Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: West

All Reporting CMR | **Reporting Dockets: 84** | **June 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	53,350	-21,035	-28 %	8.08 %	-281 bp
+200 bp	61,909	-12,476	-17 %	9.24 %	-165 bp
+100 bp	69,129	-5,255	-7 %	10.20 %	-69 bp
0 bp	74,385			10.89 %	
-100 bp	75,745	1,361	+2 %	11.06 %	+17 bp
-200 bp	74,591	206	0 %	10.88 %	-1 bp

Risk Measure for a Given Rate Shock

	06/30/2005	03/31/2005	06/30/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	10.89 %	11.05 %	11.21 %
Post-shock NPV Ratio	9.24 %	9.83 %	9.43 %
Sensitivity Measure: Decline in NPV Ratio	165 bp	122 bp	177 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Effective with the March 2005 cycle, the Sensitivity Measure is once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 basis point increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. As a result of this change, the results for March and June 2005 may not be comparable to those from previous quarters.
In the event that neither a -200 nor a +200 basis point change in rates produces a reduction in the NPV ratio, the institution is assigned 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	38,155	37,883	37,310	35,686	33,788	31,908	36,567	102.03	2.94
30-Year Mortgage Securities	7,098	7,042	6,944	6,656	6,298	5,942	6,802	102.10	2.78
15-Year Mortgages and MBS	19,654	19,443	18,890	18,118	17,284	16,456	18,546	101.85	3.51
Balloon Mortgages and MBS	11,237	11,050	10,789	10,444	10,023	9,548	10,840	99.53	2.81
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	12,992	12,986	12,971	12,934	12,857	12,725	12,485	103.89	0.20
7 Month to 2 Year Reset Frequency	26,287	26,077	25,815	25,458	25,018	24,511	25,387	101.69	1.20
2+ to 5 Year Reset Frequency	52,081	50,998	49,661	48,088	46,350	44,480	49,894	99.53	2.93
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	233,362	232,034	230,551	228,678	225,895	221,734	220,172	104.71	0.73
2 Month to 5 Year Reset Frequency	26,254	25,890	25,472	24,996	24,459	23,862	25,399	100.29	1.75
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	14,202	14,145	14,100	14,053	13,988	13,915	14,111	99.92	0.32
Adjustable-Rate, Fully Amortizing	39,050	38,860	38,689	38,485	38,172	37,859	38,834	99.63	0.49
Fixed-Rate, Balloon	4,444	4,237	4,042	3,859	3,687	3,526	3,918	103.15	4.67
Fixed-Rate, Fully Amortizing	3,239	3,072	2,917	2,774	2,642	2,519	2,761	105.65	5.10
Construction and Land Loans									
Adjustable-Rate	5,284	5,278	5,272	5,266	5,261	5,256	5,275	99.95	0.11
Fixed-Rate	3,449	3,314	3,193	3,086	2,989	2,902	3,353	95.24	3.58
Second-Mortgage Loans and Securities									
Adjustable-Rate	46,926	46,901	46,881	46,852	46,839	46,833	46,802	100.17	0.05
Fixed-Rate	12,408	12,088	11,785	11,497	11,223	10,963	11,596	101.63	2.51
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	3,152	3,119	3,078	3,022	2,955	2,881	3,078	100.00	1.58
Accrued Interest Receivable	2,297	2,297	2,297	2,297	2,297	2,297	2,297	100.00	0.00
Advance for Taxes/Insurance	99	99	99	99	99	99	99	100.00	0.00
Float on Escrows on Owned Mortgages	24	49	79	107	132	154			-36.97
LESS: Value of Servicing on Mortgages Serviced by Others	67	80	115	132	137	137			-22.86
TOTAL MORTGAGE LOANS AND SECURITIES	**561,627**	**556,780**	**550,721**	**542,322**	**532,120**	**520,235**	**538,216**	**102.32**	**1.31**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	20,289	20,274	20,262	20,249	20,239	20,232	20,247	100.08	0.06
Fixed-Rate	4,048	3,844	3,653	3,475	3,309	3,154	3,518	103.85	5.05
Consumer Loans									
Adjustable-Rate	4,662	4,660	4,658	4,656	4,654	4,653	4,697	99.16	0.04
Fixed-Rate	15,234	14,973	14,720	14,475	14,238	14,008	13,763	106.95	1.69
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-570	-563	-557	-550	-544	-539	-557	0.00	1.17
Accrued Interest Receivable	234	234	234	234	234	234	234	100.00	0.00
TOTAL NONMORTGAGE LOANS	**43,896**	**43,421**	**42,970**	**42,539**	**42,130**	**41,742**	**41,902**	**102.55**	**1.03**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	9,880	9,880	9,880	9,880	9,880	9,880	9,880	100.00	0.00
Equities and All Mutual Funds	834	804	773	742	711	679	773	100.00	3.98
Zero-Coupon Securities	17	15	14	13	12	11	13	105.13	8.10
Government and Agency Securities	7,011	6,686	6,381	6,096	5,827	5,575	6,071	105.11	4.62
Term Fed Funds, Term Repos	1,624	1,622	1,620	1,618	1,616	1,614	1,620	99.96	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,233	1,158	1,089	1,025	967	913	1,063	102.39	6.08
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	13,569	13,342	12,808	12,187	11,696	11,591	12,738	100.55	4.51
Structured Securities (Complex)	6,718	6,637	6,537	6,408	6,305	6,226	6,528	100.13	1.75
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	1	100.00	0.59
TOTAL CASH, DEPOSITS, AND SECURITIES	**40,884**	**40,142**	**39,101**	**37,969**	**37,013**	**36,489**	**38,687**	**101.07**	**2.78**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	298	298	298	298	298	298	298	100.00	0.00
Real Estate Held for Investment	59	59	59	59	59	59	59	100.00	0.00
Investment in Unconsolidated Subsidiaries	416	424	415	391	359	323	415	100.00	4.04
Office Premises and Equipment	4,724	4,724	4,724	4,724	4,724	4,724	4,724	100.00	0.00
TOTAL REAL ASSETS, ETC.	**5,496**	**5,504**	**5,495**	**5,471**	**5,440**	**5,404**	**5,495**	**100.00**	**0.30**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	1,885	2,671	3,616	4,010	4,077	4,014			-18.51
Adjustable-Rate Servicing	1,774	1,840	1,879	1,913	1,928	1,935			-1.95
Float on Mortgages Serviced for Others	1,907	2,435	3,061	3,480	3,761	3,992			-17.07
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**5,566**	**6,946**	**8,556**	**9,403**	**9,766**	**9,942**			**-14.36**
OTHER ASSETS									
Purchased and Excess Servicing							6,504		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	19,710	19,710	19,710	19,710	19,710	19,710	19,710	100.00	0.00
Miscellaneous II							12,848		
Deposit Intangibles									
Retail CD Intangible	29	50	73	96	116	137			-31.64
Transaction Account Intangible	2,789	4,289	5,780	7,080	8,179	9,307			-24.14
MMDA Intangible	2,092	2,747	3,337	3,961	4,579	5,185			-18.18
Passbook Account Intangible	2,703	3,827	4,948	5,895	6,853	7,736			-20.89
Non-Interest-Bearing Account Intangible	855	1,643	2,391	3,103	3,778	4,423			-30.53
TOTAL OTHER ASSETS	**28,178**	**32,266**	**36,239**	**39,844**	**43,214**	**46,498**	**39,063**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							5,040		
TOTAL ASSETS	**685,646**	**685,059**	**683,082**	**677,547**	**669,683**	**660,309**	**668,402**	**102/100*** **	**0.55/1.13*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	112,484	112,114	111,751	111,388	111,030	110,676	111,815	99.94	0.32
Fixed-Rate Maturing in 13 Months or More	24,895	24,237	23,605	22,997	22,412	21,850	23,381	100.96	2.62
Variable-Rate	5,948	5,941	5,934	5,927	5,920	5,913	5,935	99.97	0.12
Demand									
Transaction Accounts	57,778	57,778	57,778	57,778	57,778	57,778	57,778	100/90*	0.00/2.68*
MMDAs	50,742	50,742	50,742	50,742	50,742	50,742	50,742	100/93*	0.00/1.28*
Passbook Accounts	47,931	47,931	47,931	47,931	47,931	47,931	47,931	100/90*	0.00/2.41*
Non-Interest-Bearing Accounts	33,255	33,255	33,255	33,255	33,255	33,255	33,255	100/93*	0.00/2.37*
TOTAL DEPOSITS	**333,031**	**331,996**	**330,994**	**330,017**	**329,067**	**328,144**	**330,836**	**100/95***	**0.30/1.52***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	87,175	86,556	85,949	85,353	84,770	84,197	86,199	99.71	0.70
Fixed-Rate Maturing in 37 Months or More	25,812	24,618	23,492	22,431	21,430	20,484	23,323	100.72	4.65
Variable-Rate	121,937	121,707	121,479	121,251	121,025	120,800	121,598	99.90	0.19
TOTAL BORROWINGS	**234,925**	**232,881**	**230,920**	**229,036**	**227,224**	**225,481**	**231,120**	**99.91**	**0.83**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	4,622	4,622	4,622	4,622	4,622	4,622	4,622	100.00	0.00
Other Escrow Accounts	7,105	6,888	6,684	6,492	6,312	6,142	7,551	88.51	2.96
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	19,435	19,435	19,435	19,435	19,435	19,435	19,435	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	1,977		
TOTAL OTHER LIABILITIES	**31,163**	**30,945**	**30,741**	**30,549**	**30,369**	**30,199**	**33,586**	**91.53**	**0.64**
Other Liabilities not Included Above									
Self-Valued	16,652	16,385	16,055	15,746	15,518	15,357	15,992	100.40	1.99
Unamortized Yield Adjustments							-3		
TOTAL LIABILITIES	**615,770**	**612,207**	**608,710**	**605,348**	**602,178**	**599,180**	**611,532**	**100/97****	**0.56/1.22****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	430	354	8	-752	-1,548	-2,307			
ARMs	659	571	458	298	70	-227			
Other Mortgages	656	425	0	-581	-1,280	-2,063			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	2,660	2,246	-13	-3,893	-7,761	-11,367			
Sell Mortgages and MBS	-2,228	-1,825	-397	2,243	4,984	7,665			
Purchase Non-Mortgage Items	22	11	0	-10	-20	-30			
Sell Non-Mortgage Items	-1	0	0	0	0	1			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-1,133	-601	-91	396	864	1,313			
Pay Floating, Receive Fixed Swaps	2,977	1,555	248	-958	-2,070	-3,099			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	3	3	44	318	635	928			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	310	148	0	-134	-282	-440			
Options on Futures	0	0	0	0	0	0			
Construction LIP	18	-11	-41	-70	-98	-126			
Self-Valued	340	19	-203	72	911	1,974			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4,714**	**2,894**	**12**	**-3,070**	**-5,596**	**-7,779**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	685,646	685,059	683,082	677,547	669,683	660,309	668,402	102/100***	0.55/1.13***
MINUS TOTAL LIABILITIES	615,770	612,207	608,710	605,348	602,178	599,180	611,532	100/97**	0.56/1.22**
PLUS OFF-BALANCE-SHEET POSITIONS	4,714	2,894	12	-3,070	-5,596	-7,779			
TOTAL NET PORTFOLIO VALUE #	74,591	75,745	74,385	69,129	61,909	53,350	56,870	130.80	4.45

* 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	$651	$17,853	$13,153	$3,346	$1,565
WARM	331 mo	348 mo	340 mo	311 mo	278 mo
WAC	4.25%	5.61%	6.32%	7.36%	9.02%
Amount of these that is FHA or VA Guaranteed	$32	$905	$1,212	$468	$164
Securities Backed by Conventional Mortgages	$222	$3,446	$1,059	$175	$75
WARM	334 mo	343 mo	320 mo	263 mo	203 mo
Weighted Average Pass-Through Rate	4.47%	5.28%	6.42%	7.29%	8.87%
Securities Backed by FHA or VA Mortgages	$35	$469	$1,120	$148	$52
WARM	288 mo	341 mo	329 mo	291 mo	274 mo
Weighted Average Pass-Through Rate	4.50%	5.40%	6.17%	7.16%	8.30%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,685	$8,135	$4,940	$740	$351
WAC	4.65%	5.54%	6.36%	7.35%	9.06%
Mortgage Securities	$1,040	$1,404	$201	$27	$23
Weighted Average Pass-Through Rate	4.36%	5.10%	6.07%	7.26%	8.53%
WARM (of 15-Year Loans and Securities)	152 mo	179 mo	184 mo	156 mo	137 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$2,906	$6,646	$679	$78	$31
WAC	4.61%	5.36%	6.27%	7.36%	8.73%
Mortgage Securities	$421	$75	$2	$1	$0
Weighted Average Pass-Through Rate	4.39%	5.24%	6.04%	7.22%	9.25%
WARM (of Balloon Loans and Securities)	120 mo	166 mo	124 mo	95 mo	67 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$72,755**

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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	$230	$116	$1	$14,318	$279
WAC	3.17%	4.03%	5.94%	1.93%	4.15%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$12,254	$25,271	$49,894	$205,854	$25,119
Weighted Average Margin	304 bp	373 bp	256 bp	300 bp	274 bp
WAC	5.69%	5.41%	4.87%	5.46%	5.27%
WARM	327 mo	329 mo	344 mo	345 mo	317 mo
Weighted Average Time Until Next Payment Reset	2 mo	15 mo	45 mo	5 mo	26 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$333,336**

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	$16	$37	$11	$11
Weighted Average Distance from Lifetime Cap	72 bp	136 bp	126 bp	89 bp	147 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$313	$317	$239	$9,292	$104
Weighted Average Distance from Lifetime Cap	367 bp	356 bp	360 bp	382 bp	368 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$10,855	$24,068	$49,544	$210,726	$25,254
Weighted Average Distance from Lifetime Cap	607 bp	626 bp	529 bp	591 bp	681 bp
Balances Without Lifetime Cap	$1,293	$986	$75	$142	$30
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$7,789	$17,841	$49,198	$794	$5,203
Weighted Average Periodic Rate Cap	236 bp	195 bp	402 bp	221 bp	185 bp
Balances Subject to Periodic Rate Floors	$6,618	$16,629	$48,892	$742	$5,102
MBS Included in ARM Balances	$4,128	$2,040	$1,473	$6,673	$225

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ASSETS (continued)

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$14,111	$38,834
WARM	112 mo	286 mo
Remaining Term to Full Amortization	310 mo	
Rate Index Code	0	0
Margin	243 bp	241 bp
Reset Frequency	8 mo	6 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$768	$2,609
Wghted Average Distance to Lifetime Cap	134 bp	178 bp
Fixed-Rate:		
Balances	$3,918	$2,761
WARM	73 mo	140 mo
Remaining Term to Full Amortization	300 mo	
WAC	6.42%	7.03%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$5,275	$3,353
WARM	13 mo	74 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	168 bp	6.55%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$46,802	$11,596
WARM	335 mo	204 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	33 bp	7.14%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$20,247	$3,518
WARM	35 mo	77 mo
Margin in Column 1; WAC in Column 2	271 bp	6.94%
Reset Frequency	1 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$4,697	$13,763
WARM	126 mo	56 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	432 bp	11.14%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$211	$5,166
Fixed Rate		
Remaining WAL <= 5 Years	$629	$2,971
Remaining WAL 5-10 Years	$40	$10
Remaining WAL Over 10 Years	$31	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$28	$5
Floating Rate	$54	$48
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$346	$0
WAC	5.05%	0.00%
Principal-Only MBS	$3,199	$0
WAC	5.80%	0.00%
Total Mortgage-Derivative Securities - Book Value	$4,538	$8,200

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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	$35,489	$222,028	$136,551	$42,315	$11,982
WARM	174 mo	284 mo	300 mo	269 mo	233 mo
Weighted Average Servicing Fee	26 bp	28 bp	31 bp	36 bp	40 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	3,015 loans				
FHA/VA	642 loans				
Subserviced by Others	5 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$73,754	$66,934	Total # of Adjustable-Rate Loans Serviced	746 loans
WARM (in months)	303 mo	335 mo	Number of These Subserviced by Others	3 loans
Weighted Average Servicing Fee	40 bp	61 bp		

Total Balances of Mortgage Loans Serviced for Others	**$589,053**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$9,880		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$773		
Zero-Coupon Securities	$13	4.51%	99 mo
Government & Agency Securities	$6,071	4.55%	64 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,620	3.15%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,063	4.65%	90 mo
Memo: Complex Securities (from supplemental reporting)	$6,528		
Total Cash, Deposits, and Securities	**$25,949**		

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$4,913
Accrued Interest Receivable	$2,297
Advances for Taxes and Insurance	$99
Less: Unamortized Yield Adjustments	$-4,763
Valuation Allowances	$1,835
Unrealized Gains (Losses)	$148

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$308
Accrued Interest Receivable	$234
Less: Unamortized Yield Adjustments	$-30
Valuation Allowances	$865
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$59
Repossessed Assets	$298
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$415
Office Premises and Equipment	$4,724
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$66
Less: Unamortized Yield Adjustments	$-32
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$6,504
Miscellaneous I	$19,710
Miscellaneous II	$12,848
TOTAL ASSETS	**$668,402**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$10,081
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$39
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$655
Mortgage-Related Mututal Funds	$119
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$10,098
Weighted Average Servicing Fee	36 bp
Adjustable-Rate Mortgage Loans Serviced	$20,325
Weighted Average Servicing Fee	44 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$2,280

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$56,312	$4,055	$542	$400
WAC	3.04%	2.54%	5.65%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$39,288	$10,793	$825	$473
WAC	3.26%	3.48%	5.17%	
WARM	6 mo	9 mo	8 mo	
Balances Maturing in 13 to 36 Months		$10,437	$7,259	$157
WAC		4.02%	4.66%	
WARM		23 mo	22 mo	
Balances Maturing in 37 or More Months			$5,685	$53
WAC			4.27%	
WARM			62 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$135,196**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$22,733	$367	$207
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$73,036	$24,657	$13,866
Penalty in Months of Forgone Interest	2.47 mo	4.91 mo	9.24 mo
Balances in New Accounts	$16,014	$2,049	$431

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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%	$9,789	$10,443	$1,991	2.18%
3.00 to 3.99%	$36,542	$18,245	$6,410	3.38%
4.00 to 4.99%	$912	$7,706	$8,794	4.37%
5.00 to 5.99%	$152	$2,021	$4,038	5.37%
6.00 to 6.99%	$37	$223	$1,434	6.70%
7.00 to 7.99%	$3	$23	$82	7.27%
8.00 to 8.99%	$0	$2	$173	8.02%
9.00 and Above	$0	$100	$400	9.58%
WARM	1 mo	18 mo	64 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$109,522**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$143,525
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	$57,778	1.80%	$2,821
Money Market Deposit Accounts (MMDAs)	$50,742	1.73%	$3,768
Passbook Accounts	$47,931	1.58%	$4,397
Non-Interest-Bearing Non-Maturity Deposits	$33,255		$1,858
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$471	0.79%	
Escrow for Mortgages Serviced for Others	$4,151	0.12%	
Other Escrows	$7,551	0.13%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$201,878		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$19		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-21		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$19,435		
Miscellaneous II	$1,977		
TOTAL LIABILITIES	**$611,532**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$204
EQUITY CAPITAL	$56,664
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$668,399**

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs	7	$5,746
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	8	$15
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	27	$6,909
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	11	$8,018
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	10	$1,645
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	35	$3,378
1014	Opt commitment to orig 25- or 30-year FRMs	37	$12,822
1016	Opt commitment to orig "other" Mortgages	41	$21,021
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$202
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$474
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$333
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$17
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$35
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$401
2016	Commit/purchase "other" Mortgage loans, svc retained		$829
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$75
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1,217
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	11	$23
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	18	$1,377
2036	Commit/sell "other" Mortgage loans, svc retained		$870
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$11,369
2054	Commit/purchase 25- to 30-year FRM MBS	6	$48,121
2056	Commit/purchase "other" MBS		$26
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$11,381
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$587
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	6	$6,212
2074	Commit/sell 25- or 30-yr FRM MBS	9	$33,537
2076	Commit/sell "other" MBS		$46

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$404
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$335
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$358
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$3,964
2116	Commit/purchase "other" Mortgage loans, svc released		$49
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1,198
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$61
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	7	$30
2134	Commit/sell 25- or 30-yr FRM loans, svc released	13	$172
2136	Commit/sell "other" Mortgage loans, svc released		$29
2202	Firm commitment to originate 1-month COFI ARM loans		$0
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$19
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	11	$22
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	10	$21
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	11	$32
2214	Firm commit/originate 25- or 30-year FRM loans	11	$144
2216	Firm commit/originate "other" Mortgage loans	12	$62
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$4
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$402
3034	Option to sell 25- or 30-year FRMs		$4,903
4002	Commit/purchase non-Mortgage financial assets	13	$368
4006	Commit/purchase "other" liabilities		$300
4022	Commit/sell non-Mortgage financial assets		$157
5002	IR swap: pay fixed, receive 1-month LIBOR		$2,036
5004	IR swap: pay fixed, receive 3-month LIBOR		$39,292

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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
5024	IR swap: pay 1-month LIBOR, receive fixed		$3,591
5026	IR swap: pay 3-month LIBOR, receive fixed		$22,236
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$184
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$93
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$184
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$12
8010	Long futures contract on 10-year Treasury note		$3,100
8016	Long futures contract on 3-month Eurodollar		$2,408
8046	Short futures contract on 3-month Eurodollar		$28,979
9502	Fixed-rate construction loans in process	40	$2,206
9512	Adjustable-rate construction loans in process	33	$3,656

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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		$18
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$702
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$21
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$133
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$1,689
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$22
120	Other investment securities, fixed-coupon securities		$2
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$1
180	Consumer loans; loans on deposits		$2
183	Consumer loans; auto loans and leases		$152
184	Consumer loans; mobile home loans		$2
185	Consumer loans; credit cards		$1
187	Consumer loans; recreational vehicles		$38
189	Consumer loans; other		$4
200	Variable-rate, fixed-maturity CDs	23	$5,935
220	Variable-rate FHLB advances	17	$105,336
299	Other variable-rate	8	$16,261
300	Govt. & agency securities, fixed-coupon securities		$4

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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	39	$6,528	$6,718	$6,637	$6,537	$6,408	$6,305	$6,226
123 - Mortgage Derivatives - M/V estimate	35	$13,317	$13,569	$13,342	$12,808	$12,187	$11,696	$11,591
129 - Mortgage-Related Mutual Funds - M/V estimate	10	$114	$115	$115	$114	$112	$111	$109
280 - FHLB putable advance-M/V estimate	19	$1,859	$2,112	$2,019	$1,940	$1,879	$1,839	$1,813
281 - FHLB convertible advance-M/V estimate	7	$330	$365	$349	$337	$330	$326	$324
282 - FHLB callable advance-M/V estimate		$815	$849	$832	$812	$791	$769	$747
289 - Other FHLB structured advances - M/V estimate		$12,480	$12,798	$12,663	$12,457	$12,254	$12,109	$12,014
290 - Other structured borrowings - M/V estimate		$509	$527	$522	$509	$492	$475	$458
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$151,639	$340	$19	$-203	$72	$911	$1,974