Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets > $1 Bill

All Reporting CMR **Reporting Dockets: 103** **December 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	69,837	-30,320	-30 %	7.70 %	-285 bp
+200 bp	81,941	-18,216	-18 %	8.88 %	-168 bp
+100 bp	92,567	-7,590	-8 %	9.87 %	-68 bp
0 bp	100,157			10.55 %	
-100 bp	103,005	2,848	+3 %	10.77 %	+22 bp

Risk Measure for a Given Rate Shock

	12/31/2003	9/30/2003	12/31/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	10.55 %	9.83 %	9.77 %
Post-shock NPV Ratio	8.88 %	8.68 %	9.32 %
Sensitivity Measure: Decline in NPV Ratio	168 bp	115 bp	46 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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Present Value Estimates by Interest Rate Scenario

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 3/10/2004 9:32:58 AM

Amounts in Millions

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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	80,004	78,099	74,406	70,789	67,166	75,377	103.61	3.58
30-Year Mortgage Securities	22,109	21,396	20,214	19,105	18,051	20,799	102.87	4.43
15-Year Mortgages and MBS	60,807	59,048	56,561	53,928	51,351	57,491	102.71	3.60
Balloon Mortgages and MBS	19,899	19,466	18,838	18,052	17,161	19,141	101.69	2.73
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	16,146	16,100	16,023	15,884	15,670	15,703	102.53	0.38
7 Month to 2 Year Reset Frequency	32,077	31,790	31,449	30,973	30,319	30,835	103.10	0.99
2+ to 5 Year Reset Frequency	104,464	101,433	97,855	93,929	89,841	100,462	100.97	3.26
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	134,056	133,338	132,205	130,634	128,602	127,399	104.66	0.70
2 Month to 5 Year Reset Frequency	34,297	33,632	32,875	32,036	31,120	32,967	102.02	2.11
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	20,826	20,593	20,360	20,129	19,900	20,408	100.91	1.13
Adjustable-Rate, Fully Amortizing	40,100	39,730	39,370	39,016	38,664	39,727	100.01	0.92
Fixed-Rate, Balloon	8,904	8,497	8,117	7,762	7,430	8,050	105.55	4.63
Fixed-Rate, Fully Amortizing	11,594	11,050	10,548	10,083	9,653	10,672	103.54	4.73
Construction and Land Loans								
Adjustable-Rate	16,361	16,335	16,311	16,286	16,262	16,334	100.00	0.15
Fixed-Rate	3,815	3,712	3,618	3,532	3,453	3,982	93.22	2.66
Second-Mortgage Loans and Securities								
Adjustable-Rate	43,660	43,594	43,538	43,475	43,415	44,079	98.90	0.14
Fixed-Rate	18,399	17,979	17,578	17,196	16,830	17,617	102.06	2.28
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	4,784	4,716	4,625	4,523	4,411	4,716	100.00	1.69
Accrued Interest Receivable	2,538	2,538	2,538	2,538	2,538	2,538	100.00	0.00
Advance for Taxes/Insurance	345	345	345	345	345	345	100.00	0.00
Float on Escrows on Owned Mortgages	92	182	285	368	438			-52.91
LESS: Value of Servicing on Mortgages Serviced by Others	-481	-582	-658	-671	-667			-15.19
TOTAL MORTGAGE LOANS AND SECURITIES	**675,760**	**664,154**	**648,318**	**631,254**	**613,289**	**648,644**	**102.39**	**2.07**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	21,306	21,273	21,243	21,213	21,185	21,307	99.84	0.15
Fixed-Rate	11,939	11,502	11,090	10,702	10,335	10,993	104.63	3.69
Consumer Loans								
Adjustable-Rate	13,761	13,744	13,728	13,710	13,693	13,458	102.12	0.12
Fixed-Rate	43,146	42,550	41,970	41,408	40,864	41,475	102.59	1.38
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,912	-1,890	-1,870	-1,850	-1,830	-1,890	0.00	1.12
Accrued Interest Receivable	496	496	496	496	496	496	100.00	0.00
TOTAL NONMORTGAGE LOANS	**88,735**	**87,674**	**86,657**	**85,680**	**84,742**	**85,840**	**102.14**	**1.19**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	24,201	24,201	24,201	24,201	24,201	24,201	100.00	0.00
Equities and All Mutual Funds	2,324	2,222	2,114	2,012	1,911	2,222	100.00	4.74
Zero-Coupon Securities	950	937	925	913	902	929	100.83	1.34
Government and Agency Securities	34,310	32,628	31,054	29,579	28,197	31,867	102.39	4.99
Term Fed Funds, Term Repos	4,511	4,508	4,504	4,500	4,497	4,508	100.01	0.07
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,557	2,428	2,313	2,208	2,113	2,349	103.38	5.03
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	41,674	40,984	39,727	38,403	37,096	41,036	99.87	2.38
Structured Securities (Complex)	18,250	17,905	17,445	16,944	16,417	17,796	100.62	2.25
LESS: Valuation Allowances for Investment Securities	2	2	2	2	2	2	100.00	2.13
TOTAL CASH, DEPOSITS, AND SECURITIES	**128,776**	**125,812**	**122,280**	**118,759**	**115,332**	**124,906**	**100.73**	**2.58**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	708	708	708	708	708	708	100.00	0.00
Real Estate Held for Investment	210	210	210	210	210	210	100.00	0.00
Investment in Unconsolidated Subsidiaries	520	512	484	441	391	512	100.00	3.53
Office Premises and Equipment	7,370	7,370	7,370	7,370	7,370	7,370	100.00	0.00
TOTAL REAL ASSETS, ETC.	**8,807**	**8,799**	**8,771**	**8,728**	**8,678**	**8,799**	**100.00**	**0.21**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2,793	4,172	5,610	6,103	6,143			-33.76
Adjustable-Rate Servicing	1,590	1,681	1,721	1,732	1,727			-3.87
Float on Mortgages Serviced for Others	2,186	3,021	3,859	4,369	4,720			-27.70
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**6,569**	**8,874**	**11,190**	**12,204**	**12,590**			**-26.04**
OTHER ASSETS								
Purchased and Excess Servicing						8,929		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	30,580	30,580	30,580	30,580	30,580	30,580	100.00	0.00
Miscellaneous II						16,289		
Deposit Intangibles								
Retail CD Intangible	349	398	434	469	500			-10.68
Transaction Account Intangible	6,236	8,494	10,748	12,975	15,390			-26.56
MMDA Intangible	5,792	7,647	9,769	11,477	13,153			-26.01
Passbook Account Intangible	3,402	4,587	5,782	6,942	7,998			-25.95
Non-Interest-Bearing Account Intangible	1,263	2,285	3,258	4,186	5,070			-43.65
TOTAL OTHER ASSETS	**47,621**	**53,990**	**60,571**	**66,629**	**72,691**	**55,798**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						5,602		
TOTAL ASSETS	**956,269**	**949,302**	**937,787**	**923,253**	**907,322**	**929,588**	**102/100*** **	**0.97/1.70*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	105,424	104,977	104,536	104,098	103,666	104,356	100.60	0.42
Fixed-Rate Maturing in 13 Months or More	69,679	67,754	65,912	64,148	62,458	65,270	103.81	2.78
Variable-Rate	1,821	1,820	1,820	1,819	1,818	1,817	100.19	0.04
Demand								
Transaction Accounts	101,862	101,862	101,862	101,862	101,862	101,862	100/92*	0.00/2.42*
MMDAs	142,654	142,654	142,654	142,654	142,654	142,654	100/95*	0.00/1.47*
Passbook Accounts	54,292	54,292	54,292	54,292	54,292	54,292	100/92*	0.00/2.39*
Non-Interest-Bearing Accounts	44,626	44,626	44,626	44,626	44,626	44,626	100/95*	0.00/2.36*
TOTAL DEPOSITS	**520,359**	**517,986**	**515,702**	**513,500**	**511,377**	**514,878**	**101/96***	**0.45/1.78***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	146,270	145,409	144,564	143,733	142,917	144,327	100.75	0.59
Fixed-Rate Maturing in 37 Months or More	25,535	24,433	23,391	22,404	21,468	23,594	103.56	4.39
Variable-Rate	71,891	71,789	71,682	71,577	71,472	72,049	99.64	0.14
TOTAL BORROWINGS	**243,696**	**241,631**	**239,637**	**237,714**	**235,857**	**239,970**	**100.69**	**0.84**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	7,023	7,023	7,023	7,023	7,023	7,023	100.00	0.00
Other Escrow Accounts	4,804	4,659	4,522	4,393	4,272	5,053	92.20	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	25,183	25,183	25,183	25,183	25,183	25,183	100.00	0.00
Miscellaneous II	0	0	0	0	0	2,746		
TOTAL OTHER LIABILITIES	**37,011**	**36,866**	**36,729**	**36,600**	**36,479**	**40,006**	**92.15**	**0.38**
Other Liabilities not Included Above								
Self-Valued	55,477	54,217	53,138	52,209	51,285	51,905	104.45	2.16
Unamortized Yield Adjustments						173		
TOTAL LIABILITIES	**856,543**	**850,701**	**845,206**	**840,023**	**834,997**	**846,932**	**100/98****	**0.67/1.47****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	837	50	-1,438	-2,657	-3,716			
ARMs	437	287	97	-158	-490			
Other Mortgages	128	0	-163	-338	-509			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	2,052	176	-2,573	-4,869	-6,917			
Sell Mortgages and MBS	-2,856	-637	3,161	6,437	9,362			
Purchase Non-Mortgage Items	-1	0	1	3	4			
Sell Non-Mortgage Items	-6	0	6	12	17			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-1,782	-1,126	-350	389	1,090			
Pay Floating, Receive Fixed	2,754	709	-1,339	-3,212	-4,926			
Basis Swaps	0	0	0	0	0			
Swaptions	1,497	2,065	2,607	3,117	3,574			
OTHER DERIVATIVES								
Options on Mortgages and MBS	1	2	21	47	71			
Interest-Rate Caps	2	4	8	13	21			
Interest-Rate Floors	14	2	0	0	0			
Futures	-31	0	31	62	93			
Options on Futures	3	0	0	1	2			
Construction LIP	-52	-119	-185	-250	-313			
Self-Valued	282	143	102	115	152			
TOTAL OFF-BALANCE-SHEET POSITIONS	**3,279**	**1,556**	**-15**	**-1,290**	**-2,487**			

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NET PORTFOLIO VALUE								
+ ASSETS	956,269	949,302	937,787	923,253	907,322	929,588	102/100***	0.97/1.70***
- LIABILITIES	856,543	850,701	845,206	840,023	834,997	846,932	100/98**	0.67/1.47**
+ OFF-BALANCE-SHEET POSITIONS	3,279	1,556	-15	-1,290	-2,487			
TOTAL NET PORTFOLIO VALUE #	103,005	100,157	92,567	81,941	69,837	82,656	121.17	5.21

* 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	$1,236	$22,096	$27,027	$12,827	$12,191
WARM	336 mo	347 mo	343 mo	321 mo	267 mo
WAC	4.36%	5.64%	6.37%	7.39%	9.07%
Amount of these that is FHA or VA Guaranteed	$57	$792	$2,552	$1,571	$3,518
Securities Backed by Conventional Mortgages	$548	$7,845	$3,121	$606	$212
WARM	329 mo	333 mo	324 mo	271 mo	225 mo
Weighted Average Pass-Through Rate	4.33%	5.20%	6.43%	7.21%	8.70%
Securities Backed by FHA or VA Mortgages	$194	$3,546	$1,820	$988	$1,918
WARM	355 mo	347 mo	327 mo	295 mo	206 mo
Weighted Average Pass-Through Rate	4.24%	5.33%	6.24%	7.32%	9.01%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$4,738	$17,578	$9,738	$3,960	$3,203
WAC	4.69%	5.46%	6.42%	7.40%	9.29%
Mortgage Securities	$9,159	$7,350	$1,465	$237	$64
Weighted Average Pass-Through Rate	4.35%	5.10%	6.16%	7.17%	8.60%
WARM (of 15-Year Loans and Securities)	162 mo	174 mo	168 mo	156 mo	163 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$4,404	$6,971	$1,338	$444	$1,043
WAC	4.57%	5.37%	6.39%	7.37%	9.77%
Mortgage Securities	$3,474	$1,252	$199	$17	$0
Weighted Average Pass-Through Rate	4.20%	5.38%	6.22%	7.19%	8.60%
WARM (of Balloon Loans and Securities)	131 mo	134 mo	115 mo	106 mo	182 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$172,808**

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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	$1,310	$888	$429	$9,948	$100
WAC	3.37%	4.27%	5.48%	2.16%	4.69%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$14,392	$29,947	$100,033	$117,451	$32,868
Weighted Average Margin	295 bp	339 bp	258 bp	289 bp	270 bp
WAC	4.98%	5.50%	4.81%	4.46%	5.44%
WARM	310 mo	313 mo	347 mo	335 mo	330 mo
Weighted Average Time Until Next Payment Reset	5 mo	13 mo	49 mo	5 mo	35 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$307,366**

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	$46	$103	$191	$12	$4
Weighted Average Distance from Lifetime Cap	72 bp	123 bp	132 bp	131 bp	119 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$366	$713	$259	$379	$587
Weighted Average Distance from Lifetime Cap	319 bp	353 bp	322 bp	358 bp	367 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$12,932	$27,743	$93,675	$126,194	$31,658
Weighted Average Distance from Lifetime Cap	852 bp	677 bp	562 bp	709 bp	663 bp
Balances Without Lifetime Cap	$2,359	$2,276	$6,337	$813	$719
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$10,118	$26,578	$90,442	$1,189	$7,015
Weighted Average Periodic Rate Cap	112 bp	181 bp	239 bp	183 bp	183 bp
Balances Subject to Periodic Rate Floors	$5,360	$22,357	$75,995	$944	$6,125
MBS Included in ARM Balances	$1,661	$4,720	$12,690	$7,304	$1,067

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$20,408	$39,727
WARM	101 mo	242 mo
Remaining Term to Full Amortization	297 mo	
Rate Index Code	0	0
Margin	202 bp	230 bp
Reset Frequency	26 mo	11 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$829	$704
Wghted Average Distance to Lifetime Cap	95 bp	162 bp
Fixed-Rate:		
Balances	$8,050	$10,672
WARM	80 mo	138 mo
Remaining Term to Full Amortization	283 mo	
WAC	6.85%	6.93%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$16,334	$3,982
WARM	18 mo	62 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	145 bp	6.32%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$44,079	$17,617
WARM	165 mo	160 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	91 bp	7.59%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$21,307	$10,993
WARM	34 mo	55 mo
Margin in Column 1; WAC in Column 2	199 bp	6.33%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$13,458	$41,475
WARM	47 mo	54 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	969 bp	10.27%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$2,840	$6,901
Fixed Rate		
Remaining WAL <= 5 Years	$4,450	$23,283
Remaining WAL 5-10 Years	$559	$1,772
Remaining WAL Over 10 Years	$224	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$54	$4
Floating Rate	$10	$30
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$246	$180
WAC	5.69%	7.57%
Principal-Only MBS	$481	$0
WAC	5.71%	0.00%
Total Mortgage-Derivative Securities - Book Value	$8,865	$32,171

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
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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	$41,589	$247,827	$232,719	$110,337	$47,046
WARM	187 mo	281 mo	302 mo	287 mo	247 mo
Weighted Average Servicing Fee	26 bp	27 bp	31 bp	36 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	4,654 loans				
FHA/VA	1,295 loans				
Subserviced by Others	121 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$96,189	$23,485	Total # of Adjustable-Rate Loans Serviced	741 loans
WARM (in months)	331 mo	285 mo	Number of These Subserviced by Others	20 loans
Weighted Average Servicing Fee	43 bp	80 bp		

Total Balances of Mortgage Loans Serviced for Others	**$799,192**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$24,201		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$2,222		
Zero-Coupon Securities	$929	2.16%	16 mo
Government & Agency Securities	$31,867	3.97%	69 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$4,508	1.09%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,349	4.36%	87 mo
Memo: Complex Securities (from supplemental reporting)	$17,796		

Total Cash, Deposits, and Securities	**$83,872**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$7,663
Accrued Interest Receivable	$2,538
Advances for Taxes and Insurance	$345
Less: Unamortized Yield Adjustments	$-4,179
Valuation Allowances	$2,947
Unrealized Gains (Losses)	$396

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$580
Accrued Interest Receivable	$496
Less: Unamortized Yield Adjustments	$-111
Valuation Allowances	$2,470
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$210
Repossessed Assets	$708
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$512
Office Premises and Equipment	$7,370
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-259
Less: Unamortized Yield Adjustments	$-1,175
Valuation Allowances	$2
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$8,929
Miscellaneous I	$30,580
Miscellaneous II	$16,289
TOTAL ASSETS	**$929,588**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$5,514
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$6,486
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,887
Mortgage-Related Mututal Funds	$335
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$47,713
Weighted Average Servicing Fee	15 bp
Adjustable-Rate Mortgage Loans Serviced	$71,893
Weighted Average Servicing Fee	14 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,475

AGGREGATE SCHEDULE CMR REPORT

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	$32,616	$9,796	$1,102	$391
WAC	1.44%	3.24%	5.83%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$30,925	$25,776	$4,141	$712
WAC	1.44%	2.99%	6.24%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$27,378	$15,302	$325
WAC		2.81%	5.51%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$22,590	$130
WAC			4.53%	
WARM			57 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$169,626**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$4,671	$4,467	$10,795
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$53,005	$53,454	$31,841
Penalty in Months of Forgone Interest	3.13 mo	5.74 mo	7.97 mo
Balances in New Accounts	$5,742	$3,769	$2,487

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%	$71,237	$39,969	$2,760	1.27%
3.00 to 3.99%	$1,767	$6,561	$9,318	3.53%
4.00 to 4.99%	$659	$8,992	$2,850	4.55%
5.00 to 5.99%	$4,512	$4,409	$4,551	5.37%
6.00 to 6.99%	$317	$3,245	$2,940	6.55%
7.00 to 7.99%	$275	$2,099	$305	7.29%
8.00 to 8.99%	$0	$24	$333	8.34%
9.00 and Above	$11	$250	$536	9.48%
WARM	1 mo	14 mo	60 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$167,921**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$125,771
Book Value of Redeemable Preferred Stock	$15

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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	$101,862	1.05%	$7,024
Money Market Deposit Accounts (MMDAs)	$142,654	1.26%	$9,965
Passbook Accounts	$54,292	0.77%	$1,791
Non-Interest-Bearing Non-Maturity Deposits	$44,626		$1,772
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,078	0.50%	
Escrow for Mortgages Serviced for Others	$5,945	2.49%	
Other Escrows	$5,053	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$355,511		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$219		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-45		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$25,183		
Miscellaneous II	$2,746		
TOTAL LIABILITIES	**$846,932**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$859
EQUITY CAPITAL	$81,777
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$929,568**

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	$7,241
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$7
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	50	$2,245
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	38	$8,969
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	34	$382
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	70	$4,278
1014	Opt commitment to orig 25- or 30-year FRMs	69	$19,493
1016	Opt commitment to orig "other" Mortgages	49	$4,363
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$72
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$213
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		$735
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	7	$4,164
2016	Commit/purchase "other" Mortgage loans, svc retained	6	$1,724
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$20
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	6	$158
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	7	$47
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	32	$2,283
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	40	$8,553
2036	Commit/sell "other" Mortgage loans, svc retained		$67
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$25
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$20
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$9,374
2054	Commit/purchase 25- to 30-year FRM MBS	6	$18,388
2056	Commit/purchase "other" MBS		$40
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$32
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$185
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$28

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	17	$5,141
2074	Commit/sell 25- or 30-yr FRM MBS	19	$23,697
2076	Commit/sell "other" MBS		$33
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$100
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$29
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$289
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$42
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$317
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$987
2116	Commit/purchase "other" Mortgage loans, svc released		$1
2122	Commit/sell 1-mo COFI ARM loans, svc released		$1
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$3
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	10	$4,928
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	12	$703
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	9	$883
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	19	$1,150
2134	Commit/sell 25- or 30-yr FRM loans, svc released	27	$7,037
2136	Commit/sell "other" Mortgage loans, svc released	8	$1,275
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$49
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	10	$368
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$96
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	7	$85
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	14	$277
2214	Firm commit/originate 25- or 30-year FRM loans	16	$955
2216	Firm commit/originate "other" Mortgage loans	15	$558
3014	Option to purchase 25- or 30-yr FRMs		$35
3016	Option to purchase "other" Mortgages		$113
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$48

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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
3028	Option to sell 3- or 5-year Treasury ARMs		$24
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$10
3032	Option to sell 10-, 15-, or 20-year FRMs	7	$36
3034	Option to sell 25- or 30-year FRMs	13	$457
3036	Option to sell "other" Mortgages		$5
3068	Short option to sell 3- or 5-yr Treasury ARMs		$89
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$7
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$10
3074	Short option to sell 25- or 30-yr FRMs		$66
3076	Short option to sell "other" Mortgages		$5
4002	Commit/purchase non-Mortgage financial assets	26	$1,263
4006	Commit/purchase "other" liabilities		$505
4022	Commit/sell non-Mortgage financial assets		$187
5002	IR swap: pay fixed, receive 1-month LIBOR		$5,196
5004	IR swap: pay fixed, receive 3-month LIBOR	12	$27,168
5006	IR swap: pay fixed, receive 6-month LIBOR		$60
5010	IR swap: pay fixed, receive 3-month Treasury		$300
5024	IR swap: pay 1-month LIBOR, receive fixed		$9,173
5026	IR swap: pay 3-month LIBOR, receive fixed	7	$35,740
5104	IR swaption: pay fixed, receive 3-month LIBOR		$17,718
5126	IR swaption: pay 3-month LIBOR, receive fixed		$300
5226	Short IR swaption: pay 3-mo LIBOR, receive fixed		$10
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$66
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$66
6002	Interest rate Cap based on 1-month LIBOR		$692
6004	Interest rate Cap based on 3-month LIBOR		$693
6020	Interest rate Cap based on cost-of-funds index (COFI)		$191
6022	Interest rate Cap based on the prime rate		$50

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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
6032	Short interest rate Cap based on 1-month LIBOR		$7
6034	Short interest rate Cap based on 3-month LIBOR		$5
6050	Short interest rate Cap based on cost-of-funds index		$191
7004	Interest rate floor based on 3-month LIBOR		$250
7018	Interest rate floor based on 10-year Treasury		$1,350
8008	Long futures contract on 5-year Treasury note		$5
8010	Long futures contract on 10-year Treasury note		$32
8016	Long futures contract on 3-month Eurodollar		$60,186
8036	Short futures contract on 2-year Treasury note		$0
8038	Short futures contract on 5-year Treasury note		$16
8040	Short futures contract on 10-year Treasury note		$9
8046	Short futures contract on 3-month Eurodollar		$73,050
9010	Long call option on 10-year T-note futures contract		$14
9012	Long call option on Treasury bond futures contract		$62
9036	Long put option on T-bond futures contract		$6
9058	Short call option on 10-year T-note futures contract		$17
9502	Fixed-rate construction loans in process	44	$2,736
9512	Adjustable-rate construction loans in process	40	$6,390