,252	$37	$100	$13
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$5,497	$14,936	$48,919	$1,084	$4,849
Weighted Average Periodic Rate Cap	222 bp	182 bp	382 bp	148 bp	178 bp
Balances Subject to Periodic Rate Floors	$5,384	$13,815	$48,732	$1,090	$4,517
MBS Included in ARM Balances	$3,512	$1,510	$454	$7,336	$216

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$12,065	$33,947
WARM	114 mo	291 mo
Remaining Term to Full Amortization	312 mo	
Rate Index Code	0	0
Margin	247 bp	248 bp
Reset Frequency	8 mo	4 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$126	$439
Wghted Average Distance to Lifetime Cap	97 bp	181 bp
Fixed-Rate:		
Balances	$3,529	$2,061
WARM	65 mo	142 mo
Remaining Term to Full Amortization	287 mo	
WAC	6.66%	7.12%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,576	$2,512
WARM	13 mo	62 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	160 bp	6.47%
Reset Frequency	1 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$36,175	$7,326
WARM	210 mo	197 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	37 bp	7.01%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$11,200	$1,316
WARM	13 mo	85 mo
Margin in Column 1; WAC in Column 2	200 bp	4.90%
Reset Frequency	1 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$777	$11,585
WARM	103 mo	54 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	573 bp	11.38%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$139	$3,342
Fixed Rate		
Remaining WAL <= 5 Years	$698	$1,336
Remaining WAL 5-10 Years	$10	$85
Remaining WAL Over 10 Years	$0	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$24	$0
Floating Rate	$36	$57
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$229	$0
WAC	3.45%	0.00%
Principal-Only MBS	$2,922	$0
WAC	5.76%	0.00%
Total Mortgage-Derivative Securities - Book Value	$4,058	$4,820

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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	$34,199	$199,940	$139,965	$49,740	$13,856
WARM	177 mo	283 mo	302 mo	274 mo	240 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	2,931 loans				
FHA/VA	651 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$65,384	$43,277	Total # of Adjustable-Rate Loans Serviced	636 loans
WARM (in months)	304 mo	324 mo	Number of These Subserviced by Others	4 loans
Weighted Average Servicing Fee	39 bp	65 bp		

Total Balances of Mortgage Loans Serviced for Others **$546,360**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$9,339		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$523		
Zero-Coupon Securities	$321	2.65%	30 mo
Government & Agency Securities	$3,900	4.63%	79 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$349	1.65%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$471	4.93%	108 mo
Memo: Complex Securities (from supplemental reporting)	$5,741		

Total Cash, Deposits, and Securities **$20,644**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$5,707
Accrued Interest Receivable	$1,796
Advances for Taxes and Insurance	$139
Less: Unamortized Yield Adjustments	$-4,563
Valuation Allowances	$1,723
Unrealized Gains (Losses)	$116

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$124
Accrued Interest Receivable	$103
Less: Unamortized Yield Adjustments	$-16
Valuation Allowances	$449
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$44
Repossessed Assets	$279
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$284
Office Premises and Equipment	$3,756
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$28
Less: Unamortized Yield Adjustments	$-15
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$6,227
Miscellaneous I	$16,089
Miscellaneous II	$12,635
TOTAL ASSETS	**$561,137**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$7,081
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$31
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$434
Mortgage-Related Mututal Funds	$88
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$10,195
Weighted Average Servicing Fee	36 bp
Adjustable-Rate Mortgage Loans Serviced	$18,834
Weighted Average Servicing Fee	44 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$53

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	$27,951	$2,851	$332	$113
WAC	2.00%	2.62%	6.29%	
WARM	1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$22,070	$8,182	$931	$265
WAC	2.30%	2.53%	6.00%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$8,918	$5,904	$131
WAC		2.83%	4.78%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$4,083	$40
WAC			4.17%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$81,222**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$19,009	$377	$62
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$31,256	$19,508	$11,028
Penalty in Months of Forgone Interest	2.37 mo	5.01 mo	9.71 mo
Balances in New Accounts	$6,542	$1,917	$346

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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%	$52,536	$31,845	$200	2.14%
3.00 to 3.99%	$258	$9,677	$7,231	3.43%
4.00 to 4.99%	$708	$5,142	$5,507	4.49%
5.00 to 5.99%	$39	$2,190	$3,365	5.38%
6.00 to 6.99%	$35	$222	$1,476	6.69%
7.00 to 7.99%	$59	$97	$97	7.30%
8.00 to 8.99%	$0	$2	$217	8.17%
9.00 and Above	$0	$92	$427	9.60%
WARM	1 mo	14 mo	66 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$121,423**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$100,199
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	$54,330	1.33%	$3,064
Money Market Deposit Accounts (MMDAs)	$47,220	1.34%	$3,612
Passbook Accounts	$53,571	1.61%	$5,566
Non-Interest-Bearing Non-Maturity Deposits	$25,847		$1,203
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$309	0.84%	
Escrow for Mortgages Serviced for Others	$4,452	0.10%	
Other Escrows	$6,676	0.12%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$192,404		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$33		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-23		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$16,962		
Miscellaneous II	$1,784		
TOTAL LIABILITIES	**$514,005**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$198
EQUITY CAPITAL	$46,934
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$561,137**

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	8	$6,323
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	7	$31
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	15	$14,522
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	9	$2,506
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	9	$4,900
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	11	$2,541
1014	Opt commitment to orig 25- or 30-year FRMs	11	$6,265
1016	Opt commitment to orig "other" Mortgages	18	$5,504
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$8
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$2
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$33
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$41
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$7
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$31
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$355
2016	Commit/purchase "other" Mortgage loans, svc retained		$470
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$61
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$86
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$55
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$332
2036	Commit/sell "other" Mortgage loans, svc retained		$1
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$16,369
2054	Commit/purchase 25- to 30-year FRM MBS		$27,923
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$7,961
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$1,223
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$3,388
2074	Commit/sell 25- or 30-yr FRM MBS		$21,555
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$139

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$178
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$322
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$3,296
2122	Commit/sell 1-mo COFI ARM loans, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1,128
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$732
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		$14
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$28
2136	Commit/sell "other" Mortgage loans, svc released		$58
2202	Firm commitment to originate 1-month COFI ARM loans		$30
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$9
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$97
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$6
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		$2
2214	Firm commit/originate 25- or 30-year FRM loans		$2
2216	Firm commit/originate "other" Mortgage loans	8	$108
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$15
3028	Option to sell 3- or 5-year Treasury ARMs		$19
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$150
3034	Option to sell 25- or 30-year FRMs		$2,252
3074	Short option to sell 25- or 30-yr FRMs		$500
4002	Commit/purchase non-Mortgage financial assets		$370
4006	Commit/purchase "other" liabilities		$3,298
4022	Commit/sell non-Mortgage financial assets		$80
5002	IR swap: pay fixed, receive 1-month LIBOR		$84

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5004	IR swap: pay fixed, receive 3-month LIBOR		$29,289
5024	IR swap: pay 1-month LIBOR, receive fixed		$964
5026	IR swap: pay 3-month LIBOR, receive fixed		$23,745
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$86
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$81
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$86
8016	Long futures contract on 3-month Eurodollar		$680
8046	Short futures contract on 3-month Eurodollar		$18,654
9502	Fixed-rate construction loans in process	12	$1,758
9512	Adjustable-rate construction loans in process	15	$3,198