Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: FHLB 11th District

All Reporting CMR | **Reporting Dockets: 27** | **December 2007**

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	35,966	-8,628	-19 %	7.99 %	-165 bp
+200 bp	39,988	-4,607	-10 %	8.78 %	-87 bp
+100 bp	42,660	-1,934	-4 %	9.29 %	-36 bp
0 bp	44,594			9.65 %	
-100 bp	46,987	2,393	+5 %	10.11 %	+46 bp
-200 bp	49,914	5,320	+12 %	10.68 %	+103 bp

Risk Measure for a Given Rate Shock

	12/31/2007	9/30/2007	12/31/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	9.65 %	10.09 %	11.05 %
Post-shock NPV Ratio	8.78 %	8.28 %	9.49 %
Sensitivity Measure: Decline in NPV Ratio	87 bp	181 bp	156 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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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	23,632	23,314	22,946	22,443	21,721	20,828	22,423	102.33	1.90
30-Year Mortgage Securities	1,874	1,846	1,802	1,730	1,649	1,569	1,802	100.00	3.22
15-Year Mortgages and MBS	12,313	12,147	11,900	11,563	11,174	10,769	11,697	101.74	2.45
Balloon Mortgages and MBS	15,202	14,981	14,729	14,413	14,017	13,538	14,607	100.83	1.93
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	7,330	7,286	7,246	7,210	7,172	7,122	7,093	102.16	0.52
7 Month to 2 Year Reset Frequency	15,344	15,230	15,118	15,012	14,886	14,673	14,999	100.79	0.72
2+ to 5 Year Reset Frequency	26,613	26,310	25,986	25,600	24,871	23,871	25,760	100.88	1.37
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	115,619	114,719	113,788	112,784	111,616	110,159	109,881	103.56	0.85
2 Month to 5 Year Reset Frequency	14,100	13,918	13,724	13,522	13,303	13,063	14,012	97.94	1.45
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	8,952	8,872	8,809	8,757	8,684	8,592	8,791	100.21	0.65
Adjustable-Rate, Fully Amortizing	38,965	38,663	38,462	38,301	38,005	37,484	38,376	100.22	0.47
Fixed-Rate, Balloon	4,756	4,512	4,285	4,072	3,873	3,687	4,266	100.43	5.14
Fixed-Rate, Fully Amortizing	2,777	2,640	2,513	2,395	2,286	2,185	2,465	101.94	4.86
Construction and Land Loans									
Adjustable-Rate	6,546	6,534	6,522	6,510	6,497	6,485	6,543	99.68	0.19
Fixed-Rate	2,236	2,148	2,068	1,997	1,932	1,874	2,260	91.50	3.65
Second-Mortgage Loans and Securities									
Adjustable-Rate	41,564	41,454	41,346	41,240	41,135	41,033	41,278	100.16	0.26
Fixed-Rate	18,416	17,975	17,555	17,154	16,771	16,406	16,948	103.58	2.34
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	6,875	6,809	6,739	6,660	6,559	6,432	6,739	100.00	1.11
Accrued Interest Receivable	2,203	2,203	2,203	2,203	2,203	2,203	2,203	100.00	0.00
Advance for Taxes/Insurance	260	260	260	260	260	260	260	100.00	0.00
Float on Escrows on Owned Mortgages	16	28	43	62	83	105			-39.97
LESS: Value of Servicing on Mortgages Serviced by Others	29	31	39	54	64	70			-29.76
TOTAL MORTGAGE LOANS AND SECURITIES	**365,565**	**361,818**	**358,004**	**353,831**	**348,632**	**342,266**	**352,404**	**101.59**	**1.12**

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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	3,025	3,019	3,014	3,008	3,003	2,997	3,064	98.37	0.19
Fixed-Rate	554	533	513	494	476	458	538	95.33	3.81
Consumer Loans									
Adjustable-Rate	10,450	10,425	10,400	10,375	10,351	10,326	9,847	105.62	0.24
Fixed-Rate	2,560	2,535	2,510	2,486	2,463	2,441	2,550	98.44	0.97
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-450	-448	-446	-445	-443	-441	-446	0.00	0.40
Accrued Interest Receivable	72	72	72	72	72	72	72	100.00	0.00
TOTAL NONMORTGAGE LOANS	**16,212**	**16,136**	**16,063**	**15,991**	**15,921**	**15,854**	**15,624**	**102.80**	**0.45**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	5,256	5,256	5,256	5,256	5,256	5,256	5,256	100.00	0.00
Equities and All Mutual Funds	351	338	325	312	298	285	325	100.00	4.06
Zero-Coupon Securities	5,041	5,036	5,032	5,028	5,024	5,020	5,026	100.12	0.08
Government and Agency Securities	5,353	4,993	4,662	4,357	4,076	3,817	4,240	109.94	6.83
Term Fed Funds, Term Repos	2,900	2,897	2,895	2,892	2,890	2,887	2,892	100.09	0.09
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	4,573	4,091	3,675	3,315	3,003	2,732	3,760	97.74	10.56
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	23,560	22,846	22,029	21,155	20,293	19,444	22,077	99.78	3.84
Structured Securities (Complex)	1,804	1,794	1,780	1,751	1,702	1,643	1,774	100.37	1.21
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**48,839**	**47,253**	**45,655**	**44,067**	**42,542**	**41,085**	**45,351**	**100.67**	**3.49**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	1,415	1,415	1,415	1,415	1,415	1,415	1,415	100.00	0.00
Real Estate Held for Investment	48	48	48	48	48	48	48	100.00	0.00
Investment in Unconsolidated Subsidiaries	2,343	2,203	2,063	1,923	1,782	1,642	2,063	100.00	6.81
Office Premises and Equipment	3,515	3,515	3,515	3,515	3,515	3,515	3,515	100.00	0.00
TOTAL REAL ASSETS, ETC.	**7,322**	**7,182**	**7,042**	**6,901**	**6,761**	**6,621**	**7,042**	**100.00**	**1.99**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	1,316	1,517	1,976	2,573	2,978	3,135			-26.73
Adjustable-Rate Servicing	2,694	2,683	2,708	2,736	3,057	3,163			-0.97
Float on Mortgages Serviced for Others	1,696	1,950	2,282	2,632	2,957	3,196			-14.94
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**5,706**	**6,150**	**6,966**	**7,941**	**8,992**	**9,494**			**-12.85**
OTHER ASSETS									
Purchased and Excess Servicing							9,208		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	18,474	18,474	18,474	18,474	18,474	18,474	18,474	100.00	0.00
Miscellaneous II							13,268		
Deposit Intangibles									
Retail CD Intangible	74	89	101	113	126	140			-11.90
Transaction Account Intangible	1,420	2,110	2,748	3,397	3,864	4,353			-23.41
MMDA Intangible	1,208	1,672	1,986	2,268	2,623	3,031			-15.01
Passbook Account Intangible	1,662	2,315	2,874	3,397	3,805	4,409			-18.83
Non-Interest-Bearing Account Intangible	925	1,672	2,380	3,053	3,694	4,303			-29.02
TOTAL OTHER ASSETS	**23,764**	**26,332**	**28,564**	**30,703**	**32,585**	**34,711**	**40,951**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							1,725		
TOTAL ASSETS	**467,409**	**464,871**	**462,292**	**459,433**	**455,435**	**450,031**	**463,097**	**100/98*** **	**0.59/1.09*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	98,413	98,179	97,947	97,719	97,507	97,310	97,679	100.27	0.23
Fixed-Rate Maturing in 13 Months or More	11,443	11,114	10,800	10,501	10,250	10,037	10,366	104.19	2.84
Variable-Rate	1,339	1,339	1,340	1,340	1,340	1,341	1,337	100.20	-0.02
Demand									
Transaction Accounts	28,834	28,834	28,834	28,834	28,834	28,834	28,834	100/90*	0.00/2.47*
MMDAs	32,466	32,466	32,466	32,466	32,466	32,466	32,466	100/94*	0.00/0.98*
Passbook Accounts	31,510	31,510	31,510	31,510	31,510	31,510	31,510	100/91*	0.00/1.89*
Non-Interest-Bearing Accounts	30,611	30,611	30,611	30,611	30,611	30,611	30,611	100/92*	0.00/2.45*
TOTAL DEPOSITS	**234,616**	**234,053**	**233,508**	**232,981**	**232,518**	**232,108**	**232,802**	**100/96***	**0.23/1.22***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	53,468	53,022	52,585	52,157	51,736	51,324	52,331	100.49	0.82
Fixed-Rate Maturing in 37 Months or More	18,143	17,162	16,263	15,435	14,668	13,956	15,731	103.38	5.31
Variable-Rate	97,469	97,293	97,114	96,933	96,749	96,563	96,684	100.44	0.19
TOTAL BORROWINGS	**169,079**	**167,477**	**165,962**	**164,524**	**163,154**	**161,843**	**164,746**	**100.74**	**0.89**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	3,432	3,432	3,432	3,432	3,432	3,432	3,432	100.00	0.00
Other Escrow Accounts	391	379	368	357	347	338	422	87.01	2.97
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	12,507	12,507	12,507	12,507	12,507	12,507	12,507	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	1,906		
TOTAL OTHER LIABILITIES	**16,330**	**16,318**	**16,307**	**16,296**	**16,287**	**16,277**	**18,268**	**89.27**	**0.07**
Other Liabilities not Included Above									
Self-Valued	3,237	3,184	3,140	3,082	3,013	2,940	3,099	101.35	1.63
Unamortized Yield Adjustments							-31		
TOTAL LIABILITIES	**423,262**	**421,033**	**418,918**	**416,884**	**414,972**	**413,169**	**418,884**	**100/98****	**0.50/1.04****

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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	478	367	249	104	-134	-472			
ARMs	88	53	24	-8	-49	-103			
Other Mortgages	116	59	0	-71	-161	-267			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	442	228	-52	-537	-1,093	-1,657			
Sell Mortgages and MBS	-850	-516	-91	632	1,478	2,342			
Purchase Non-Mortgage Items	0	0	0	0	0	-1			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-1,769	-1,002	-285	385	1,014	1,603			
Pay Floating, Receive Fixed Swaps	4,795	2,417	272	-1,669	-3,428	-5,026			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	-14	-11	4	69	142	215			
Interest-Rate Caps	0	0	1	1	2	3			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-359	-176	0	170	335	494			
Options on Futures	50	20	6	1	0	0			
Construction LIP	50	19	-13	-44	-75	-105			
Self-Valued	2,740	1,691	1,107	1,077	1,495	2,077			
TOTAL OFF-BALANCE-SHEET POSITIONS	**5,768**	**3,149**	**1,220**	**110**	**-476**	**-895**			

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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	467,409	464,871	462,292	459,433	455,435	450,031	463,097	100/98***	0.59/1.09***
MINUS TOTAL LIABILITIES	423,262	421,033	418,918	416,884	414,972	413,169	418,884	100/98**	0.50/1.04**
PLUS OFF-BALANCE-SHEET POSITIONS	5,768	3,149	1,220	110	-476	-895			
TOTAL NET PORTFOLIO VALUE #	49,914	46,987	44,594	42,660	39,988	35,966	44,213	100.86	4.83

* 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	$30	$2,974	$10,177	$6,671	$2,570
WARM	311 mo	324 mo	339 mo	340 mo	308 mo
WAC	4.15%	5.67%	6.51%	7.40%	8.80%
Amount of these that is FHA or VA Guaranteed	$2	$144	$277	$76	$18
Securities Backed by Conventional Mortgages	$14	$1,548	$228	$4	$5
WARM	322 mo	320 mo	321 mo	314 mo	174 mo
Weighted Average Pass-Through Rate	4.51%	5.38%	6.01%	7.42%	9.02%
Securities Backed by FHA or VA Mortgages	$0	$0	$1	$1	$0
WARM	0 mo	0 mo	340 mo	255 mo	219 mo
Weighted Average Pass-Through Rate	0.00%	0.00%	6.10%	7.33%	8.00%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$171	$2,641	$4,420	$1,794	$580
WAC	4.71%	5.70%	6.49%	7.38%	8.73%
Mortgage Securities	$815	$1,181	$89	$4	$2
Weighted Average Pass-Through Rate	4.58%	5.23%	6.05%	7.04%	9.11%
WARM (of 15-Year Loans and Securities)	176 mo	170 mo	133 mo	94 mo	130 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$202	$2,058	$9,086	$2,664	$547
WAC	4.71%	5.58%	6.49%	7.33%	8.58%
Mortgage Securities	$12	$27	$11	$0	$0
Weighted Average Pass-Through Rate	4.47%	5.44%	6.11%	7.46%	0.00%
WARM (of Balloon Loans and Securities)	298 mo	317 mo	318 mo	269 mo	227 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$50,528**

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ASSETS (continued)

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$683	$223	$0	$2,879	$42
WAC	4.91%	5.71%	0.00%	7.22%	5.95%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$6,410	$14,776	$25,760	$107,002	$13,970
Weighted Average Margin	434 bp	331 bp	253 bp	307 bp	266 bp
WAC	8.66%	5.95%	6.70%	7.76%	6.03%
WARM	320 mo	319 mo	344 mo	345 mo	294 mo
Weighted Average Time Until Next Payment Reset	1 mo	12 mo	53 mo	4 mo	18 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$171,745**

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	$1,032	$116	$17	$8,712	$47
Weighted Average Distance from Lifetime Cap	167 bp	161 bp	154 bp	164 bp	152 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$2,675	$887	$352	$70,456	$1,097
Weighted Average Distance from Lifetime Cap	302 bp	327 bp	359 bp	289 bp	329 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$3,164	$13,960	$25,373	$30,681	$12,856
Weighted Average Distance from Lifetime Cap	576 bp	543 bp	519 bp	485 bp	599 bp
Balances Without Lifetime Cap	$222	$35	$18	$33	$12
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$4,353	$14,622	$25,409	$11	$4,837
Weighted Average Periodic Rate Cap	120 bp	329 bp	402 bp	195 bp	191 bp
Balances Subject to Periodic Rate Floors	$3,789	$10,618	$24,675	$11	$3,491
MBS Included in ARM Balances	$191	$1,589	$319	$175	$1,287

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$8,791	$38,376
WARM	103 mo	293 mo
Remaining Term to Full Amortization	320 mo	
Rate Index Code	0	0
Margin	234 bp	243 bp
Reset Frequency	7 mo	4 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,434	$9,041
Wghted Average Distance to Lifetime Cap	107 bp	145 bp
Fixed-Rate:		
Balances	$4,266	$2,465
WARM	83 mo	136 mo
Remaining Term to Full Amortization	319 mo	
WAC	6.48%	6.53%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,543	$2,260
WARM	31 mo	80 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	193 bp	7.46%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$41,278	$16,948
WARM	323 mo	160 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	38 bp	8.22%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,064	$538
WARM	227 mo	55 mo
Margin in Column 1; WAC in Column 2	192 bp	6.11%
Reset Frequency	1 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$9,847	$2,550
WARM	127 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	665 bp	9.79%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$4,415	$10,514
Fixed Rate		
Remaining WAL <= 5 Years	$330	$2,720
Remaining WAL 5-10 Years	$2,338	$773
Remaining WAL Over 10 Years	$398	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$39	$0
Floating Rate	$107	$4
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$299	$8
WAC	6.88%	6.35%
Principal-Only MBS	$88	$0
WAC	6.15%	0.00%
Total Mortgage-Derivative Securities - Book Value	$8,014	$14,018

AGGREGATE SCHEDULE CMR REPORT

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	$18,681	$132,198	$139,983	$31,838	$7,793
WARM	146 mo	262 mo	309 mo	306 mo	285 mo
Weighted Average Servicing Fee	26 bp	29 bp	31 bp	35 bp	40 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	2,162 loans				
FHA/VA	4 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$197,142	$85,241	Total # of Adjustable-Rate Loans Serviced	1,083 loans
WARM (in months)	311 mo	345 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	38 bp	80 bp		

Total Balances of Mortgage Loans Serviced for Others **$612,877**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$5,256		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$325		
Zero-Coupon Securities	$5,026	4.27%	1 mo
Government & Agency Securities	$4,240	5.19%	102 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,892	4.69%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$3,760	5.08%	196 mo
Memo: Complex Securities (from supplemental reporting)	$1,774		

Total Cash, Deposits, and Securities **$23,274**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$9,949
Accrued Interest Receivable	$2,203
Advances for Taxes and Insurance	$260
Less: Unamortized Yield Adjustments	$-1,654
Valuation Allowances	$3,210
Unrealized Gains (Losses)	$80

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$277
Accrued Interest Receivable	$72
Less: Unamortized Yield Adjustments	$6
Valuation Allowances	$723
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$48
Repossessed Assets	$1,415
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$2,063
Office Premises and Equipment	$3,515
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$29
Less: Unamortized Yield Adjustments	$31
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$9,208
Miscellaneous I	$18,474
Miscellaneous II	$13,268
TOTAL ASSETS	**$463,053**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$1,011
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$128
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$277
Mortgage-Related Mututal Funds	$48
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$4,415
Weighted Average Servicing Fee	45 bp
Adjustable-Rate Mortgage Loans Serviced	$8,777
Weighted Average Servicing Fee	40 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$474

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$40,347	$3,499	$502	$326
WAC	4.88%	4.95%	4.36%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$47,874	$3,885	$1,573	$919
WAC	4.74%	4.69%	4.50%	
WARM	6 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months		$3,285	$3,036	$67
WAC		4.56%	4.38%	
WARM		21 mo	23 mo	
Balances Maturing in 37 or More Months			$4,045	$29
WAC			5.11%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$108,044**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$24,847	$2,814	$4,490
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$70,816	$7,854	$5,213
Penalty in Months of Forgone Interest	2.56 mo	5.72 mo	8.58 mo
Balances in New Accounts	$11,892	$969	$385

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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%	$111	$69	$0	1.77%
3.00 to 3.99%	$1,635	$642	$4,251	3.74%
4.00 to 4.99%	$15,983	$23,659	$3,558	4.50%
5.00 to 5.99%	$5,843	$4,072	$5,887	5.30%
6.00 to 6.99%	$0	$140	$1,932	6.77%
7.00 to 7.99%	$0	$27	$72	7.22%
8.00 to 8.99%	$0	$150	$5	8.01%
9.00 and Above	$0	$0	$26	10.05%
WARM	1 mo	18 mo	81 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$68,062**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$101,120
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	$28,834	2.06%	$725
Money Market Deposit Accounts (MMDAs)	$32,466	3.35%	$11,026
Passbook Accounts	$31,510	2.36%	$1,492
Non-Interest-Bearing Non-Maturity Deposits	$30,611		$1,549
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$389	0.15%	
Escrow for Mortgages Serviced for Others	$3,043	0.09%	
Other Escrows	$422	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$127,275		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-33		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$12,507		
Miscellaneous II	$1,906		
TOTAL LIABILITIES	**$418,884**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$3,917
EQUITY CAPITAL	$40,252
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$463,053**

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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		$208
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$8
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	6	$3,436
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	8	$1,159
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$261
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	9	$2,130
1014	Opt commitment to orig 25- or 30-year FRMs	9	$8,265
1016	Opt commitment to orig "other" Mortgages	11	$4,932
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$5
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$806
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$187
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$0
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$32
2036	Commit/sell "other" Mortgage loans, svc retained		$116
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$574
2054	Commit/purchase 25- to 30-year FRM MBS		$11,054
2056	Commit/purchase "other" MBS		$12
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$2
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$1,402
2074	Commit/sell 25- or 30-yr FRM MBS		$16,115
2076	Commit/sell "other" MBS		$530
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$66
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$0
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$2
2202	Firm commitment to originate 1-month COFI ARM loans		$9
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$4

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$64
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans		$1
2214	Firm commit/originate 25- or 30-year FRM loans		$2
2216	Firm commit/originate "other" Mortgage loans		$296
3028	Option to sell 3- or 5-year Treasury ARMs		$3
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$7
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$1,513
3054	Short option to purchase 25- or 30-yr FRMs		$200
4002	Commit/purchase non-Mortgage financial assets		$9
4022	Commit/sell non-Mortgage financial assets		$152
5004	IR swap: pay fixed, receive 3-month LIBOR		$23,461
5024	IR swap: pay 1-month LIBOR, receive fixed		$7,750
5026	IR swap: pay 3-month LIBOR, receive fixed		$31,838
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$88
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$8
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$88
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$8
6004	Interest rate Cap based on 3-month LIBOR		$50
8036	Short futures contract on 2-year Treasury note		$1,728
8038	Short futures contract on 5-year Treasury note		$750
8040	Short futures contract on 10-year Treasury note		$438
8046	Short futures contract on 3-month Eurodollar		$27,724
9010	Long call option on 10-year T-note futures contract		$600
9502	Fixed-rate construction loans in process	9	$815
9512	Adjustable-rate construction loans in process	11	$3,988

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$161
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$548
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$108
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$406
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,267
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$162
185	Consumer loans; credit cards		$180
187	Consumer loans; recreational vehicles		$60
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	7	$1,337
220	Variable-rate FHLB advances		$60,191
299	Other variable-rate		$36,493

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	**#Firms if # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	12	$1,774	$1,804	$1,794	$1,780	$1,751	$1,702	$1,643
123 - Mortgage Derivatives - M/V estimate	10	$22,077	$23,560	$22,846	$22,029	$21,155	$20,293	$19,444
129 - Mortgage-Related Mutual Funds - M/V estimate		$43	$44	$44	$43	$43	$42	$41
280 - FHLB putable advance-M/V estimate		$220	$238	$231	$226	$222	$218	$216
282 - FHLB callable advance-M/V estimate		$1,831	$1,835	$1,833	$1,829	$1,813	$1,782	$1,743
289 - Other FHLB structured advances - M/V estimate		$369	$471	$434	$402	$374	$350	$328
290 - Other structured borrowings - M/V estimate		$679	$692	$685	$683	$673	$663	$653
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$124,548	$2,740	$1,691	$1,107	$1,077	$1,495	$2,077