Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: West

All Reporting CMR | **Reporting Dockets: 82** | **December 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	52,460	-24,016	-31 %	7.59 %	-303 bp
+200 bp	62,872	-13,604	-18 %	8.94 %	-168 bp
+100 bp	70,794	-5,682	-7 %	9.93 %	-69 bp
0 bp	76,476			10.62 %	
-100 bp	79,530	3,054	+4 %	10.98 %	+36 bp
-200 bp	79,764	3,288	+4 %	10.99 %	+37 bp

Risk Measure for a Given Rate Shock

	12/31/2005	09/30/2005	12/31/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	10.62 %	10.28 %	10.74 %
Post-shock NPV Ratio	8.94 %	8.70 %	9.44 %
Sensitivity Measure: Decline in NPV Ratio	168 bp	158 bp	130 bp
TB 13a Level of Risk	Minimal	Minimal	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. As a result, the results may not be comparable to those from the September 2004 cycle.
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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Present Value Estimates by Interest Rate Scenario

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All Reporting CMR
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Amounts in Millions

Reporting Dockets: 82
December 2005
Data as of: 03/23/2006

	-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	40,737	40,475	39,409	37,498	35,438	33,444	39,416	99.98	3.78
30-Year Mortgage Securities	12,604	12,507	12,130	11,494	10,821	10,182	12,202	99.41	4.17
15-Year Mortgages and MBS	20,492	20,100	19,397	18,553	17,682	16,831	19,388	100.05	3.99
Balloon Mortgages and MBS	16,498	16,187	15,776	15,254	14,634	13,941	15,845	99.57	2.96
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	17,186	17,174	17,150	17,086	16,964	16,765	16,580	103.44	0.26
7 Month to 2 Year Reset Frequency	25,497	25,246	24,917	24,485	23,956	23,340	25,154	99.06	1.53
2+ to 5 Year Reset Frequency	52,128	51,032	49,670	48,103	46,394	44,584	51,015	97.36	2.95
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	224,630	223,169	221,536	219,378	215,978	210,850	211,976	104.51	0.86
2 Month to 5 Year Reset Frequency	22,590	22,257	21,881	21,458	20,979	20,447	22,159	98.75	1.82
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	14,584	14,534	14,492	14,446	14,377	14,279	14,540	99.67	0.30
Adjustable-Rate, Fully Amortizing	39,340	39,177	39,022	38,728	38,292	37,889	39,174	99.61	0.58
Fixed-Rate, Balloon	4,002	3,819	3,646	3,484	3,332	3,189	3,617	100.81	4.58
Fixed-Rate, Fully Amortizing	3,375	3,202	3,042	2,895	2,759	2,633	2,996	101.56	5.05
Construction and Land Loans									
Adjustable-Rate	5,681	5,675	5,669	5,664	5,658	5,653	5,671	99.97	0.10
Fixed-Rate	4,317	4,136	3,974	3,828	3,697	3,579	4,007	99.16	3.87
Second-Mortgage Loans and Securities									
Adjustable-Rate	47,513	47,498	47,486	47,478	47,476	47,475	47,631	99.70	0.02
Fixed-Rate	19,796	19,288	18,806	18,350	17,915	17,502	18,655	100.81	2.49
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	4,210	4,164	4,101	4,019	3,924	3,817	4,101	100.00	1.76
Accrued Interest Receivable	2,755	2,755	2,755	2,755	2,755	2,755	2,755	100.00	0.00
Advance for Taxes/Insurance	193	193	193	193	193	193	193	100.00	0.00
Float on Escrows on Owned Mortgages	35	61	91	117	140	161			-30.48
LESS: Value of Servicing on Mortgages Serviced by Others	51	83	129	145	148	146			-23.83
TOTAL MORTGAGE LOANS AND SECURITIES	**578,112**	**572,563**	**565,014**	**555,121**	**543,216**	**529,364**	**557,072**	**101.43**	**1.54**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	18,997	18,986	18,976	18,968	18,961	18,955	18,975	100.01	0.05
Fixed-Rate	4,155	3,945	3,748	3,565	3,393	3,232	3,650	102.70	5.07
Consumer Loans									
Adjustable-Rate	14,159	14,130	14,103	14,076	14,051	14,027	13,134	107.37	0.19
Fixed-Rate	18,726	18,447	18,177	17,914	17,658	17,410	17,250	105.37	1.47
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-927	-920	-914	-907	-901	-895	-914	0.00	0.71
Accrued Interest Receivable	314	314	314	314	314	314	314	100.00	0.00
TOTAL NONMORTGAGE LOANS	**55,423**	**54,902**	**54,404**	**53,929**	**53,476**	**53,043**	**52,408**	**103.81**	**0.89**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	13,606	13,606	13,606	13,606	13,606	13,606	13,606	100.00	0.00
Equities and All Mutual Funds	780	752	724	695	665	636	724	100.00	3.98
Zero-Coupon Securities	16	15	14	13	12	11	14	100.66	7.48
Government and Agency Securities	7,409	7,158	6,918	6,689	6,470	6,261	6,866	100.76	3.39
Term Fed Funds, Term Repos	1,494	1,492	1,491	1,489	1,487	1,486	1,492	99.94	0.11
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,668	1,529	1,405	1,296	1,198	1,112	1,374	102.27	8.28
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	12,539	12,410	12,121	11,742	11,370	10,995	14,856	81.59	2.75
Structured Securities (Complex)	8,814	8,707	8,590	8,488	8,407	8,334	8,651	99.30	1.27
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	1	100.00	1.06
TOTAL CASH, DEPOSITS, AND SECURITIES	**46,326**	**45,668**	**44,868**	**44,016**	**43,215**	**42,439**	**47,581**	**94.30**	**1.84**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	304	304	304	304	304	304	304	100.00	0.00
Real Estate Held for Investment	40	40	40	40	40	40	40	100.00	0.00
Investment in Unconsolidated Subsidiaries	529	535	517	480	437	388	517	100.00	5.28
Office Premises and Equipment	4,964	4,964	4,964	4,964	4,964	4,964	4,964	100.00	0.00
TOTAL REAL ASSETS, ETC.	**5,836**	**5,842**	**5,824**	**5,788**	**5,745**	**5,695**	**5,824**	**100.00**	**0.47**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	2,246	3,311	4,033	4,252	4,250	4,164			-11.66
Adjustable-Rate Servicing	2,108	2,169	2,223	2,270	2,296	2,308			-2.27
Float on Mortgages Serviced for Others	2,160	2,732	3,212	3,539	3,792	4,003			-12.57
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**6,514**	**8,212**	**9,469**	**10,061**	**10,338**	**10,475**			**-9.76**
OTHER ASSETS									
Purchased and Excess Servicing							9,442		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	22,687	22,687	22,687	22,687	22,687	22,687	22,687	100.00	0.00
Miscellaneous II							15,039		
Deposit Intangibles									
Retail CD Intangible	124	148	169	191	213	234			-12.81
Transaction Account Intangible	3,299	4,565	5,696	6,551	7,575	8,530			-17.44
MMDA Intangible	2,648	3,189	3,833	4,498	5,154	5,802			-17.07
Passbook Account Intangible	3,442	4,495	5,144	6,229	7,218	8,114			-16.86
Non-Interest-Bearing Account Intangible	1,520	2,327	3,095	3,822	4,516	5,179			-24.15
TOTAL OTHER ASSETS	**33,720**	**37,410**	**40,624**	**43,978**	**47,362**	**50,545**	**47,169**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							4,710		
TOTAL ASSETS	**725,931**	**724,597**	**720,201**	**712,893**	**703,352**	**691,561**	**714,764**	**101/98*** **	**0.81/1.30*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	130,021	129,561	129,105	128,656	128,209	127,765	129,377	99.79	0.35
Fixed-Rate Maturing in 13 Months or More	25,186	24,597	24,028	23,478	22,947	22,433	24,280	98.96	2.33
Variable-Rate	9,273	9,264	9,254	9,244	9,234	9,225	9,255	99.98	0.10
Demand									
Transaction Accounts	49,978	49,978	49,978	49,978	49,978	49,978	49,978	100/89*	0.00/2.24*
MMDAs	54,064	54,064	54,064	54,064	54,064	54,064	54,064	100/93*	0.00/1.30*
Passbook Accounts	47,307	47,307	47,307	47,307	47,307	47,307	47,307	100/89*	0.00/2.06*
Non-Interest-Bearing Accounts	35,256	35,256	35,256	35,256	35,256	35,256	35,256	100/91*	0.00/2.32*
TOTAL DEPOSITS	**351,085**	**350,026**	**348,991**	**347,983**	**346,996**	**346,028**	**349,518**	**100/95***	**0.29/1.30***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	85,710	85,159	84,617	84,085	83,562	83,049	85,183	99.34	0.63
Fixed-Rate Maturing in 37 Months or More	25,091	24,006	22,980	22,009	21,091	20,220	23,610	97.33	4.35
Variable-Rate	140,567	140,409	140,252	140,096	139,940	139,784	140,180	100.05	0.11
TOTAL BORROWINGS	**251,368**	**249,574**	**247,850**	**246,190**	**244,593**	**243,053**	**248,973**	**99.55**	**0.68**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	4,430	4,430	4,430	4,430	4,430	4,430	4,430	100.00	0.00
Other Escrow Accounts	5,311	5,153	5,003	4,863	4,731	4,607	5,816	86.03	2.89
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	17,898	17,898	17,898	17,898	17,898	17,898	17,898	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	4,126		
TOTAL OTHER LIABILITIES	**27,640**	**27,481**	**27,332**	**27,192**	**27,060**	**26,936**	**32,271**	**84.70**	**0.53**
Other Liabilities not Included Above									
Self-Valued	19,890	19,521	19,186	18,944	18,766	18,613	19,330	99.25	1.50
Unamortized Yield Adjustments							-70		
TOTAL LIABILITIES	**649,982**	**646,602**	**643,359**	**640,309**	**637,415**	**634,630**	**650,022**	**99/96****	**0.49/1.03****

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	298	236	22	-424	-911	-1,385			
ARMs	149	107	45	-53	-192	-368			
Other Mortgages	1,088	659	0	-842	-1,822	-2,895			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	2,642	1,931	-168	-4,176	-8,396	-12,395			
Sell Mortgages and MBS	-2,515	-1,956	69	3,563	7,149	10,519			
Purchase Non-Mortgage Items	-75	-37	0	35	69	101			
Sell Non-Mortgage Items	-3	-2	0	2	3	5			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-1,993	-927	81	1,036	1,942	2,801			
Pay Floating, Receive Fixed Swaps	1,515	552	-354	-1,208	-2,012	-2,772			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	1	1	18	184	367	537			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	436	209	0	-193	-396	-603			
Options on Futures	426	220	90	63	99	156			
Construction LIP	63	28	-6	-41	-74	-107			
Self-Valued	1,783	513	-163	262	1,111	1,936			
TOTAL OFF-BALANCE-SHEET POSITIONS	**3,815**	**1,535**	**-366**	**-1,790**	**-3,065**	**-4,470**			

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	725,931	724,597	720,201	712,893	703,352	691,561	714,764	101/98***	0.81/1.30***
MINUS TOTAL LIABILITIES	649,982	646,602	643,359	640,309	637,415	634,630	650,022	99/96**	0.49/1.03**
PLUS OFF-BALANCE-SHEET POSITIONS	3,815	1,535	-366	-1,790	-3,065	-4,470			
TOTAL NET PORTFOLIO VALUE #	79,764	79,530	76,476	70,794	62,872	52,460	64,742	118.13	5.71

* 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	$605	$15,723	$17,977	$3,605	$1,506
WARM	327 mo	344 mo	345 mo	319 mo	287 mo
WAC	4.24%	5.63%	6.35%	7.36%	8.99%
Amount of these that is FHA or VA Guaranteed	$23	$788	$1,366	$416	$139
Securities Backed by Conventional Mortgages	$1,529	$5,815	$2,945	$142	$63
WARM	409 mo	349 mo	333 mo	256 mo	198 mo
Weighted Average Pass-Through Rate	4.78%	5.33%	6.20%	7.29%	8.87%
Securities Backed by FHA or VA Mortgages	$23	$421	$1,108	$116	$41
WARM	309 mo	337 mo	327 mo	285 mo	265 mo
Weighted Average Pass-Through Rate	4.50%	5.40%	6.14%	7.16%	8.32%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,495	$7,781	$5,393	$839	$340
WAC	4.65%	5.57%	6.36%	7.35%	9.01%
Mortgage Securities	$1,346	$1,965	$183	$26	$19
Weighted Average Pass-Through Rate	4.37%	5.12%	6.06%	7.24%	8.53%
WARM (of 15-Year Loans and Securities)	149 mo	173 mo	182 mo	168 mo	142 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,992	$9,697	$2,026	$161	$59
WAC	4.63%	5.47%	6.25%	7.29%	8.95%
Mortgage Securities	$757	$588	$563	$2	$0
Weighted Average Pass-Through Rate	4.66%	5.20%	6.50%	7.34%	8.30%
WARM (of Balloon Loans and Securities)	132 mo	160 mo	182 mo	145 mo	91 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$86,850**

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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	$214	$280	$1	$7,937	$174
WAC	4.80%	4.10%	5.36%	2.47%	4.65%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$16,366	$24,874	$51,014	$204,039	$21,985
Weighted Average Margin	289 bp	327 bp	257 bp	314 bp	274 bp
WAC	5.99%	5.53%	5.01%	6.52%	5.42%
WARM	329 mo	337 mo	337 mo	358 mo	313 mo
Weighted Average Time Until Next Payment Reset	2 mo	16 mo	45 mo	5 mo	25 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$326,883**

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	$55	$48	$27	$23	$6
Weighted Average Distance from Lifetime Cap	113 bp	84 bp	111 bp	105 bp	160 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1,526	$562	$260	$37,003	$93
Weighted Average Distance from Lifetime Cap	351 bp	374 bp	358 bp	354 bp	374 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$14,452	$24,104	$50,549	$174,778	$22,031
Weighted Average Distance from Lifetime Cap	568 bp	598 bp	525 bp	538 bp	666 bp
Balances Without Lifetime Cap	$546	$440	$179	$172	$29
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$9,962	$21,271	$50,459	$629	$5,018
Weighted Average Periodic Rate Cap	300 bp	201 bp	423 bp	217 bp	186 bp
Balances Subject to Periodic Rate Floors	$6,624	$20,082	$50,277	$658	$4,767
MBS Included in ARM Balances	$7,045	$1,923	$1,204	$3,631	$122

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$14,540	$39,174
WARM	114 mo	254 mo
Remaining Term to Full Amortization	245 mo	
Rate Index Code	0	0
Margin	241 bp	246 bp
Reset Frequency	8 mo	5 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,334	$4,339
Wghted Average Distance to Lifetime Cap	119 bp	147 bp
Fixed-Rate:		
Balances	$3,617	$2,996
WARM	73 mo	140 mo
Remaining Term to Full Amortization	292 mo	
WAC	6.47%	6.77%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$5,671	$4,007
WARM	12 mo	72 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	162 bp	6.72%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$47,631	$18,655
WARM	332 mo	210 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	37 bp	7.43%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$18,975	$3,650
WARM	35 mo	78 mo
Margin in Column 1; WAC in Column 2	347 bp	7.04%
Reset Frequency	1 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$13,134	$17,250
WARM	133 mo	58 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	921 bp	10.62%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$172	$9,080
Fixed Rate		
Remaining WAL <= 5 Years	$362	$3,624
Remaining WAL 5-10 Years	$65	$73
Remaining WAL Over 10 Years	$53	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$18	$0
Floating Rate	$94	$49
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$681	$0
WAC	5.48%	0.00%
Principal-Only MBS	$586	$0
WAC	5.90%	0.00%
Total Mortgage-Derivative Securities - Book Value	$2,031	$12,825

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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	$33,271	$231,162	$131,734	$35,319	$9,998
WARM	170 mo	284 mo	300 mo	264 mo	227 mo
Weighted Average Servicing Fee	26 bp	30 bp	32 bp	36 bp	40 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	2,937 loans				
FHA/VA	587 loans				
Subserviced by Others	24 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$81,294	$100,980	Total # of Adjustable-Rate Loans Serviced	857 loans
WARM (in months)	301 mo	340 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	39 bp	51 bp		

Total Balances of Mortgage Loans Serviced for Others	**$623,757**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$13,606		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$724		
Zero-Coupon Securities	$14	4.49%	92 mo
Government & Agency Securities	$6,866	4.40%	45 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,492	3.75%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,374	5.21%	138 mo
Memo: Complex Securities (from supplemental reporting)	$8,651		
Total Cash, Deposits, and Securities	**$32,726**		

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$5,881
Accrued Interest Receivable	$2,755
Advances for Taxes and Insurance	$193
Less: Unamortized Yield Adjustments	$-4,853
Valuation Allowances	$1,780
Unrealized Gains (Losses)	$-124

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$419
Accrued Interest Receivable	$314
Less: Unamortized Yield Adjustments	$-11
Valuation Allowances	$1,333
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$40
Repossessed Assets	$304
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$517
Office Premises and Equipment	$4,964
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-61
Less: Unamortized Yield Adjustments	$-32
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$9,442
Miscellaneous I	$22,687
Miscellaneous II	$15,039
TOTAL ASSETS	**$714,764**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$9,088
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$63
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$616
Mortgage-Related Mututal Funds	$108
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$10,833
Weighted Average Servicing Fee	42 bp
Adjustable-Rate Mortgage Loans Serviced	$21,297
Weighted Average Servicing Fee	40 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$3,488

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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	$54,241	$3,958	$572	$339
WAC	3.70%	2.70%	5.20%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$54,164	$12,884	$3,558	$522
WAC	3.91%	3.53%	5.15%	
WARM	6 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$9,762	$8,250	$126
WAC		3.71%	4.58%	
WARM		19 mo	22 mo	
Balances Maturing in 37 or More Months			$6,269	$419
WAC			4.46%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$153,657**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$21,558	$2,037	$2,561
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$86,326	$23,691	$13,450
Penalty in Months of Forgone Interest	2.54 mo	4.67 mo	8.68 mo
Balances in New Accounts	$13,298	$823	$204

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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%	$1,952	$7,311	$1,975	2.11%
3.00 to 3.99%	$9,396	$14,943	$5,221	3.60%
4.00 to 4.99%	$32,909	$15,853	$10,704	4.35%
5.00 to 5.99%	$500	$1,893	$3,738	5.36%
6.00 to 6.99%	$104	$198	$1,299	6.67%
7.00 to 7.99%	$2	$23	$79	7.27%
8.00 to 8.99%	$0	$2	$169	8.01%
9.00 and Above	$0	$97	$424	9.60%
WARM	1 mo	16 mo	60 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$108,793**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$168,766
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	$49,978	1.99%	$2,331
Money Market Deposit Accounts (MMDAs)	$54,064	2.27%	$4,727
Passbook Accounts	$47,307	1.81%	$4,923
Non-Interest-Bearing Non-Maturity Deposits	$35,256		$1,849
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$404	0.79%	
Escrow for Mortgages Serviced for Others	$4,027	0.10%	
Other Escrows	$5,816	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$196,852		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-69		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$17,898		
Miscellaneous II	$4,126		
TOTAL LIABILITIES	**$650,022**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$228
EQUITY CAPITAL	$64,514
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$714,764**

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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	9	$657
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	7	$10
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	19	$4,465
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	13	$3,169
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	8	$1,611
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	29	$1,998
1014	Opt commitment to orig 25- or 30-year FRMs	36	$8,006
1016	Opt commitment to orig "other" Mortgages	33	$29,009
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$89
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$348
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$215
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$161
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$21
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$921
2016	Commit/purchase "other" Mortgage loans, svc retained		$38
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$165
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$47
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	9	$11
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	17	$208
2036	Commit/sell "other" Mortgage loans, svc retained		$91
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$10,204
2054	Commit/purchase 25- to 30-year FRM MBS		$58,521
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$2
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	7	$9,340
2074	Commit/sell 25- or 30-yr FRM MBS	8	$53,049
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		$849

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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		$0
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$373
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$3,507
2116	Commit/purchase "other" Mortgage loans, svc released		$112
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$480
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$114
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	6	$6
2134	Commit/sell 25- or 30-yr FRM loans, svc released	11	$93
2136	Commit/sell "other" Mortgage loans, svc released		$20
2202	Firm commitment to originate 1-month COFI ARM loans		$0
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$21
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	6	$54
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	7	$98
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	$27
2214	Firm commit/originate 25- or 30-year FRM loans	13	$99
2216	Firm commit/originate "other" Mortgage loans	12	$76
3014	Option to purchase 25- or 30-yr FRMs		$10
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$29
3028	Option to sell 3- or 5-year Treasury ARMs		$10
3032	Option to sell 10-, 15-, or 20-year FRMs		$102
3034	Option to sell 25- or 30-year FRMs		$3,027
4002	Commit/purchase non-Mortgage financial assets	12	$410
4006	Commit/purchase "other" liabilities		$1,312
4022	Commit/sell non-Mortgage financial assets		$726
5002	IR swap: pay fixed, receive 1-month LIBOR		$2,036
5004	IR swap: pay fixed, receive 3-month LIBOR		$40,774
5024	IR swap: pay 1-month LIBOR, receive fixed		$3,511

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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
5026	IR swap: pay 3-month LIBOR, receive fixed		$23,719
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$151
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$93
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$151
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$12
8006	Long futures contract on 2-year Treasury note		$5,220
8008	Long futures contract on 5-year Treasury note		$5,122
8010	Long futures contract on 10-year Treasury note		$2,820
8016	Long futures contract on 3-month Eurodollar		$37,158
8036	Short futures contract on 2-year Treasury note		$3,126
8038	Short futures contract on 5-year Treasury note		$947
8040	Short futures contract on 10-year Treasury note		$543
8046	Short futures contract on 3-month Eurodollar		$96,176
9008	Long call option on 5-year T-note futures contract		$179
9010	Long call option on 10-year T-note futures contract		$3,235
9034	Long put option on 10-year T-note futures contract		$850
9502	Fixed-rate construction loans in process	41	$2,320
9512	Adjustable-rate construction loans in process	35	$3,882

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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		$20
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$682
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		$175
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$1,882
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$66
120	Other investment securities, fixed-coupon securities		$3
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$1
180	Consumer loans; loans on deposits		$2
183	Consumer loans; auto loans and leases		$151
184	Consumer loans; mobile home loans		$2
187	Consumer loans; recreational vehicles		$39
189	Consumer loans; other		$6
200	Variable-rate, fixed-maturity CDs	20	$9,255
220	Variable-rate FHLB advances	18	$119,217
299	Other variable-rate	7	$20,963
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**
121 - Complex Securities - M/V estimate	38	$8,651	$8,814	$8,707	$8,590	$8,488	$8,407	$8,334
123 - Mortgage Derivatives - M/V estimate	34	$11,884	$12,539	$12,410	$12,121	$11,742	$11,370	$10,995
129 - Mortgage-Related Mutual Funds - M/V estimate	11	$105	$106	$105	$105	$103	$102	$100
280 - FHLB putable advance-M/V estimate	18	$2,921	$3,174	$3,017	$2,911	$2,836	$2,778	$2,727
281 - FHLB convertible advance-M/V estimate	6	$363	$389	$373	$364	$359	$358	$357
282 - FHLB callable advance-M/V estimate		$968	$1,003	$984	$959	$934	$912	$890
289 - Other FHLB structured advances - M/V estimate		$14,502	$14,734	$14,566	$14,386	$14,263	$14,183	$14,119
290 - Other structured borrowings - M/V estimate		$576	$590	$581	$566	$551	$536	$521
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$144,406	$1,783	$513	$-163	$262	$1,111	$1,936