Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: West

All Reporting CMR **Reporting Dockets: 91** **March 2004**

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	36,629	-19,099	-34 %	7.07 %	-328 bp
+200 bp	44,410	-11,318	-20 %	8.43 %	-192 bp
+100 bp	50,982	-4,746	-9 %	9.55 %	-80 bp
0 bp	55,728			10.35 %	
-100 bp	57,467	1,738	+3 %	10.63 %	+28 bp

Risk Measure for a Given Rate Shock

	03/31/2004	12/31/2003	03/31/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	10.35 %	10.85 %	10.32 %
Post-shock NPV Ratio	8.43 %	9.02 %	9.40 %
Sensitivity Measure: Decline in NPV Ratio	192 bp	183 bp	92 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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	-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	43,509	42,470	40,184	37,890	35,722	41,214	103.05	3.91
30-Year Mortgage Securities	6,838	6,713	6,467	6,166	5,831	6,453	104.04	2.76
15-Year Mortgages and MBS	23,099	22,513	21,572	20,542	19,531	21,814	103.21	3.39
Balloon Mortgages and MBS	8,626	8,465	8,225	7,911	7,543	8,262	102.45	2.37
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	14,264	14,228	14,195	14,150	14,084	14,240	99.92	0.24
7 Month to 2 Year Reset Frequency	18,677	18,512	18,322	18,049	17,681	17,796	104.02	0.96
2+ to 5 Year Reset Frequency	45,621	44,273	42,701	40,962	39,148	44,088	100.42	3.30
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	150,135	149,284	148,021	146,309	144,098	142,703	104.61	0.71
2 Month to 5 Year Reset Frequency	33,320	32,719	32,025	31,246	30,392	31,668	103.32	1.98
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	12,974	12,895	12,817	12,738	12,652	12,840	100.43	0.61
Adjustable-Rate, Fully Amortizing	32,965	32,663	32,376	32,093	31,805	32,816	99.53	0.90
Fixed-Rate, Balloon	5,487	5,249	5,024	4,812	4,613	4,835	108.56	4.40
Fixed-Rate, Fully Amortizing	3,031	2,875	2,731	2,598	2,475	2,665	107.86	5.23
Construction and Land Loans								
Adjustable-Rate	5,084	5,077	5,069	5,061	5,055	5,078	99.97	0.15
Fixed-Rate	2,424	2,355	2,293	2,238	2,188	2,396	98.28	2.77
Second-Mortgage Loans and Securities								
Adjustable-Rate	16,657	16,641	16,624	16,608	16,597	16,848	98.77	0.10
Fixed-Rate	5,253	5,126	5,006	4,890	4,781	5,042	101.68	2.42
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	4,886	4,813	4,709	4,596	4,474	4,813	100.00	1.84
Accrued Interest Receivable	1,643	1,643	1,643	1,643	1,643	1,643	100.00	0.00
Advance for Taxes/Insurance	238	238	238	238	238	238	100.00	0.00
Float on Escrows on Owned Mortgages	8	30	55	78	97			-79.39
LESS: Value of Servicing on Mortgages Serviced by Others	68	87	125	140	143			-32.33
TOTAL MORTGAGE LOANS AND SECURITIES	**434,669**	**428,695**	**420,174**	**410,680**	**400,504**	**417,453**	**102.69**	**1.69**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	8,665	8,658	8,650	8,643	8,637	8,659	99.98	0.09
Fixed-Rate	2,840	2,753	2,669	2,588	2,510	2,799	98.35	3.12
Consumer Loans								
Adjustable-Rate	724	724	723	722	722	736	98.28	0.09
Fixed-Rate	12,262	12,063	11,870	11,683	11,500	11,009	109.58	1.63
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-320	-315	-311	-307	-303	-315	0.00	1.34
Accrued Interest Receivable	105	105	105	105	105	105	100.00	0.00
TOTAL NONMORTGAGE LOANS	**24,277**	**23,986**	**23,705**	**23,433**	**23,171**	**22,992**	**104.32**	**1.19**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	13,575	13,575	13,575	13,575	13,575	13,575	100.00	0.00
Equities and All Mutual Funds	735	710	684	657	629	710	100.00	3.58
Zero-Coupon Securities	525	508	492	476	461	501	101.53	3.30
Government and Agency Securities	13,749	13,113	12,513	11,946	11,411	12,668	103.52	4.72
Term Fed Funds, Term Repos	2,147	2,144	2,142	2,139	2,136	2,143	100.04	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	533	494	460	429	402	457	108.05	7.39
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	9,928	9,857	9,701	9,508	9,305	9,842	100.15	1.15
Structured Securities (Complex)	6,386	6,318	6,231	6,144	6,047	6,256	100.98	1.23
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**47,579**	**46,719**	**45,798**	**44,874**	**43,965**	**46,153**	**101.23**	**1.91**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	356	356	356	356	356	356	100.00	0.00
Real Estate Held for Investment	51	51	51	51	51	51	100.00	0.00
Investment in Unconsolidated Subsidiaries	7,129	6,952	6,448	5,746	4,947	6,952	100.00	4.90
Office Premises and Equipment	4,258	4,258	4,258	4,258	4,258	4,258	100.00	0.00
TOTAL REAL ASSETS, ETC.	**11,794**	**11,617**	**11,113**	**10,411**	**9,612**	**11,617**	**100.00**	**2.93**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,928	2,650	3,653	4,136	4,225			-32.54
Adjustable-Rate Servicing	1,075	1,132	1,155	1,158	1,157			-3.52
Float on Mortgages Serviced for Others	1,808	2,371	3,030	3,478	3,781			-25.76
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**4,811**	**6,153**	**7,837**	**8,772**	**9,163**			**-24.59**
OTHER ASSETS								
Purchased and Excess Servicing						5,574		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	9,476	9,476	9,476	9,476	9,476	9,476	100.00	0.00
Miscellaneous II						13,083		
Deposit Intangibles								
Retail CD Intangible	109	133	149	164	177			-15.18
Transaction Account Intangible	3,566	5,165	6,725	8,250	9,946			-30.57
MMDA Intangible	2,516	3,476	4,538	5,384	6,215			-29.09
Passbook Account Intangible	1,504	2,085	2,688	3,270	3,804			-28.38
Non-Interest-Bearing Account Intangible	432	912	1,372	1,811	2,226			-51.47
TOTAL OTHER ASSETS	**17,603**	**21,246**	**24,947**	**28,354**	**31,845**	**28,132**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						3,864		
TOTAL ASSETS	**540,732**	**538,417**	**533,573**	**526,524**	**518,259**	**530,211**	**102/99*****	**0.66/1.38*****

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	49,867	49,663	49,458	49,257	49,057	49,451	100.43	0.41
Fixed-Rate Maturing in 13 Months or More	24,078	23,469	22,882	22,316	21,770	22,518	104.22	2.55
Variable-Rate	326	326	326	326	325	326	100.04	0.07
Demand								
Transaction Accounts	68,403	68,403	68,403	68,403	68,403	68,403	100/92*	0.00/2.49*
MMDAs	69,869	69,869	69,869	69,869	69,869	69,869	100/95*	0.00/1.52*
Passbook Accounts	26,953	26,953	26,953	26,953	26,953	26,953	100/92*	0.00/2.38*
Non-Interest-Bearing Accounts	20,691	20,691	20,691	20,691	20,691	20,691	100/96*	0.00/2.37*
TOTAL DEPOSITS	**260,188**	**259,374**	**258,582**	**257,815**	**257,069**	**258,210**	**100/96***	**0.31/1.81***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	97,650	97,049	96,457	95,874	95,300	96,522	100.55	0.62
Fixed-Rate Maturing in 37 Months or More	15,041	14,357	13,710	13,100	12,524	13,464	106.63	4.63
Variable-Rate	56,172	56,116	56,058	56,000	55,942	56,163	99.92	0.11
TOTAL BORROWINGS	**168,864**	**167,521**	**166,225**	**164,974**	**163,767**	**166,149**	**100.83**	**0.79**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	6,248	6,248	6,248	6,248	6,248	6,248	100.00	0.00
Other Escrow Accounts	5,856	5,676	5,508	5,350	5,200	6,024	94.23	3.06
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	21,816	21,816	21,816	21,816	21,816	21,816	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,967		
TOTAL OTHER LIABILITIES	**33,921**	**33,741**	**33,573**	**33,414**	**33,265**	**36,055**	**93.58**	**0.52**
Other Liabilities not Included Above								
Self-Valued	24,898	24,503	24,125	23,763	23,418	23,790	103.00	1.58
Unamortized Yield Adjustments						-21		
TOTAL LIABILITIES	**487,870**	**485,139**	**482,504**	**479,967**	**477,518**	**484,183**	**100/98****	**0.55/1.34****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	841	-14	-1,564	-2,831	-3,928			
ARMs	575	382	141	-196	-650			
Other Mortgages	37	0	-51	-113	-182			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	1,943	-387	-4,126	-7,167	-9,860			
Sell Mortgages and MBS	-1,719	-77	3,191	5,927	8,314			
Purchase Non-Mortgage Items	0	0	0	-1	-1			
Sell Non-Mortgage Items	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-664	-206	346	874	1,375			
Pay Floating, Receive Fixed Swaps	2,492	1,009	-528	-1,949	-3,258			
Basis Swaps	0	0	0	0	0			
Swaptions	1,096	1,702	2,385	3,095	3,790			
OTHER								
Options on Mortgages and MBS	0	2	9	16	22			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	-71	0	71	141	212			
Options on Futures	0	0	0	0	0			
Construction LIP	36	5	-24	-54	-82			
Self-Valued	38	34	64	109	135			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4,604**	**2,451**	**-86**	**-2,147**	**-4,111**			

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NET PORTFOLIO VALUE								
+ ASSETS	540,732	538,417	533,573	526,524	518,259	530,211	102/99***	0.66/1.38***
- LIABILITIES	487,870	485,139	482,504	479,967	477,518	484,183	100/98**	0.55/1.34**
+ OFF-BALANCE-SHEET POSITIONS	4,604	2,451	-86	-2,147	-4,111			
TOTAL NET PORTFOLIO VALUE #	57,467	55,728	50,982	44,410	36,629	46,028	121.08	5.82

* 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

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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	$659	$18,918	$14,065	$5,172	$2,400
WARM	334 mo	354 mo	343 mo	314 mo	287 mo
WAC	4.22%	5.62%	6.34%	7.35%	8.94%
Amount of these that is FHA or VA Guaranteed	$69	$1,239	$1,901	$602	$230
Securities Backed by Conventional Mortgages	$273	$1,920	$1,696	$317	$131
WARM	296 mo	348 mo	333 mo	281 mo	220 mo
Weighted Average Pass-Through Rate	4.32%	5.22%	6.50%	7.29%	8.83%
Securities Backed by FHA or VA Mortgages	$30	$235	$1,369	$325	$155
WARM	339 mo	348 mo	332 mo	308 mo	291 mo
Weighted Average Pass-Through Rate	4.50%	5.30%	6.25%	7.16%	8.15%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,042	$8,896	$4,272	$1,038	$517
WAC	4.71%	5.43%	6.38%	7.35%	9.02%
Mortgage Securities	$1,416	$2,259	$288	$37	$48
Weighted Average Pass-Through Rate	4.34%	5.14%	6.08%	7.23%	8.45%
WARM (of 15-Year Loans and Securities)	169 mo	180 mo	179 mo	149 mo	144 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$3,582	$3,094	$311	$119	$47
WAC	4.55%	5.32%	6.40%	7.42%	8.80%
Mortgage Securities	$787	$301	$17	$5	$0
Weighted Average Pass-Through Rate	4.46%	5.47%	6.31%	7.11%	9.39%
WARM (of Balloon Loans and Securities)	88 mo	82 mo	100 mo	93 mo	98 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$77,742**

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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	$385	$224	$6	$9,699	$625
WAC	3.81%	3.53%	4.18%	2.14%	1.39%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$13,855	$17,573	$44,082	$133,004	$31,044
Weighted Average Margin	179 bp	379 bp	258 bp	290 bp	268 bp
WAC	4.93%	5.56%	4.74%	4.37%	5.33%
WARM	322 mo	324 mo	348 mo	340 mo	334 mo
Weighted Average Time Until Next Payment Reset	3 mo	16 mo	50 mo	5 mo	34 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$250,496**

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	$3	$53	$18	$8	$2
Weighted Average Distance from Lifetime Cap	119 bp	111 bp	171 bp	140 bp	173 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$48	$148	$180	$367	$425
Weighted Average Distance from Lifetime Cap	321 bp	324 bp	350 bp	347 bp	365 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$13,857	$16,754	$43,308	$141,710	$30,090
Weighted Average Distance from Lifetime Cap	1,097 bp	671 bp	549 bp	700 bp	674 bp
Balances Without Lifetime Cap	$332	$842	$583	$619	$1,151
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$4,936	$13,597	$43,329	$771	$5,035
Weighted Average Periodic Rate Cap	146 bp	190 bp	342 bp	237 bp	174 bp
Balances Subject to Periodic Rate Floors	$4,686	$12,733	$43,004	$776	$4,611
MBS Included in ARM Balances	$600	$2,083	$1,285	$6,490	$1,433

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$12,840	$32,816
WARM	107 mo	284 mo
Remaining Term to Full Amortization	305 mo	
Rate Index Code	0	0
Margin	251 bp	249 bp
Reset Frequency	8 mo	5 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$206	$140
Wghted Average Distance to Lifetime Cap	108 bp	188 bp
Fixed-Rate:		
Balances	$4,835	$2,665
WARM	68 mo	147 mo
Remaining Term to Full Amortization	296 mo	
WAC	6.97%	7.23%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$5,078	$2,396
WARM	13 mo	59 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	159 bp	6.46%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$16,848	$5,042
WARM	179 mo	191 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	73 bp	7.23%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$8,659	$2,799
WARM	24 mo	40 mo
Margin in Column 1; WAC in Column 2	153 bp	3.86%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$736	$11,009
WARM	116 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	459 bp	12.19%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$116	$5,716
Fixed Rate		
Remaining WAL <= 5 Years	$162	$2,913
Remaining WAL 5-10 Years	$68	$236
Remaining WAL Over 10 Years	$89	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$26	$0
Floating Rate	$9	$18
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$193	$2
WAC	5.36%	5.25%
Principal-Only MBS	$294	$0
WAC	5.56%	0.00%
Total Mortgage-Derivative Securities - Book Value	$958	$8,884

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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	$43,751	$242,109	$208,367	$95,946	$29,379
WARM	184 mo	281 mo	297 mo	276 mo	229 mo
Weighted Average Servicing Fee	20 bp	22 bp	25 bp	31 bp	36 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	4,074 loans				
FHA/VA	1,045 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$85,520	$23,796	Total # of Adjustable-Rate Loans Serviced	660 loans
WARM (in months)	318 mo	285 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	29 bp	78 bp		

Total Balances of Mortgage Loans Serviced for Others **$728,869**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$13,575		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$710		
Zero-Coupon Securities	$501	2.67%	40 mo
Government & Agency Securities	$12,668	3.66%	63 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,143	1.08%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$457	5.53%	127 mo
Memo: Complex Securities (from supplemental reporting)	$6,256		

Total Cash, Deposits, and Securities **$36,311**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$6,582
Accrued Interest Receivable	$1,643
Advances for Taxes and Insurance	$238
Less: Unamortized Yield Adjustments	$-3,018
Valuation Allowances	$1,769
Unrealized Gains (Losses)	$461

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$191
Accrued Interest Receivable	$105
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$506
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$51
Repossessed Assets	$356
Equity Assets Not Subject to SFAS No. 115	$6,952
Office Premises and Equipment	$4,258
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$211
Less: Unamortized Yield Adjustments	$-175
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$5,574
Miscellaneous I	$9,476
Miscellaneous II	$13,083
TOTAL ASSETS	**$530,211**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$4,716
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$84
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$525
Mortgage-Related Mututal Funds	$185
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$9,002
Weighted Average Servicing Fee	41 bp
Adjustable-Rate Mortgage Loans Serviced	$16,367
Weighted Average Servicing Fee	44 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$20

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	$18,029	$3,811	$186	$190
WAC	1.22%	2.93%	4.38%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$16,139	$10,336	$950	$284
WAC	1.38%	2.66%	6.00%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$10,657	$5,574	$120
WAC		2.61%	5.17%	
WARM		19 mo	28 mo	
Balances Maturing in 37 or More Months			$6,286	$38
WAC			4.36%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$71,968**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$4,227	$562	$341
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$29,219	$24,042	$12,474
Penalty in Months of Forgone Interest	2.77 mo	5.07 mo	8.86 mo
Balances in New Accounts	$3,109	$1,581	$942

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%	$36,517	$46,188	$478	1.30%
3.00 to 3.99%	$309	$4,189	$5,932	3.42%
4.00 to 4.99%	$250	$5,016	$2,232	4.57%
5.00 to 5.99%	$679	$1,623	$2,428	5.38%
6.00 to 6.99%	$144	$1,262	$1,565	6.64%
7.00 to 7.99%	$3	$228	$118	7.27%
8.00 to 8.99%	$0	$14	$281	8.35%
9.00 and Above	$0	$99	$431	9.64%
WARM	1 mo	12 mo	64 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$109,986**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$80,279
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	$68,403	1.24%	$4,644
Money Market Deposit Accounts (MMDAs)	$69,869	1.28%	$4,436
Passbook Accounts	$26,953	0.69%	$1,236
Non-Interest-Bearing Non-Maturity Deposits	$20,691		$1,335
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$276	1.67%	
Escrow for Mortgages Serviced for Others	$5,972	3.09%	
Other Escrows	$6,024	0.48%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$198,188		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-22		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$21,816		
Miscellaneous II	$1,967		
TOTAL LIABILITIES	**$484,183**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$166
EQUITY CAPITAL	$45,862
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$530,211**

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	9	$6,252
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	10	$38
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	32	$2,255
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	14	$15,954
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	12	$95
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	42	$6,666
1014	Opt commitment to orig 25- or 30-year FRMs	41	$18,562
1016	Opt commitment to orig "other" Mortgages	31	$1,933
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$32
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$37
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$46
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$205
2016	Commit/purchase "other" Mortgage loans, svc retained	6	$1,788
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1,587
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	16	$314
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	19	$1,016
2036	Commit/sell "other" Mortgage loans, svc retained		$14
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$15
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$13
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$15,266
2054	Commit/purchase 25- to 30-year FRM MBS	6	$25,048
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$2,714
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$1
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	7	$9,447
2074	Commit/sell 25- or 30-yr FRM MBS	9	$29,156
2076	Commit/sell "other" MBS		$375
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$10

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$54
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$1,051
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$1,737
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$5,597
2116	Commit/purchase "other" Mortgage loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$11
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$503
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$36
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	8	$15
2134	Commit/sell 25- or 30-yr FRM loans, svc released	19	$354
2136	Commit/sell "other" Mortgage loans, svc released		$27
2202	Firm commitment to originate 1-month COFI ARM loans		$5
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$4
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$57
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	8	$29
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	$29
2214	Firm commit/originate 25- or 30-year FRM loans	14	$151
2216	Firm commit/originate "other" Mortgage loans	10	$69
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$10
3028	Option to sell 3- or 5-year Treasury ARMs		$10
3032	Option to sell 10-, 15-, or 20-year FRMs		$5
3034	Option to sell 25- or 30-year FRMs		$94
3036	Option to sell "other" Mortgages		$0
4002	Commit/purchase non-Mortgage financial assets	13	$45
4006	Commit/purchase "other" liabilities		$41
4022	Commit/sell non-Mortgage financial assets		$258

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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
5002	IR swap: pay fixed, receive 1-month LIBOR		$2,372
5004	IR swap: pay fixed, receive 3-month LIBOR	7	$23,832
5024	IR swap: pay 1-month LIBOR, receive fixed		$345
5026	IR swap: pay 3-month LIBOR, receive fixed		$34,083
5104	IR swaption: pay fixed, receive 3-month LIBOR		$26,181
5226	Short IR swaption: pay 3-mo LIBOR, receive fixed		$10
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$66
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$81
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$66
6004	Interest rate Cap based on 3-month LIBOR		$25
6020	Interest rate Cap based on cost-of-funds index (COFI)		$151
6050	Short interest rate Cap based on cost-of-funds index		$151
8010	Long futures contract on 10-year Treasury note		$14
8016	Long futures contract on 3-month Eurodollar		$625
8046	Short futures contract on 3-month Eurodollar		$29,269
9010	Long call option on 10-year T-note futures contract		$5
9058	Short call option on 10-year T-note futures contract		$7
9502	Fixed-rate construction loans in process	43	$2,117
9512	Adjustable-rate construction loans in process	40	$4,236