Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: West

All Reporting CMR | **Reporting Dockets: 80** | **June 2006**

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	46,734	-31,649	-40 %	6.60 %	-391 bp
+200 bp	59,584	-18,798	-24 %	8.25 %	-226 bp
+100 bp	70,367	-8,016	-10 %	9.57 %	-94 bp
0 bp	78,382			10.51 %	
-100 bp	83,738	5,356	+7 %	11.12 %	+61 bp
-200 bp	86,504	8,121	+10 %	11.43 %	+92 bp

Risk Measure for a Given Rate Shock

	06/30/2006	03/31/2006	06/30/2005
Pre-shock NPV Ratio: NPV as % of PV Assets	10.51 %	10.71 %	10.89 %
Post-shock NPV Ratio	8.25 %	8.68 %	9.24 %
Sensitivity Measure: Decline in NPV Ratio	226 bp	203 bp	165 bp
TB 13a Level of Risk	Moderate	Moderate	Minimal

Beginning with the March 2005 cycle, the Sensitivity Measure was once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 bps increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. 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	42,025	41,527	40,080	38,076	36,001	34,023	40,838	98.14	4.31
30-Year Mortgage Securities	13,938	13,666	13,013	12,247	11,506	10,822	13,580	95.83	5.46
15-Year Mortgages and MBS	19,183	18,677	17,962	17,170	16,371	15,597	18,272	98.31	4.19
Balloon Mortgages and MBS	25,592	25,023	24,301	23,429	22,431	21,342	25,059	96.97	3.28
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	12,724	12,705	12,673	12,601	12,476	12,306	12,288	103.13	0.41
7 Month to 2 Year Reset Frequency	34,123	33,793	33,320	32,719	31,962	31,029	33,423	99.69	1.61
2+ to 5 Year Reset Frequency	66,447	64,919	63,056	60,949	58,682	56,308	64,966	97.06	3.15
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	215,585	214,099	212,050	208,889	204,020	197,887	206,190	102.84	1.23
2 Month to 5 Year Reset Frequency	22,658	22,290	21,878	21,411	20,883	20,304	22,633	96.66	2.01
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	14,940	14,896	14,861	14,797	14,696	14,570	14,905	99.71	0.33
Adjustable-Rate, Fully Amortizing	40,420	40,246	40,022	39,446	38,799	38,176	40,264	99.40	1.00
Fixed-Rate, Balloon	4,320	4,115	3,924	3,744	3,575	3,417	3,996	98.20	4.73
Fixed-Rate, Fully Amortizing	3,760	3,573	3,399	3,239	3,091	2,953	3,431	99.09	4.91
Construction and Land Loans									
Adjustable-Rate	6,612	6,606	6,599	6,593	6,586	6,581	6,601	99.98	0.09
Fixed-Rate	4,315	4,153	4,009	3,881	3,767	3,664	4,126	97.16	3.39
Second-Mortgage Loans and Securities									
Adjustable-Rate	48,582	48,569	48,556	48,551	48,530	48,529	47,963	101.24	0.02
Fixed-Rate	28,825	28,088	27,389	26,726	26,096	25,497	27,416	99.90	2.48
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	3,936	3,883	3,811	3,720	3,617	3,507	3,811	100.00	2.14
Accrued Interest Receivable	2,993	2,993	2,993	2,993	2,993	2,993	2,993	100.00	0.00
Advance for Taxes/Insurance	134	134	134	134	134	134	134	100.00	0.00
Float on Escrows on Owned Mortgages	48	75	101	125	148	168			-25.00
LESS: Value of Servicing on Mortgages Serviced by Others	49	89	128	141	144	141			-20.23
TOTAL MORTGAGE LOANS AND SECURITIES	**611,111**	**603,942**	**594,007**	**581,300**	**566,219**	**549,665**	**592,890**	**100.19**	**1.91**

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Amounts in Millions

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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	17,017	17,021	17,025	17,032	17,036	17,044	17,093	99.60	-0.03
Fixed-Rate	4,523	4,280	4,055	3,846	3,652	3,472	4,142	97.89	5.35
Consumer Loans									
Adjustable-Rate	14,252	14,226	14,201	14,178	14,153	14,131	13,241	107.25	0.18
Fixed-Rate	6,764	6,690	6,617	6,546	6,477	6,410	6,848	96.62	1.08
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-705	-702	-698	-695	-692	-689	-698	0.00	0.46
Accrued Interest Receivable	235	235	235	235	235	235	235	100.00	0.00
TOTAL NONMORTGAGE LOANS	**42,087**	**41,750**	**41,435**	**41,142**	**40,861**	**40,603**	**40,861**	**101.40**	**0.73**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	13,194	13,194	13,194	13,194	13,194	13,194	13,194	100.00	0.00
Equities and All Mutual Funds	654	631	607	582	558	534	607	100.00	3.98
Zero-Coupon Securities	16	15	14	13	12	11	14	95.39	6.96
Government and Agency Securities	7,009	6,683	6,378	6,093	5,825	5,574	6,440	99.03	4.63
Term Fed Funds, Term Repos	3,045	3,042	3,038	3,035	3,032	3,028	3,040	99.93	0.11
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,311	2,115	1,941	1,786	1,647	1,524	2,029	95.67	8.49
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	14,885	14,669	14,336	13,924	13,488	13,030	14,356	99.86	2.60
Structured Securities (Complex)	9,110	8,996	8,892	8,801	8,718	8,638	8,981	99.01	1.10
LESS: Valuation Allowances for Investment Securities	2	2	2	2	2	2	2	100.00	1.35
TOTAL CASH, DEPOSITS, AND SECURITIES	**50,221**	**49,341**	**48,396**	**47,424**	**46,471**	**45,530**	**48,658**	**99.46**	**1.98**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	555	555	555	555	555	555	555	100.00	0.00
Real Estate Held for Investment	42	42	42	42	42	42	42	100.00	0.00
Investment in Unconsolidated Subsidiaries	1,464	1,450	1,376	1,263	1,128	974	1,376	100.00	6.80
Office Premises and Equipment	4,836	4,836	4,836	4,836	4,836	4,836	4,836	100.00	0.00
TOTAL REAL ASSETS, ETC.	**6,896**	**6,883**	**6,808**	**6,696**	**6,560**	**6,406**	**6,808**	**100.00**	**1.37**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	2,888	3,925	4,443	4,558	4,499	4,401			-7.13
Adjustable-Rate Servicing	2,894	2,972	3,074	3,153	3,190	3,208			-2.94
Float on Mortgages Serviced for Others	2,637	3,227	3,687	4,002	4,264	4,495			-10.50
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**8,418**	**10,125**	**11,204**	**11,712**	**11,953**	**12,104**			**-7.09**
OTHER ASSETS									
Purchased and Excess Servicing							11,339		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	24,459	24,459	24,459	24,459	24,459	24,459	24,459	100.00	0.00
Miscellaneous II							14,862		
Deposit Intangibles									
Retail CD Intangible	186	207	230	252	268	286			-9.72
Transaction Account Intangible	3,775	4,792	5,410	6,050	6,943	7,772			-11.63
MMDA Intangible	3,015	3,641	4,313	4,963	5,615	6,256			-15.33
Passbook Account Intangible	4,215	4,601	5,257	6,372	7,389	8,303			-16.85
Non-Interest-Bearing Account Intangible	2,552	3,435	4,278	5,076	5,838	6,564			-19.18
TOTAL OTHER ASSETS	**38,202**	**41,136**	**43,947**	**47,173**	**50,512**	**53,640**	**50,660**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							3,967		
TOTAL ASSETS	**756,936**	**753,176**	**745,797**	**735,447**	**722,576**	**707,949**	**743,845**	**100/98***	**1.19/1.64***

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	156,193	155,576	154,967	154,366	153,768	153,177	155,426	99.71	0.39
Fixed-Rate Maturing in 13 Months or More	18,272	17,832	17,408	16,997	16,600	16,217	17,879	97.36	2.40
Variable-Rate	10,414	10,399	10,384	10,369	10,355	10,340	10,386	99.98	0.14
Demand									
Transaction Accounts	43,673	43,673	43,673	43,673	43,673	43,673	43,673	100/88*	0.00/1.65*
MMDAs	54,556	54,556	54,556	54,556	54,556	54,556	54,556	100/92*	0.00/1.32*
Passbook Accounts	46,109	46,109	46,109	46,109	46,109	46,109	46,109	100/89*	0.00/2.17*
Non-Interest-Bearing Accounts	40,320	40,320	40,320	40,320	40,320	40,320	40,320	100/89*	0.00/2.28*
TOTAL DEPOSITS	**369,537**	**368,465**	**367,417**	**366,390**	**365,381**	**364,391**	**368,348**	**100/94***	**0.29/1.17***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	83,466	82,951	82,445	81,949	81,461	80,981	83,266	99.01	0.61
Fixed-Rate Maturing in 37 Months or More	20,278	19,344	18,465	17,638	16,857	16,121	19,705	93.71	4.62
Variable-Rate	148,054	147,900	147,745	147,592	147,439	147,287	147,604	100.10	0.10
TOTAL BORROWINGS	**251,799**	**250,195**	**248,656**	**247,178**	**245,757**	**244,390**	**250,574**	**99.23**	**0.61**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	5,496	5,496	5,496	5,496	5,496	5,496	5,496	100.00	0.00
Other Escrow Accounts	6,063	5,887	5,721	5,565	5,418	5,279	6,825	83.83	2.81
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	19,685	19,685	19,685	19,685	19,685	19,685	19,685	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	5,167		
TOTAL OTHER LIABILITIES	**31,244**	**31,068**	**30,903**	**30,747**	**30,600**	**30,461**	**37,173**	**83.13**	**0.52**
Other Liabilities not Included Above									
Self-Valued	21,186	20,827	20,544	20,318	20,118	19,932	20,791	98.81	1.24
Unamortized Yield Adjustments							-110		
TOTAL LIABILITIES	**673,766**	**670,555**	**667,519**	**664,633**	**661,856**	**659,174**	**676,776**	**99/96****	**0.44/0.93****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	352	272	-33	-608	-1,234	-1,841			
ARMs	205	135	33	-117	-314	-555			
Other Mortgages	1,384	833	0	-1,033	-2,225	-3,534			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	1,797	1,302	-372	-2,952	-5,629	-8,185			
Sell Mortgages and MBS	-2,316	-1,752	279	3,290	6,373	9,297			
Purchase Non-Mortgage Items	7	3	0	-3	-6	-9			
Sell Non-Mortgage Items	-4	-2	0	2	4	5			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-2,511	-787	844	2,389	3,853	5,244			
Pay Floating, Receive Fixed Swaps	1,122	179	-706	-1,537	-2,320	-3,056			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	127	103	84	205	348	483			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-218	-111	0	112	228	343			
Options on Futures	444	145	22	71	134	198			
Construction LIP	58	23	-11	-45	-79	-112			
Self-Valued	2,887	772	-35	-221	-271	-317			
TOTAL OFF-BALANCE-SHEET POSITIONS	**3,334**	**1,117**	**105**	**-448**	**-1,137**	**-2,042**			

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			Base Case						
	-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	756,936	753,176	745,797	735,447	722,576	707,949	743,845	100/98***	1.19/1.64***
MINUS TOTAL LIABILITIES	673,766	670,555	667,519	664,633	661,856	659,174	676,776	99/96**	0.44/0.93**
PLUS OFF-BALANCE-SHEET POSITIONS	3,334	1,117	105	-448	-1,137	-2,042			
TOTAL NET PORTFOLIO VALUE #	86,504	83,738	78,382	70,367	59,584	46,734	67,068	116.87	8.53

* 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	$549	$12,212	$19,927	$6,177	$1,974
WARM	338 mo	335 mo	345 mo	335 mo	307 mo
WAC	3.81%	5.62%	6.46%	7.35%	8.95%
Amount of these that is FHA or VA Guaranteed	$17	$489	$1,589	$520	$135
Securities Backed by Conventional Mortgages	$2,328	$7,177	$3,550	$124	$52
WARM	392 mo	356 mo	333 mo	253 mo	197 mo
Weighted Average Pass-Through Rate	4.76%	5.35%	6.18%	7.27%	8.89%
Securities Backed by FHA or VA Mortgages	$44	$214	$72	$13	$6
WARM	328 mo	331 mo	316 mo	256 mo	146 mo
Weighted Average Pass-Through Rate	4.71%	5.30%	6.27%	7.18%	9.58%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,338	$6,092	$5,865	$1,387	$516
WAC	4.65%	5.58%	6.40%	7.43%	8.90%
Mortgage Securities	$1,087	$1,804	$159	$20	$5
Weighted Average Pass-Through Rate	4.40%	5.12%	6.05%	7.26%	8.92%
WARM (of 15-Year Loans and Securities)	143 mo	168 mo	179 mo	172 mo	154 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$940	$10,985	$10,285	$642	$172
WAC	4.72%	5.56%	6.34%	7.31%	8.79%
Mortgage Securities	$627	$922	$485	$1	$0
Weighted Average Pass-Through Rate	4.69%	5.29%	6.49%	7.43%	8.26%
WARM (of Balloon Loans and Securities)	115 mo	180 mo	266 mo	234 mo	267 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$97,749**

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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	$396	$14	$4,871	$678
WAC	5.61%	4.68%	5.66%	2.24%	3.50%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$12,058	$33,027	$64,952	$201,318	$21,956
Weighted Average Margin	369 bp	306 bp	253 bp	311 bp	263 bp
WAC	7.30%	5.69%	5.38%	7.07%	5.61%
WARM	315 mo	340 mo	344 mo	343 mo	316 mo
Weighted Average Time Until Next Payment Reset	3 mo	13 mo	46 mo	6 mo	25 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$339,501**

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	$420	$62	$75	$1,008	$11
Weighted Average Distance from Lifetime Cap	165 bp	110 bp	73 bp	173 bp	101 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$3,304	$1,290	$332	$86,895	$884
Weighted Average Distance from Lifetime Cap	303 bp	350 bp	353 bp	328 bp	325 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$8,178	$31,554	$63,161	$118,032	$21,704
Weighted Average Distance from Lifetime Cap	601 bp	574 bp	519 bp	514 bp	640 bp
Balances Without Lifetime Cap	$387	$517	$1,398	$255	$34
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$5,006	$29,058	$64,465	$414	$6,099
Weighted Average Periodic Rate Cap	156 bp	239 bp	442 bp	224 bp	195 bp
Balances Subject to Periodic Rate Floors	$4,800	$22,752	$63,255	$457	$5,878
MBS Included in ARM Balances	$1,388	$7,230	$1,144	$1,819	$1,121

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ASSETS (continued)

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$14,905	$40,264
WARM	114 mo	258 mo
Remaining Term to Full Amortization	249 mo	
Rate Index Code	0	0
Margin	239 bp	249 bp
Reset Frequency	8 mo	6 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,981	$7,703
Wghted Average Distance to Lifetime Cap	102 bp	136 bp
Fixed-Rate:		
Balances	$3,996	$3,431
WARM	77 mo	138 mo
Remaining Term to Full Amortization	294 mo	
WAC	6.51%	6.71%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,601	$4,126
WARM	14 mo	70 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	157 bp	7.10%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$47,963	$27,416
WARM	331 mo	227 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	38 bp	7.75%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$17,093	$4,142
WARM	61 mo	87 mo
Margin in Column 1; WAC in Column 2	361 bp	7.28%
Reset Frequency	1 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$13,241	$6,848
WARM	132 mo	54 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	805 bp	6.48%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$389	$8,205
Fixed Rate		
Remaining WAL <= 5 Years	$85	$3,764
Remaining WAL 5-10 Years	$561	$207
Remaining WAL Over 10 Years	$306	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$40	$0
Floating Rate	$153	$42
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$474	$0
WAC	6.37%	0.00%
Principal-Only MBS	$130	$0
WAC	5.87%	0.00%
Total Mortgage-Derivative Securities - Book Value	$2,137	$12,219

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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	$31,267	$224,557	$150,025	$36,117	$10,609
WARM	165 mo	280 mo	305 mo	273 mo	243 mo
Weighted Average Servicing Fee	26 bp	31 bp	33 bp	36 bp	40 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	2,970 loans				
FHA/VA	556 loans				
Subserviced by Others	21 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$116,490	$111,489	Total # of Adjustable-Rate Loans Serviced	1,047 loans
WARM (in months)	315 mo	342 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	44 bp	57 bp		

Total Balances of Mortgage Loans Serviced for Others	**$680,554**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$13,194		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$607		
Zero-Coupon Securities	$14	4.49%	86 mo
Government & Agency Securities	$6,440	4.70%	66 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,040	4.54%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,029	5.39%	146 mo
Memo: Complex Securities (from supplemental reporting)	$8,981		

Total Cash, Deposits, and Securities	**$34,305**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$5,655
Accrued Interest Receivable	$2,993
Advances for Taxes and Insurance	$134
Less: Unamortized Yield Adjustments	$-5,005
Valuation Allowances	$1,843
Unrealized Gains (Losses)	$-855

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$386
Accrued Interest Receivable	$235
Less: Unamortized Yield Adjustments	$-32
Valuation Allowances	$1,084
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$42
Repossessed Assets	$555
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$1,376
Office Premises and Equipment	$4,836
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-235
Less: Unamortized Yield Adjustments	$-19
Valuation Allowances	$2
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$11,339
Miscellaneous I	$24,459
Miscellaneous II	$14,862
TOTAL ASSETS	**$743,845**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$8,084
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$92
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$511
Mortgage-Related Mututal Funds	$96
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$12,398
Weighted Average Servicing Fee	42 bp
Adjustable-Rate Mortgage Loans Serviced	$17,599
Weighted Average Servicing Fee	39 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$3,294

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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	$63,145	$5,061	$1,361	$563
WAC	4.43%	3.68%	5.08%	
WARM	2 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$68,308	$12,510	$5,041	$769
WAC	4.71%	4.27%	4.99%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$6,991	$5,915	$209
WAC		4.35%	4.25%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$4,973	$56
WAC			4.60%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$173,304**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$29,042	$2,035	$3,032
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$101,941	$21,415	$12,938
Penalty in Months of Forgone Interest	2.63 mo	4.56 mo	7.07 mo
Balances in New Accounts	$18,787	$1,436	$144

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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%	$5,375	$3,168	$1,839	1.11%
3.00 to 3.99%	$842	$13,554	$752	3.53%
4.00 to 4.99%	$4,407	$11,154	$10,601	4.52%
5.00 to 5.99%	$37,005	$7,195	$4,781	5.31%
6.00 to 6.99%	$20	$207	$1,526	6.66%
7.00 to 7.99%	$4	$23	$78	7.26%
8.00 to 8.99%	$0	$147	$6	8.49%
9.00 and Above	$71	$94	$123	9.72%
WARM	1 mo	17 mo	66 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$102,970**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$178,781
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	$43,673	2.49%	$1,715
Money Market Deposit Accounts (MMDAs)	$54,556	2.76%	$5,271
Passbook Accounts	$46,109	2.41%	$4,133
Non-Interest-Bearing Non-Maturity Deposits	$40,320		$2,336
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$465	0.80%	
Escrow for Mortgages Serviced for Others	$5,032	0.10%	
Other Escrows	$6,825	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$196,979		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-26		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-84		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$19,685		
Miscellaneous II	$5,167		
TOTAL LIABILITIES	**$676,776**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$1,965
EQUITY CAPITAL	$65,104
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$743,845**

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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	8	$1,848
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	7	$27
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	25	$5,488
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	11	$3,799
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	11	$1,552
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	37	$1,802
1014	Opt commitment to orig 25- or 30-year FRMs	34	$11,704
1016	Opt commitment to orig "other" Mortgages	35	$37,892
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$123
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1,344
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$582
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$12
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$607
2016	Commit/purchase "other" Mortgage loans, svc retained		$1,461
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$381
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1,412
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	8	$55
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	17	$1,165
2036	Commit/sell "other" Mortgage loans, svc retained		$1,345
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$4,835
2054	Commit/purchase 25- to 30-year FRM MBS		$38,693
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	6	$6,050
2074	Commit/sell 25- or 30-yr FRM MBS	7	$45,807
2076	Commit/sell "other" MBS		$800
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		$1,376
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$6

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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
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$51
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$1,466
2116	Commit/purchase "other" Mortgage loans, svc released		$640
2122	Commit/sell 1-mo COFI ARM loans, svc released		$14
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$478
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$42
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	7	$8
2134	Commit/sell 25- or 30-yr FRM loans, svc released	15	$74
2136	Commit/sell "other" Mortgage loans, svc released		$23
2202	Firm commitment to originate 1-month COFI ARM loans		$4
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$20
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	6	$45
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	7	$107
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	8	$21
2214	Firm commit/originate 25- or 30-year FRM loans	14	$168
2216	Firm commit/originate "other" Mortgage loans	12	$84
3014	Option to purchase 25- or 30-yr FRMs		$2,500
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$23
3028	Option to sell 3- or 5-year Treasury ARMs		$7
3032	Option to sell 10-, 15-, or 20-year FRMs		$1,501
3034	Option to sell 25- or 30-year FRMs		$1,416
3036	Option to sell "other" Mortgages		$3
3074	Short option to sell 25- or 30-yr FRMs		$150
4002	Commit/purchase non-Mortgage financial assets	12	$346
4006	Commit/purchase "other" liabilities		$200
4022	Commit/sell non-Mortgage financial assets		$909
5002	IR swap: pay fixed, receive 1-month LIBOR		$2,020

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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
5004	IR swap: pay fixed, receive 3-month LIBOR		$55,160
5024	IR swap: pay 1-month LIBOR, receive fixed		$3,495
5026	IR swap: pay 3-month LIBOR, receive fixed		$22,294
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$128
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$57
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$128
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$11
8006	Long futures contract on 2-year Treasury note		$2,738
8008	Long futures contract on 5-year Treasury note		$3,012
8010	Long futures contract on 10-year Treasury note		$329
8032	Short futures contract on 30-day interest rate		$71
8038	Short futures contract on 5-year Treasury note		$300
8040	Short futures contract on 10-year Treasury note		$896
8046	Short futures contract on 3-month Eurodollar		$91,487
9010	Long call option on 10-year T-note futures contract		$4,770
9040	Long put option on 3-month Eurodollar futures contract		$6,400
9502	Fixed-rate construction loans in process	43	$2,254
9512	Adjustable-rate construction loans in process	32	$3,766

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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		$71
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$513
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$20
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$280
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,238
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$73
120	Other investment securities, fixed-coupon securities		$2
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$1
180	Consumer loans; loans on deposits		$3
183	Consumer loans; auto loans and leases		$147
184	Consumer loans; mobile home loans		$2
187	Consumer loans; recreational vehicles		$49
189	Consumer loans; other		$6
200	Variable-rate, fixed-maturity CDs	21	$10,386
220	Variable-rate FHLB advances	17	$119,080
299	Other variable-rate	7	$28,524
300	Govt. & agency securities, fixed-coupon securities		$4

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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**
101 - Non-Mortgage-Related Residuals - M/V estimate		$0	$0	$0	$0	$0	$0	$0
121 - Complex Securities - M/V estimate	36	$8,981	$9,110	$8,996	$8,892	$8,801	$8,718	$8,638
123 - Mortgage Derivatives - M/V estimate	32	$14,401	$14,885	$14,669	$14,336	$13,924	$13,488	$13,030
129 - Mortgage-Related Mutual Funds - M/V estimate	10	$95	$96	$96	$95	$94	$92	$91
280 - FHLB putable advance-M/V estimate	17	$3,272	$3,430	$3,307	$3,208	$3,139	$3,080	$3,026
281 - FHLB convertible advance-M/V estimate	6	$224	$231	$224	$221	$219	$220	$220
282 - FHLB callable advance-M/V estimate		$1,153	$1,189	$1,170	$1,142	$1,116	$1,085	$1,060
289 - Other FHLB structured advances - M/V estimate		$15,482	$15,658	$15,467	$15,332	$15,218	$15,121	$15,028
290 - Other structured borrowings - M/V estimate		$661	$678	$659	$641	$626	$612	$599
500 - Other OBS Positions w/o contract code or exceeds 16 positions	6	$194,573	$2,887	$772	$-35	$-221	$-271	$-317