Interest Rate Risk Exposure Report

Office of Thrift Supervision
Risk Modeling and Analysis Division
Washington, DC 20552

Area: West

All Reporting CMR **Reporting Dockets: 80** **March 2006**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	50,065	-28,515	-36 %	7.15 %	-356 bp
+200 bp	61,928	-16,652	-21 %	8.68 %	-203 bp
+100 bp	71,535	-7,045	-9 %	9.87 %	-84 bp
0 bp	78,580			10.71 %	
-100 bp	83,132	4,552	+6 %	11.24 %	+53 bp
-200 bp	84,681	6,101	+8 %	11.42 %	+71 bp

Risk Measure for a Given Rate Shock

	03/31/2006	12/31/2005	03/31/2005
Pre-shock NPV Ratio: NPV as % of PV Assets	10.71 %	10.61 %	11.05 %
Post-shock NPV Ratio	8.68 %	8.93 %	9.83 %
Sensitivity Measure: Decline in NPV Ratio	203 bp	168 bp	122 bp
TB 13a Level of Risk	Moderate	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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	-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	43,586	43,260	41,898	39,814	37,628	35,537	42,225	99.22	4.11
30-Year Mortgage Securities	12,344	12,195	11,682	11,012	10,349	9,732	11,977	97.54	5.06
15-Year Mortgages and MBS	19,778	19,312	18,589	17,765	16,928	16,115	18,751	99.13	4.16
Balloon Mortgages and MBS	21,576	21,139	20,568	19,860	19,034	18,124	20,866	98.57	3.11
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	11,159	11,142	11,117	11,071	10,986	10,859	10,828	102.68	0.32
7 Month to 2 Year Reset Frequency	37,749	37,396	36,919	36,290	35,507	34,538	36,918	100.00	1.50
2+ to 5 Year Reset Frequency	59,847	58,504	56,852	54,972	52,940	50,803	58,453	97.26	3.11
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	219,315	217,971	216,290	213,808	209,837	204,388	209,320	103.33	0.96
2 Month to 5 Year Reset Frequency	23,968	23,607	23,191	22,713	22,167	21,562	23,505	98.66	1.93
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	14,668	14,622	14,585	14,536	14,443	14,327	14,619	99.77	0.29
Adjustable-Rate, Fully Amortizing	40,188	40,015	39,833	39,412	38,903	38,417	40,035	99.49	0.76
Fixed-Rate, Balloon	4,359	4,153	3,960	3,779	3,609	3,450	3,927	100.83	4.72
Fixed-Rate, Fully Amortizing	3,497	3,318	3,153	3,001	2,860	2,729	3,115	101.24	5.03
Construction and Land Loans									
Adjustable-Rate	6,148	6,142	6,136	6,130	6,124	6,119	6,135	100.01	0.09
Fixed-Rate	4,379	4,210	4,058	3,921	3,798	3,686	4,208	96.44	3.56
Second-Mortgage Loans and Securities									
Adjustable-Rate	48,157	48,142	48,134	48,129	48,128	48,139	47,992	100.30	0.01
Fixed-Rate	24,091	23,471	22,883	22,325	21,795	21,290	22,698	100.81	2.50
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	4,123	4,074	4,004	3,916	3,815	3,705	4,004	100.00	1.97
Accrued Interest Receivable	2,794	2,794	2,794	2,794	2,794	2,794	2,794	100.00	0.00
Advance for Taxes/Insurance	185	185	185	185	185	185	185	100.00	0.00
Float on Escrows on Owned Mortgages	43	70	98	122	144	165			-26.67
LESS: Value of Servicing on Mortgages Serviced by Others	50	86	126	138	140	139			-20.72
TOTAL MORTGAGE LOANS AND SECURITIES	**601,904**	**595,637**	**586,803**	**575,417**	**561,834**	**546,525**	**582,557**	**100.73**	**1.72**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	17,084	17,075	17,067	17,061	17,057	17,055	17,077	99.94	0.04
Fixed-Rate	4,404	4,203	4,014	3,837	3,671	3,515	4,251	94.44	4.56
Consumer Loans									
Adjustable-Rate	12,444	12,420	12,397	12,375	12,353	12,333	11,715	105.82	0.18
Fixed-Rate	6,260	6,191	6,125	6,060	5,997	5,936	6,297	97.26	1.07
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-737	-733	-729	-725	-722	-719	-729	0.00	0.51
Accrued Interest Receivable	231	231	231	231	231	231	231	100.00	0.00
TOTAL NONMORTGAGE LOANS	**39,686**	**39,388**	**39,106**	**38,839**	**38,588**	**38,351**	**38,842**	**100.68**	**0.70**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	13,698	13,698	13,698	13,698	13,698	13,698	13,698	100.00	0.00
Equities and All Mutual Funds	699	674	648	622	596	570	648	100.00	4.00
Zero-Coupon Securities	16	15	14	13	12	11	14	97.38	7.22
Government and Agency Securities	7,929	7,574	7,240	6,927	6,631	6,353	7,263	99.68	4.47
Term Fed Funds, Term Repos	2,041	2,039	2,037	2,034	2,032	2,030	2,037	99.96	0.11
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,735	1,584	1,450	1,333	1,228	1,136	1,461	99.28	8.65
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	16,274	16,127	15,874	15,558	15,210	14,827	15,891	99.90	1.79
Structured Securities (Complex)	8,812	8,712	8,614	8,524	8,451	8,381	8,689	99.14	1.09
LESS: Valuation Allowances for Investment Securities	2	2	2	2	2	2	2	100.00	1.22
TOTAL CASH, DEPOSITS, AND SECURITIES	**51,201**	**50,420**	**49,573**	**48,707**	**47,857**	**47,004**	**49,699**	**99.75**	**1.73**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	555	555	555	555	555	555	555	100.00	0.00
Real Estate Held for Investment	41	41	41	41	41	41	41	100.00	0.00
Investment in Unconsolidated Subsidiaries	1,270	1,275	1,229	1,142	1,033	903	1,229	100.00	5.44
Office Premises and Equipment	4,934	4,934	4,934	4,934	4,934	4,934	4,934	100.00	0.00
TOTAL REAL ASSETS, ETC.	**6,799**	**6,805**	**6,759**	**6,671**	**6,562**	**6,432**	**6,759**	**100.00**	**0.99**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	2,677	3,797	4,408	4,548	4,510	4,413			-8.51
Adjustable-Rate Servicing	2,680	2,751	2,819	2,884	2,914	2,934			-2.35
Float on Mortgages Serviced for Others	2,398	2,971	3,410	3,730	3,989	4,195			-11.14
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**7,755**	**9,519**	**10,637**	**11,163**	**11,413**	**11,542**			**-7.73**
OTHER ASSETS									
Purchased and Excess Servicing							10,618		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	21,486	21,486	21,486	21,486	21,486	21,486	21,486	100.00	0.00
Miscellaneous II							15,423		
Deposit Intangibles									
Retail CD Intangible	187	207	226	251	271	291			-9.67
Transaction Account Intangible	3,599	4,802	5,642	6,364	7,330	8,220			-13.84
MMDA Intangible	2,870	3,424	4,103	4,770	5,426	6,078			-16.40
Passbook Account Intangible	3,946	4,784	5,489	6,590	7,602	8,514			-16.45
Non-Interest-Bearing Account Intangible	2,068	2,936	3,761	4,543	5,291	5,999			-21.37
TOTAL OTHER ASSETS	**34,157**	**37,640**	**40,707**	**44,005**	**47,406**	**50,588**	**47,527**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							4,319		
TOTAL ASSETS	**741,503**	**739,410**	**733,586**	**724,802**	**713,660**	**700,444**	**729,703**	**101/98*** **	**0.99/1.47*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	138,808	138,317	137,830	137,346	136,873	136,399	138,186	99.74	0.35
Fixed-Rate Maturing in 13 Months or More	22,100	21,587	21,092	20,613	20,150	19,703	21,499	98.10	2.31
Variable-Rate	9,352	9,338	9,325	9,311	9,297	9,284	9,328	99.96	0.15
Demand									
Transaction Accounts	47,013	47,013	47,013	47,013	47,013	47,013	47,013	100/88*	0.00/1.89*
MMDAs	54,804	54,804	54,804	54,804	54,804	54,804	54,804	100/93*	0.00/1.33*
Passbook Accounts	48,015	48,015	48,015	48,015	48,015	48,015	48,015	100/89*	0.00/2.12*
Non-Interest-Bearing Accounts	38,731	38,731	38,731	38,731	38,731	38,731	38,731	100/90*	0.00/2.30*
TOTAL DEPOSITS	**358,823**	**357,804**	**356,808**	**355,832**	**354,884**	**353,948**	**357,576**	**100/94***	**0.28/1.24***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	87,794	87,301	86,817	86,342	85,875	85,417	87,455	99.27	0.55
Fixed-Rate Maturing in 37 Months or More	21,544	20,597	19,702	18,857	18,057	17,301	20,585	95.71	4.41
Variable-Rate	143,287	143,064	142,843	142,622	142,403	142,185	142,843	100.00	0.15
TOTAL BORROWINGS	**252,625**	**250,962**	**249,362**	**247,821**	**246,335**	**244,903**	**250,883**	**99.39**	**0.63**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	5,046	5,046	5,046	5,046	5,046	5,046	5,046	100.00	0.00
Other Escrow Accounts	5,592	5,427	5,272	5,127	4,989	4,860	6,207	84.93	2.85
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	19,069	19,069	19,069	19,069	19,069	19,069	19,069	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	4,712		
TOTAL OTHER LIABILITIES	**29,706**	**29,541**	**29,387**	**29,241**	**29,104**	**28,974**	**35,034**	**83.88**	**0.51**
Other Liabilities not Included Above									
Self-Valued	19,952	19,579	19,270	19,059	18,898	18,750	19,502	98.81	1.35
Unamortized Yield Adjustments							-82		
TOTAL LIABILITIES	**661,106**	**657,886**	**654,826**	**651,953**	**649,221**	**646,575**	**662,912**	**99/96****	**0.46/0.97****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	378	322	-22	-643	-1,303	-1,940			
ARMs	287	218	91	-93	-339	-648			
Other Mortgages	1,136	699	0	-883	-1,909	-3,034			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	1,984	1,576	-628	-3,915	-7,236	-10,362			
Sell Mortgages and MBS	-2,498	-2,016	497	4,127	7,773	11,197			
Purchase Non-Mortgage Items	7	3	0	-3	-6	-9			
Sell Non-Mortgage Items	-4	-2	0	2	4	6			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-1,811	-644	466	1,522	2,527	3,484			
Pay Floating, Receive Fixed Swaps	1,443	403	-568	-1,474	-2,321	-3,115			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	81	65	56	169	298	417			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	472	224	0	-206	-457	-691			
Options on Futures	161	51	9	2	1	0			
Construction LIP	52	16	-20	-55	-90	-124			
Self-Valued	2,594	694	-59	137	550	1,016			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4,284**	**1,609**	**-179**	**-1,314**	**-2,511**	**-3,803**			

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			Base Case						
	-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	741,503	739,410	733,586	724,802	713,660	700,444	729,703	101/98***	0.99/1.47***
MINUS TOTAL LIABILITIES	661,106	657,886	654,826	651,953	649,221	646,575	662,912	99/96**	0.46/0.97**
PLUS OFF-BALANCE-SHEET POSITIONS	4,284	1,609	-179	-1,314	-2,511	-3,803			
TOTAL NET PORTFOLIO VALUE #	84,681	83,132	78,580	71,535	61,928	50,065	66,791	117.65	7.38

* 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	$491	$13,832	$21,145	$4,891	$1,866
WARM	322 mo	340 mo	346 mo	329 mo	304 mo
WAC	4.14%	5.63%	6.38%	7.38%	8.99%
Amount of these that is FHA or VA Guaranteed	$18	$695	$1,421	$422	$137
Securities Backed by Conventional Mortgages	$1,971	$6,419	$3,040	$130	$56
WARM	404 mo	359 mo	332 mo	252 mo	198 mo
Weighted Average Pass-Through Rate	4.75%	5.33%	6.19%	7.29%	8.88%
Securities Backed by FHA or VA Mortgages	$45	$224	$73	$13	$7
WARM	330 mo	334 mo	318 mo	259 mo	150 mo
Weighted Average Pass-Through Rate	4.71%	5.30%	6.29%	7.18%	9.56%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,404	$7,026	$5,891	$1,121	$221
WAC	4.64%	5.59%	6.37%	7.39%	8.91%
Mortgage Securities	$1,119	$1,765	$169	$29	$6
Weighted Average Pass-Through Rate	4.39%	5.11%	6.06%	7.40%	8.91%
WARM (of 15-Year Loans and Securities)	146 mo	171 mo	182 mo	177 mo	143 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,468	$11,510	$5,221	$358	$157
WAC	4.69%	5.55%	6.25%	7.33%	9.07%
Mortgage Securities	$627	$1,010	$515	$1	$0
Weighted Average Pass-Through Rate	4.69%	5.29%	6.50%	7.41%	8.28%
WARM (of Balloon Loans and Securities)	106 mo	185 mo	237 mo	211 mo	288 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$93,819**

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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	$361	$320	$5	$5,220	$538
WAC	4.80%	4.28%	5.44%	2.39%	3.83%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$10,467	$36,598	$58,447	$204,100	$22,968
Weighted Average Margin	335 bp	328 bp	257 bp	310 bp	264 bp
WAC	6.97%	5.83%	5.23%	6.70%	5.48%
WARM	314 mo	345 mo	344 mo	343 mo	318 mo
Weighted Average Time Until Next Payment Reset	3 mo	14 mo	46 mo	6 mo	25 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$339,024**

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	$102	$66	$53	$356	$8
Weighted Average Distance from Lifetime Cap	156 bp	86 bp	70 bp	173 bp	123 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$2,371	$1,143	$278	$67,651	$621
Weighted Average Distance from Lifetime Cap	326 bp	360 bp	357 bp	343 bp	340 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$7,934	$35,257	$57,922	$141,160	$22,839
Weighted Average Distance from Lifetime Cap	594 bp	580 bp	522 bp	527 bp	648 bp
Balances Without Lifetime Cap	$420	$452	$200	$153	$37
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$5,271	$30,773	$58,018	$457	$5,988
Weighted Average Periodic Rate Cap	178 bp	220 bp	440 bp	221 bp	191 bp
Balances Subject to Periodic Rate Floors	$4,906	$22,530	$56,937	$487	$5,779
MBS Included in ARM Balances	$1,446	$7,335	$1,164	$1,921	$1,215

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$14,619	$40,035
WARM	113 mo	258 mo
Remaining Term to Full Amortization	248 mo	
Rate Index Code	0	0
Margin	242 bp	249 bp
Reset Frequency	8 mo	6 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,694	$5,419
Wghted Average Distance to Lifetime Cap	112 bp	132 bp
Fixed-Rate:		
Balances	$3,927	$3,115
WARM	76 mo	141 mo
Remaining Term to Full Amortization	291 mo	
WAC	6.48%	6.74%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,135	$4,208
WARM	14 mo	69 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	162 bp	6.89%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$47,992	$22,698
WARM	332 mo	221 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	38 bp	7.70%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$17,077	$4,251
WARM	36 mo	70 mo
Margin in Column 1; WAC in Column 2	359 bp	6.74%
Reset Frequency	1 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$11,715	$6,297
WARM	123 mo	63 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	741 bp	6.78%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$420	$10,283
Fixed Rate		
Remaining WAL <= 5 Years	$47	$3,763
Remaining WAL 5-10 Years	$34	$288
Remaining WAL Over 10 Years	$219	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$22	$0
Floating Rate	$128	$48
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$627	$0
WAC	6.31%	0.00%
Principal-Only MBS	$13	$0
WAC	5.72%	0.00%
Total Mortgage-Derivative Securities - Book Value	$1,509	$14,382

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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	$32,337	$229,919	$142,167	$35,505	$10,559
WARM	168 mo	282 mo	303 mo	267 mo	238 mo
Weighted Average Servicing Fee	26 bp	31 bp	33 bp	37 bp	40 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	2,974 loans				
FHA/VA	574 loans				
Subserviced by Others	23 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$109,514	$107,428	Total # of Adjustable-Rate Loans Serviced	1,018 loans
WARM (in months)	316 mo	341 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	43 bp	55 bp		

Total Balances of Mortgage Loans Serviced for Others **$667,429**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$13,698		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$648		
Zero-Coupon Securities	$14	4.49%	89 mo
Government & Agency Securities	$7,263	4.54%	62 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,037	4.77%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,461	5.40%	151 mo
Memo: Complex Securities (from supplemental reporting)	$8,689		

Total Cash, Deposits, and Securities **$33,810**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$5,822
Accrued Interest Receivable	$2,794
Advances for Taxes and Insurance	$185
Less: Unamortized Yield Adjustments	$-4,996
Valuation Allowances	$1,818
Unrealized Gains (Losses)	$-585

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$354
Accrued Interest Receivable	$231
Less: Unamortized Yield Adjustments	$-37
Valuation Allowances	$1,083
Unrealized Gains (Losses)	$-1

OTHER ITEMS

Real Estate Held for Investment	$41
Repossessed Assets	$555
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$1,229
Office Premises and Equipment	$4,934
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-138
Less: Unamortized Yield Adjustments	$-10
Valuation Allowances	$2
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$10,618
Miscellaneous I	$21,486
Miscellaneous II	$15,423

TOTAL ASSETS	**$729,703**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$8,345
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$82
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$551
Mortgage-Related Mututal Funds	$97
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$10,570
Weighted Average Servicing Fee	43 bp
Adjustable-Rate Mortgage Loans Serviced	$19,669
Weighted Average Servicing Fee	40 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$3,202

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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	$55,028	$4,976	$999	$280
WAC	4.08%	3.42%	5.32%	
WARM	1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$60,510	$12,093	$4,581	$773
WAC	4.24%	3.80%	5.03%	
WARM	6 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$8,897	$6,884	$182
WAC		4.05%	4.41%	
WARM		18 mo	23 mo	
Balances Maturing in 37 or More Months			$5,718	$50
WAC			4.53%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$159,685**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$22,917	$2,127	$3,462
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$92,296	$22,856	$13,327
Penalty in Months of Forgone Interest	2.62 mo	4.55 mo	8.22 mo
Balances in New Accounts	$14,349	$1,560	$192

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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%	$6,657	$4,338	$1,864	1.35%
3.00 to 3.99%	$3,137	$13,029	$1,840	3.52%
4.00 to 4.99%	$42,629	$11,481	$11,634	4.67%
5.00 to 5.99%	$3,456	$2,220	$3,781	5.39%
6.00 to 6.99%	$9	$193	$1,262	6.57%
7.00 to 7.99%	$5	$27	$75	7.28%
8.00 to 8.99%	$14	$165	$6	8.48%
9.00 and Above	$0	$95	$124	9.56%
WARM	1 mo	18 mo	62 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$108,040**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$171,673
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	$47,013	2.19%	$2,167
Money Market Deposit Accounts (MMDAs)	$54,804	2.52%	$8,383
Passbook Accounts	$48,015	2.02%	$4,523
Non-Interest-Bearing Non-Maturity Deposits	$38,731		$2,076
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$454	0.66%	
Escrow for Mortgages Serviced for Others	$4,592	0.10%	
Other Escrows	$6,207	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$199,816		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-11		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-71		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$19,069		
Miscellaneous II	$4,712		
TOTAL LIABILITIES	**$662,912**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$1,978
EQUITY CAPITAL	$64,813
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$729,703**

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs	8	$967
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	6	$10
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	22	$9,303
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	12	$4,236
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	14	$1,643
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	35	$2,130
1014	Opt commitment to orig 25- or 30-year FRMs	37	$11,794
1016	Opt commitment to orig "other" Mortgages	34	$31,463
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$157
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$498
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$114
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$5
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$26
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$755
2016	Commit/purchase "other" Mortgage loans, svc retained		$169
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$239
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$663
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	8	$56
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	16	$1,066
2036	Commit/sell "other" Mortgage loans, svc retained		$1,232
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$4,241
2054	Commit/purchase 25- to 30-year FRM MBS		$48,449
2056	Commit/purchase "other" MBS		$30
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$171
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	6	$6,065
2074	Commit/sell 25- or 30-yr FRM MBS	7	$55,606
2102	Commit/purchase 1-mo COFI ARM loans, svc released		$1

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2104	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc released		$3
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1,926
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$2
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$291
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$3,241
2116	Commit/purchase "other" Mortgage loans, svc released		$392
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$376
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$242
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	9	$8
2134	Commit/sell 25- or 30-yr FRM loans, svc released	13	$58
2136	Commit/sell "other" Mortgage loans, svc released		$19
2202	Firm commitment to originate 1-month COFI ARM loans		$7
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$19
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	8	$57
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$101
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$3
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	11	$26
2214	Firm commit/originate 25- or 30-year FRM loans	13	$124
2216	Firm commit/originate "other" Mortgage loans	10	$86
3014	Option to purchase 25- or 30-yr FRMs		$1,500
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$29
3028	Option to sell 3- or 5-year Treasury ARMs		$7
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$3,041
3036	Option to sell "other" Mortgages		$1
3074	Short option to sell 25- or 30-yr FRMs		$800
4002	Commit/purchase non-Mortgage financial assets	10	$297

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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
4006	Commit/purchase "other" liabilities		$450
4022	Commit/sell non-Mortgage financial assets		$726
5002	IR swap: pay fixed, receive 1-month LIBOR		$2,393
5004	IR swap: pay fixed, receive 3-month LIBOR		$41,220
5024	IR swap: pay 1-month LIBOR, receive fixed		$3,504
5026	IR swap: pay 3-month LIBOR, receive fixed		$22,055
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$1,716
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$57
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$133
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$11
8006	Long futures contract on 2-year Treasury note		$4,393
8010	Long futures contract on 10-year Treasury note		$4,638
8046	Short futures contract on 3-month Eurodollar		$57,718
9006	Long call option on 2-year T-note futures contract		$350
9008	Long call option on 5-year T-note futures contract		$789
9010	Long call option on 10-year T-note futures contract		$1,361
9502	Fixed-rate construction loans in process	42	$2,205
9512	Adjustable-rate construction loans in process	33	$3,633

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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		$66
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$542
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$17
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$198
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,264
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$92
120	Other investment securities, fixed-coupon securities		$2
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$1
180	Consumer loans; loans on deposits		$3
183	Consumer loans; auto loans and leases		$148
184	Consumer loans; mobile home loans		$2
187	Consumer loans; recreational vehicles		$41
189	Consumer loans; other		$5
200	Variable-rate, fixed-maturity CDs	21	$9,328
220	Variable-rate FHLB advances	14	$118,809
299	Other variable-rate	6	$24,033
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	36	$8,689	$8,812	$8,712	$8,614	$8,524	$8,451	$8,381
123 - Mortgage Derivatives - M/V estimate	32	$15,554	$16,274	$16,127	$15,874	$15,558	$15,210	$14,827
129 - Mortgage-Related Mutual Funds - M/V estimate	9	$96	$97	$97	$96	$95	$93	$92
280 - FHLB putable advance-M/V estimate	16	$3,253	$3,460	$3,309	$3,206	$3,132	$3,071	$3,016
281 - FHLB convertible advance-M/V estimate	6	$236	$247	$239	$234	$232	$232	$232
282 - FHLB callable advance-M/V estimate		$998	$1,033	$1,014	$988	$961	$939	$918
289 - Other FHLB structured advances - M/V estimate		$14,479	$14,665	$14,481	$14,321	$14,229	$14,165	$14,107
290 - Other structured borrowings - M/V estimate		$536	$547	$535	$521	$506	$492	$478
500 - Other OBS Positions w/o contract code or exceeds 16 positions	6	$194,386	$2,594	$694	$-59	$137	$550	$1,016