Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: FHLB 11th District

All Reporting CMR **Reporting Dockets: 41** **June 2003**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	34,138	-11,071	-24 %	7.69 %	-215 bp
+200 bp	38,504	-6,705	-15 %	8.56 %	-128 bp
+100 bp	42,031	-3,178	-7 %	9.24 %	-60 bp
0 bp	45,209			9.84 %	
-100 bp	47,174	1,965	+4 %	10.19 %	+35 bp

Risk Measure for a Given Rate Shock

	6/30/2003	3/31/2003	6/30/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	9.84 %	10.41 %	11.43 %
Post-shock NPV Ratio	8.56 %	9.73 %	10.57 %
Sensitivity Measure: Decline in NPV Ratio	128 bp	68 bp	86 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	47,018	45,809	43,289	40,789	38,439	44,490	102.97	4.07
30-Year Mortgage Securities	7,522	7,389	7,167	6,862	6,504	7,042	104.93	2.40
15-Year Mortgages and MBS	20,297	19,698	18,793	17,850	16,940	19,118	103.04	3.82
Balloon Mortgages and MBS	7,129	7,024	6,856	6,623	6,342	6,772	103.73	1.95
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	6,958	6,936	6,915	6,888	6,851	6,617	104.82	0.31
7 Month to 2 Year Reset Frequency	12,399	12,286	12,180	12,060	11,898	11,718	104.85	0.88
2+ to 5 Year Reset Frequency	34,302	33,433	32,402	31,249	29,996	32,744	102.10	2.84
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	114,885	114,288	113,502	112,438	111,081	109,010	104.84	0.61
2 Month to 5 Year Reset Frequency	32,661	32,067	31,426	30,708	29,917	30,782	104.17	1.92
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	11,639	11,518	11,410	11,306	11,203	11,506	100.10	1.00
Adjustable-Rate, Fully Amortizing	28,620	28,381	28,158	27,946	27,730	28,455	99.74	0.81
Fixed-Rate, Balloon	4,987	4,772	4,568	4,376	4,195	4,265	111.88	4.39
Fixed-Rate, Fully Amortizing	2,740	2,606	2,481	2,366	2,258	2,336	111.55	4.97
Construction and Land Loans								
Adjustable-Rate	3,213	3,210	3,206	3,202	3,199	3,211	99.96	0.11
Fixed-Rate	1,663	1,621	1,583	1,550	1,520	1,683	96.30	2.44
Second-Mortgage Loans and Securities								
Adjustable-Rate	15,116	15,079	15,046	15,012	14,981	15,314	98.47	0.24
Fixed-Rate	6,845	6,674	6,511	6,356	6,208	6,520	102.35	2.50
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	385	382	376	371	364	382	100.00	1.16
Accrued Interest Receivable	1,318	1,318	1,318	1,318	1,318	1,318	100.00	0.00
Advance for Taxes/Insurance	188	188	188	188	188	188	100.00	0.00
Float on Escrows on Owned Mortgages	2	18	35	51	66			-94.21
LESS: Value of Servicing on Mortgages Serviced by Others	-356	-430	-522	-554	-557			-19.25
TOTAL MORTGAGE LOANS AND SECURITIES	**360,245**	**355,126**	**347,934**	**340,063**	**331,753**	**343,473**	**103.39**	**1.73**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	4,977	4,970	4,964	4,959	4,954	4,976	99.89	0.13
Fixed-Rate	1,375	1,300	1,231	1,167	1,108	1,245	104.41	5.54
Consumer Loans								
Adjustable-Rate	586	586	585	585	584	592	98.94	0.08
Fixed-Rate	14,460	14,230	14,006	13,789	13,578	12,734	111.74	1.60
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-396	-390	-385	-379	-374	-390	0.00	1.42
Accrued Interest Receivable	114	114	114	114	114	114	100.00	0.00
TOTAL NONMORTGAGE LOANS	**21,116**	**20,809**	**20,515**	**20,233**	**19,963**	**19,271**	**107.98**	**1.44**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	12,470	12,470	12,470	12,470	12,470	12,470	100.00	0.00
Equities and All Mutual Funds	506	485	461	438	416	485	100.00	4.63
Zero-Coupon Securities	136	136	136	136	136	136	100.08	0.12
Government and Agency Securities	20,007	18,806	17,689	16,651	15,685	17,138	109.73	6.16
Term Fed Funds, Term Repos	661	660	659	658	657	659	100.10	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	420	382	349	320	294	369	103.58	9.24
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	13,571	13,523	13,451	13,353	13,200	13,866	97.53	0.45
Structured Securities (Complex)	990	987	972	952	929	985	100.13	0.90
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	38.17
TOTAL CASH, DEPOSITS, AND SECURITIES	**48,760**	**47,449**	**46,187**	**44,978**	**43,788**	**46,108**	**102.91**	**2.71**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	333	333	333	333	333	333	100.00	0.00
Real Estate Held for Investment	123	123	123	123	123	123	100.00	0.00
Investment in Unconsolidated Subsidiaries	171	169	163	154	143	169	100.00	2.29
Office Premises and Equipment	3,571	3,571	3,571	3,571	3,571	3,571	100.00	0.00
TOTAL REAL ASSETS, ETC.	**4,198**	**4,196**	**4,190**	**4,181**	**4,170**	**4,196**	**100.00**	**0.09**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,869	1,915	2,330	3,329	3,990			-12.04
Adjustable-Rate Servicing	1,336	1,452	1,482	1,489	1,484			-5.01
Float on Mortgages Serviced for Others	1,203	1,446	1,799	2,304	2,713			-20.60
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**4,409**	**4,813**	**5,611**	**7,122**	**8,187**			**-12.49**
OTHER ASSETS								
Purchased and Excess Servicing						4,835		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	18,723	18,723	18,723	18,723	18,723	18,723	100.00	0.00
Miscellaneous II						13,673		
Deposit Intangibles								
Retail CD Intangible	81	99	113	126	138			-16.04
Transaction Account Intangible	2,317	3,658	5,001	6,306	7,809			-36.69
MMDA Intangible	1,952	2,825	3,892	4,719	5,509			-34.34
Passbook Account Intangible	754	1,152	1,548	1,936	2,284			-34.50
Non-Interest-Bearing Account Intangible	171	553	925	1,277	1,613			-68.14
TOTAL OTHER ASSETS	**23,997**	**27,009**	**30,201**	**33,086**	**36,076**	**37,230**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						5,251		
TOTAL ASSETS	**462,724**	**459,402**	**454,638**	**449,664**	**443,937**	**455,528**	**101/99*** **	**0.88/1.58*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	44,998	44,814	44,630	44,450	44,271	44,591	100.50	0.41
Fixed-Rate Maturing in 13 Months or More	21,635	21,030	20,448	19,890	19,352	19,743	106.52	2.82
Variable-Rate	57	57	57	57	57	57	100.00	0.00
Demand								
Transaction Accounts	57,211	57,211	57,211	57,211	57,211	57,211	100/94*	0.00/2.51*
MMDAs	66,019	66,019	66,019	66,019	66,019	66,019	100/96*	0.00/1.53*
Passbook Accounts	17,190	17,190	17,190	17,190	17,190	17,190	100/93*	0.00/2.48*
Non-Interest-Bearing Accounts	16,305	16,305	16,305	16,305	16,305	16,305	100/97*	0.00/2.39*
TOTAL DEPOSITS	**223,416**	**222,627**	**221,862**	**221,123**	**220,406**	**221,117**	**101/97***	**0.35/1.81***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	73,406	72,924	72,451	71,985	71,528	72,120	101.12	0.65
Fixed-Rate Maturing in 37 Months or More	11,748	11,155	10,598	10,074	9,582	10,285	108.45	5.16
Variable-Rate	53,784	53,737	53,688	53,640	53,591	53,831	99.83	0.09
TOTAL BORROWINGS	**138,938**	**137,817**	**136,737**	**135,699**	**134,701**	**136,236**	**101.16**	**0.80**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	4,934	4,934	4,934	4,934	4,934	4,934	100.00	0.00
Other Escrow Accounts	486	471	457	444	431	502	93.84	3.11
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	1	1	1	1	1	1	100.00	0.00
Miscellaneous I	38,557	38,557	38,557	38,557	38,557	38,557	100.00	0.00
Miscellaneous II	0	0	0	0	0	2,732		
TOTAL OTHER LIABILITIES	**43,978**	**43,963**	**43,949**	**43,936**	**43,923**	**46,726**	**94.09**	**0.03**
Other Liabilities not Included Above								
Self-Valued	11,041	10,808	10,550	10,298	10,038	10,269	105.25	2.27
Unamortized Yield Adjustments						-18		
TOTAL LIABILITIES	**417,373**	**415,215**	**413,098**	**411,056**	**409,069**	**414,331**	**100/98****	**0.52/1.29****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	2,656	762	-3,020	-6,212	-9,028			
ARMs	260	108	-82	-347	-701			
Other Mortgages	15	0	-24	-56	-92			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	2,536	402	-3,416	-6,630	-9,502			
Sell Mortgages and MBS	-3,398	309	7,126	12,718	17,631			
Purchase Non-Mortgage Items	0	0	0	-1	-1			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-1,995	-1,534	-867	-217	403			
Pay Floating, Receive Fixed	1,353	578	-219	-946	-1,603			
Basis Swaps	0	0	0	0	0			
Swaptions	34	119	248	404	570			
OTHER DERIVATIVES								
Options on Mortgages and MBS	2	99	666	1,154	1,576			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	375	220	112	50	30			
Futures	0	0	0	0	1			
Options on Futures	0	0	0	0	0			
Construction LIP	4	-9	-23	-36	-49			
Self-Valued	-20	-31	-9	12	35			
TOTAL OFF-BALANCE-SHEET POSITIONS	**1,823**	**1,022**	**491**	**-105**	**-730**			

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NET PORTFOLIO VALUE								
+ ASSETS	462,724	459,402	454,638	449,664	443,937	455,528	101/99***	0.88/1.58***
- LIABILITIES	417,373	415,215	413,098	411,056	409,069	414,331	100/98**	0.52/1.29**
+ OFF-BALANCE-SHEET POSITIONS	1,823	1,022	491	-105	-730			
TOTAL NET PORTFOLIO VALUE #	47,174	45,209	42,031	38,504	34,138	41,197	109.74	5.69

* 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	$2,158	$22,002	$12,074	$5,409	$2,846
WARM	357 mo	356 mo	347 mo	323 mo	293 mo
WAC	4.22%	5.59%	6.35%	7.38%	9.03%
Amount of these that is FHA or VA Guaranteed	$61	$2,106	$2,501	$686	$301
Securities Backed by Conventional Mortgages	$0	$871	$139	$1,541	$177
WARM	0 mo	353 mo	293 mo	339 mo	229 mo
Weighted Average Pass-Through Rate	0.00%	5.31%	6.39%	7.24%	8.91%
Securities Backed by FHA or VA Mortgages	$760	$815	$1,724	$502	$513
WARM	273 mo	349 mo	334 mo	316 mo	282 mo
Weighted Average Pass-Through Rate	4.13%	5.36%	6.35%	7.17%	8.50%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$5,659	$7,320	$1,480	$708	$479
WAC	4.82%	5.32%	6.41%	7.40%	9.21%
Mortgage Securities	$879	$1,995	$462	$81	$55
Weighted Average Pass-Through Rate	4.37%	5.15%	6.19%	7.34%	8.88%
WARM (of 15-Year Loans and Securities)	182 mo	181 mo	167 mo	143 mo	142 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$3,193	$2,429	$677	$248	$66
WAC	4.57%	5.35%	6.45%	7.32%	8.65%
Mortgage Securities	$30	$80	$34	$13	$0
Weighted Average Pass-Through Rate	4.29%	5.47%	6.12%	7.09%	9.32%
WARM (of Balloon Loans and Securities)	121 mo	189 mo	169 mo	128 mo	126 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$77,422**

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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	$97	$64	$0	$4,574	$112
WAC	4.12%	4.26%	6.51%	3.22%	5.09%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$6,521	$11,653	$32,744	$104,436	$30,670
Weighted Average Margin	384 bp	387 bp	262 bp	276 bp	273 bp
WAC	6.49%	6.41%	5.23%	4.75%	5.91%
WARM	300 mo	321 mo	349 mo	337 mo	335 mo
Weighted Average Time Until Next Payment Reset	4 mo	13 mo	48 mo	5 mo	36 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$190,872**

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	$17	$15	$37	$15	$7
Weighted Average Distance from Lifetime Cap	101 bp	114 bp	120 bp	94 bp	150 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$49	$104	$150	$299	$991
Weighted Average Distance from Lifetime Cap	344 bp	338 bp	351 bp	326 bp	364 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$6,058	$11,240	$32,487	$108,274	$29,745
Weighted Average Distance from Lifetime Cap	730 bp	658 bp	544 bp	701 bp	623 bp
Balances Without Lifetime Cap	$493	$359	$70	$422	$39
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$5,213	$11,148	$27,170	$518	$6,505
Weighted Average Periodic Rate Cap	155 bp	177 bp	293 bp	255 bp	191 bp
Balances Subject to Periodic Rate Floors	$4,465	$10,949	$26,900	$526	$6,177
MBS Included in ARM Balances	$666	$1,152	$382	$12,788	$128

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$11,506	$28,455
WARM	97 mo	285 mo
Remaining Term to Full Amortization	295 mo	
Rate Index Code	0	0
Margin	191 bp	233 bp
Reset Frequency	16 mo	4 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$95	$79
Wghted Average Distance to Lifetime Cap	235 bp	184 bp
Fixed-Rate:		
Balances	$4,265	$2,336
WARM	68 mo	136 mo
Remaining Term to Full Amortization	290 mo	
WAC	7.27%	7.55%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,211	$1,683
WARM	10 mo	62 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	158 bp	7.01%
Reset Frequency	1 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$15,314	$6,520
WARM	307 mo	216 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	107 bp	7.23%
Reset Frequency	4 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$4,976	$1,245
WARM	42 mo	88 mo
Margin in Column 1; WAC in Column 2	159 bp	6.51%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$592	$12,734
WARM	120 mo	53 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	547 bp	12.82%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$4	$11,545
Fixed Rate		
Remaining WAL <= 5 Years	$55	$806
Remaining WAL 5-10 Years	$1	$973
Remaining WAL Over 10 Years	$0	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$38	$0
Floating Rate	$8	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$266	$0
WAC	4.03%	0.00%
Principal-Only MBS	$171	$0
WAC	5.95%	0.00%
Total Mortgage-Derivative Securities - Book Value	$542	$13,323

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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	$8,902	$116,916	$208,098	$129,433	$34,218
WARM	174 mo	258 mo	298 mo	293 mo	267 mo
Weighted Average Servicing Fee	25 bp	27 bp	30 bp	36 bp	40 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	3,472 loans				
FHA/VA	874 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$64,797	$26,557	Total # of Adjustable-Rate Loans Serviced	596 loans
WARM (in months)	327 mo	287 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	43 bp	86 bp		

Total Balances of Mortgage Loans Serviced for Others	**$588,921**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$12,470		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$485		
Zero-Coupon Securities	$136	1.81%	1 mo
Government & Agency Securities	$17,138	4.59%	87 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$659	1.57%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$369	5.09%	161 mo
Memo: Complex Securities (from supplemental reporting)	$985		

Total Cash, Deposits, and Securities	**$32,242**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$2,334
Accrued Interest Receivable	$1,318
Advances for Taxes and Insurance	$188
Less: Unamortized Yield Adjustments	$-2,645
Valuation Allowances	$1,952
Unrealized Gains (Losses)	$845

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$284
Accrued Interest Receivable	$114
Less: Unamortized Yield Adjustments	$-41
Valuation Allowances	$674
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$123
Repossessed Assets	$333
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$169
Office Premises and Equipment	$3,571
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$942
Less: Unamortized Yield Adjustments	$-779
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$4,835
Miscellaneous I	$18,723
Miscellaneous II	$13,673
TOTAL ASSETS	**$455,528**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$1,914
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$374
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$343
Mortgage-Related Mututal Funds	$141
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$28,540
Weighted Average Servicing Fee	7 bp
Adjustable-Rate Mortgage Loans Serviced	$46,940
Weighted Average Servicing Fee	13 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$18

AGGREGATE SCHEDULE CMR REPORT

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	$15,579	$3,820	$132	$202
WAC	1.63%	3.66%	5.57%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$15,496	$9,041	$522	$349
WAC	1.52%	2.95%	3.32%	
WARM	6 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$10,202	$2,051	$121
WAC		3.25%	5.65%	
WARM		21 mo	24 mo	
Balances Maturing in 37 or More Months			$7,489	$43
WAC			4.81%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$64,334**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,365	$379	$620
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$28,837	$22,516	$9,432
Penalty in Months of Forgone Interest	2.90 mo	4.91 mo	9.92 mo
Balances in New Accounts	$1,126	$1,448	$409

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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%	$30,920	$22,907	$3,308	1.57%
3.00 to 3.99%	$2,088	$2,628	$908	3.53%
4.00 to 4.99%	$54	$2,099	$1,291	4.60%
5.00 to 5.99%	$2,044	$5,102	$2,358	5.43%
6.00 to 6.99%	$623	$2,727	$1,488	6.60%
7.00 to 7.99%	$167	$501	$98	7.40%
8.00 to 8.99%	$0	$254	$304	8.60%
9.00 and Above	$4	$2	$530	9.55%
WARM	1 mo	15 mo	71 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$82,405**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$64,157
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	$57,211	1.61%	$4,763
Money Market Deposit Accounts (MMDAs)	$66,019	1.45%	$3,385
Passbook Accounts	$17,190	0.92%	$635
Non-Interest-Bearing Non-Maturity Deposits	$16,305		$1,050
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$301	1.98%	
Escrow for Mortgages Serviced for Others	$4,633	2.83%	
Other Escrows	$502	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$162,162		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-21		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$1		
Miscellaneous I	$38,557		
Miscellaneous II	$2,732		
TOTAL LIABILITIES	**$414,331**		

MINORITY INTEREST AND CAPITAL

EQUITY CAPITAL	$41,073
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$455,528**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs	8	$3,662
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	8	$9
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	17	$639
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	11	$15,735
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	9	$95
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	14	$20,498
1014	Opt commitment to orig 25- or 30-year FRMs	16	$43,618
1016	Opt commitment to orig "other" Mortgages	16	$872
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$85
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1,381
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$5,624
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$14,715
2016	Commit/purchase "other" Mortgage loans, svc retained		$3,255
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1,978
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$5
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	7	$5,635
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	7	$13,111
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$1
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$9
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$2
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$8,134
2054	Commit/purchase 25- to 30-year FRM MBS		$19,533
2056	Commit/purchase "other" MBS		$3
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$67
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$722
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$29
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$18,256
2074	Commit/sell 25- or 30-yr FRM MBS		$49,689

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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		$20
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$25
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$16
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$66
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$637
2116	Commit/purchase "other" Mortgage loans, svc released		$6
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$824
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	6	$38
2134	Commit/sell 25- or 30-yr FRM loans, svc released	7	$153
2136	Commit/sell "other" Mortgage loans, svc released		$9
2202	Firm commitment to originate 1-month COFI ARM loans		$10
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$2
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$40
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$32
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		$9
2214	Firm commit/originate 25- or 30-year FRM loans		$17
2216	Firm commit/originate "other" Mortgage loans	6	$8
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$2
3028	Option to sell 3- or 5-year Treasury ARMs		$39
3032	Option to sell 10-, 15-, or 20-year FRMs		$33
3034	Option to sell 25- or 30-year FRMs		$7,882
3074	Short option to sell 25- or 30-yr FRMs		$600
4002	Commit/purchase non-Mortgage financial assets	8	$27
4006	Commit/purchase "other" liabilities		$5
4022	Commit/sell non-Mortgage financial assets		$170
5002	IR swap: pay fixed, receive 1-month LIBOR		$945

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5004	IR swap: pay fixed, receive 3-month LIBOR	8	$25,832
5006	IR swap: pay fixed, receive 6-month LIBOR		$15
5022	IR swap: pay fixed, receive the prime rate		$50
5024	IR swap: pay 1-month LIBOR, receive fixed		$925
5026	IR swap: pay 3-month LIBOR, receive fixed		$10,831
5104	IR swaption: pay fixed, receive 3-month LIBOR		$4,600
5226	Short IR swaption: pay 3-mo LIBOR, receive fixed		$10
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$39
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$39
5572	IR swap, amortizing: pay 1-mo LIBOR, receive MBS coupon		$11
6020	Interest rate Cap based on cost-of-funds index (COFI)		$281
6050	Short interest rate Cap based on cost-of-funds index		$281
7004	Interest rate floor based on 3-month LIBOR		$4,600
8046	Short futures contract on 3-month Eurodollar		$81
9502	Fixed-rate construction loans in process	12	$1,135
9512	Adjustable-rate construction loans in process	15	$2,094