Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets $100 Mil - $1 Bill

All Reporting CMR **Reporting Dockets: 437** **June 2005**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	15,162	-4,053	-21 %	11.43 %	-236 bp
+200 bp	16,744	-2,470	-13 %	12.41 %	-139 bp
+100 bp	18,182	-1,033	-5 %	13.24 %	-55 bp
0 bp	19,214			13.80 %	
-100 bp	19,389	175	+1 %	13.81 %	+1 bp
-200 bp	18,973	-241	-1 %	13.44 %	-35 bp

Risk Measure for a Given Rate Shock

	06/30/2005	03/31/2005	06/30/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	13.80 %	14.31 %	13.33 %
Post-shock NPV Ratio	12.41 %	12.77 %	11.60 %
Sensitivity Measure: Decline in NPV Ratio	139 bp	154 bp	173 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Effective with the March 2005 cycle, the Sensitivity Measure is once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 basis point increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. As a result of this change, the results for March and June 2005 may not be comparable to those from previous quarters.
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	11,361	11,281	11,087	10,620	10,079	9,543	10,852	102.17	2.99
30-Year Mortgage Securities	1,814	1,800	1,753	1,675	1,592	1,513	1,741	100.67	3.58
15-Year Mortgages and MBS	19,605	19,364	18,828	18,134	17,396	16,666	18,596	101.25	3.27
Balloon Mortgages and MBS	5,809	5,730	5,626	5,493	5,331	5,149	5,609	100.30	2.10
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	1,513	1,511	1,508	1,502	1,492	1,479	1,497	100.70	0.30
7 Month to 2 Year Reset Frequency	8,870	8,812	8,734	8,614	8,452	8,253	8,658	100.87	1.13
2+ to 5 Year Reset Frequency	10,207	10,043	9,838	9,589	9,307	9,000	9,749	100.91	2.31
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	225	223	221	220	217	214	218	101.44	0.81
2 Month to 5 Year Reset Frequency	1,890	1,866	1,840	1,809	1,771	1,725	1,837	100.19	1.55
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	3,695	3,660	3,627	3,592	3,557	3,523	3,652	99.31	0.94
Adjustable-Rate, Fully Amortizing	9,784	9,694	9,605	9,513	9,421	9,332	9,693	99.08	0.94
Fixed-Rate, Balloon	3,788	3,666	3,550	3,440	3,334	3,232	3,467	102.40	3.19
Fixed-Rate, Fully Amortizing	4,899	4,685	4,487	4,303	4,133	3,974	4,329	103.63	4.25
Construction and Land Loans									
Adjustable-Rate	5,188	5,178	5,168	5,158	5,149	5,140	5,173	99.91	0.19
Fixed-Rate	3,497	3,442	3,390	3,340	3,291	3,245	3,449	98.28	1.51
Second-Mortgage Loans and Securities									
Adjustable-Rate	4,885	4,878	4,872	4,865	4,860	4,854	4,862	100.21	0.14
Fixed-Rate	2,677	2,623	2,572	2,523	2,475	2,430	2,579	99.71	1.96
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	11	11	11	11	12	12	11	100.00	-4.12
Accrued Interest Receivable	399	399	399	399	399	399	399	100.00	0.00
Advance for Taxes/Insurance	15	15	15	15	15	15	15	100.00	0.00
Float on Escrows on Owned Mortgages	15	31	55	75	92	107			-39.94
LESS: Value of Servicing on Mortgages Serviced by Others	-3	-2	0	2	2	2			-2,898.86
TOTAL MORTGAGE LOANS AND SECURITIES	**100,149**	**98,915**	**97,185**	**94,888**	**92,374**	**89,804**	**96,388**	**100.83**	**2.07**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	3,021	3,015	3,008	3,002	2,996	2,991	3,010	99.93	0.21
Fixed-Rate	2,386	2,308	2,233	2,162	2,095	2,031	2,199	101.53	3.25
Consumer Loans									
Adjustable-Rate	681	680	679	678	677	676	674	100.67	0.16
Fixed-Rate	4,040	3,976	3,915	3,855	3,798	3,742	3,961	98.83	1.54
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-136	-134	-132	-130	-129	-127	-132	0.00	1.43
Accrued Interest Receivable	92	92	92	92	92	92	92	100.00	0.00
TOTAL NONMORTGAGE LOANS	**10,084**	**9,936**	**9,795**	**9,658**	**9,529**	**9,404**	**9,805**	**99.90**	**1.42**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,934	3,934	3,934	3,934	3,934	3,934	3,934	100.00	0.00
Equities and All Mutual Funds	1,824	1,785	1,742	1,695	1,643	1,587	1,743	99.93	2.59
Zero-Coupon Securities	196	189	182	177	172	168	172	105.93	3.25
Government and Agency Securities	3,573	3,495	3,421	3,351	3,283	3,219	3,430	99.75	2.11
Term Fed Funds, Term Repos	3,278	3,270	3,262	3,255	3,247	3,240	3,265	99.92	0.23
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,515	1,453	1,395	1,342	1,293	1,246	1,344	103.81	3.97
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,209	3,135	3,099	3,026	2,897	2,779	3,114	99.50	1.77
Structured Securities (Complex)	5,589	5,536	5,457	5,283	5,093	4,904	5,487	99.45	2.32
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	1.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**23,119**	**22,797**	**22,493**	**22,062**	**21,562**	**21,077**	**22,490**	**100.02**	**1.63**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	130	130	130	130	130	130	130	100.00	0.00
Real Estate Held for Investment	61	61	61	61	61	61	61	100.00	0.00
Investment in Unconsolidated Subsidiaries	44	45	44	42	38	35	44	100.00	4.04
Office Premises and Equipment	2,103	2,103	2,103	2,103	2,103	2,103	2,103	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,338**	**2,339**	**2,338**	**2,335**	**2,332**	**2,328**	**2,338**	**100.00**	**0.08**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	65	94	123	134	135	133			-16.14
Adjustable-Rate Servicing	12	13	13	14	14	14			-2.98
Float on Mortgages Serviced for Others	54	71	89	101	109	116			-16.82
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**132**	**178**	**226**	**249**	**259**	**264**			**-15.64**
OTHER ASSETS									
Purchased and Excess Servicing							197		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,176	3,176	3,176	3,176	3,176	3,176	3,176	100.00	0.00
Miscellaneous II							510		
Deposit Intangibles									
Retail CD Intangible	7	19	34	48	61	74			-41.96
Transaction Account Intangible	538	816	1,086	1,336	1,559	1,770			-23.94
MMDA Intangible	544	713	861	1,025	1,194	1,354			-18.12
Passbook Account Intangible	857	1,206	1,559	1,860	2,156	2,437			-20.95
Non-Interest-Bearing Account Intangible	177	339	494	641	781	914			-30.53
TOTAL OTHER ASSETS	**5,299**	**6,271**	**7,210**	**8,086**	**8,926**	**9,726**	**3,883**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-44		
TOTAL ASSETS	**141,120**	**140,436**	**139,247**	**137,278**	**134,982**	**132,603**	**134,860**	**103/100*** **	**1.13/1.84*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	32,284	32,139	31,994	31,851	31,709	31,569	32,078	99.74	0.45
Fixed-Rate Maturing in 13 Months or More	21,544	21,024	20,523	20,039	19,571	19,119	20,561	99.82	2.40
Variable-Rate	946	944	943	941	940	938	936	100.68	0.16
Demand									
Transaction Accounts	10,940	10,940	10,940	10,940	10,940	10,940	10,940	100/90*	0.00/2.64*
MMDAs	13,286	13,286	13,286	13,286	13,286	13,286	13,286	100/94*	0.00/1.26*
Passbook Accounts	15,143	15,143	15,143	15,143	15,143	15,143	15,143	100/90*	0.00/2.41*
Non-Interest-Bearing Accounts	6,871	6,871	6,871	6,871	6,871	6,871	6,871	100/93*	0.00/2.37*
TOTAL DEPOSITS	**101,015**	**100,348**	**99,700**	**99,072**	**98,461**	**97,867**	**99,816**	**100/96***	**0.64/1.62***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	8,986	8,899	8,814	8,730	8,648	8,568	8,842	99.68	0.96
Fixed-Rate Maturing in 37 Months or More	3,432	3,259	3,097	2,946	2,805	2,672	3,057	101.30	5.05
Variable-Rate	1,359	1,358	1,358	1,357	1,357	1,356	1,355	100.18	0.04
TOTAL BORROWINGS	**13,777**	**13,516**	**13,269**	**13,034**	**12,810**	**12,596**	**13,254**	**100.11**	**1.82**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	452	452	452	452	452	452	452	100.00	0.00
Other Escrow Accounts	94	91	88	86	83	81	97	91.17	2.96
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,358	1,358	1,358	1,358	1,358	1,358	1,358	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	202		
TOTAL OTHER LIABILITIES	**1,903**	**1,901**	**1,898**	**1,895**	**1,893**	**1,891**	**2,108**	**90.03**	**0.14**
Other Liabilities not Included Above									
Self-Valued	5,570	5,373	5,213	5,090	5,006	4,954	5,024	103.76	2.71
Unamortized Yield Adjustments							8		
TOTAL LIABILITIES	**122,264**	**121,137**	**120,080**	**119,091**	**118,170**	**117,308**	**120,210**	**100/97****	**0.85/1.67****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	31	27	8	-32	-74	-115			
ARMs	17	15	12	7	-1	-11			
Other Mortgages	18	10	0	-15	-33	-54			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	63	48	18	-35	-92	-152			
Sell Mortgages and MBS	-60	-46	-7	69	150	231			
Purchase Non-Mortgage Items	5	3	0	-2	-5	-7			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-9	-3	2	7	11	16			
Pay Floating, Receive Fixed Swaps	12	6	1	-5	-10	-14			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	1	1	1	3	5	7			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-1	-1	0	1	1	2			
Options on Futures	0	0	0	0	0	0			
Construction LIP	13	-7	-26	-46	-64	-83			
Self-Valued	27	37	39	41	44	46			
TOTAL OFF-BALANCE-SHEET POSITIONS	**118**	**91**	**48**	**-5**	**-67**	**-134**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	141,120	140,436	139,247	137,278	134,982	132,603	134,860	103/100***	1.13/1.84***
MINUS TOTAL LIABILITIES	122,264	121,137	120,080	119,091	118,170	117,308	120,210	100/97**	0.85/1.67**
PLUS OFF-BALANCE-SHEET POSITIONS	118	91	48	-5	-67	-134			
TOTAL NET PORTFOLIO VALUE #	18,973	19,389	19,214	18,182	16,744	15,162	14,649	131.16	3.14

* 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	$268	$5,304	$3,496	$1,227	$557
WARM	310 mo	333 mo	322 mo	290 mo	234 mo
WAC	4.52%	5.58%	6.33%	7.33%	9.03%
Amount of these that is FHA or VA Guaranteed	$6	$58	$51	$47	$56
Securities Backed by Conventional Mortgages	$567	$792	$156	$55	$19
WARM	228 mo	299 mo	265 mo	261 mo	167 mo
Weighted Average Pass-Through Rate	4.36%	5.18%	6.22%	7.18%	8.63%
Securities Backed by FHA or VA Mortgages	$29	$38	$50	$26	$8
WARM	249 mo	252 mo	263 mo	264 mo	193 mo
Weighted Average Pass-Through Rate	4.30%	5.23%	6.35%	7.12%	8.77%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,201	$7,100	$3,024	$1,289	$594
WAC	4.68%	5.39%	6.39%	7.33%	8.86%
Mortgage Securities	$2,005	$1,059	$257	$58	$8
Weighted Average Pass-Through Rate	4.29%	5.12%	6.16%	7.17%	8.33%
WARM (of 15-Year Loans and Securities)	135 mo	159 mo	137 mo	117 mo	102 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$584	$1,479	$974	$496	$507
WAC	4.59%	5.45%	6.36%	7.34%	10.88%
Mortgage Securities	$1,342	$205	$20	$2	$0
Weighted Average Pass-Through Rate	4.18%	5.15%	6.17%	7.20%	8.00%
WARM (of Balloon Loans and Securities)	68 mo	78 mo	64 mo	53 mo	65 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$36,798**

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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	$87	$364	$200	$5	$117
WAC	2.29%	4.71%	5.56%	2.41%	4.73%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,410	$8,294	$9,549	$213	$1,720
Weighted Average Margin	184 bp	255 bp	264 bp	182 bp	236 bp
WAC	5.75%	5.05%	5.15%	4.89%	5.32%
WARM	182 mo	287 mo	319 mo	282 mo	256 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	40 mo	3 mo	16 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$21,960**

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	$39	$98	$74	$0	$4
Weighted Average Distance from Lifetime Cap	122 bp	98 bp	138 bp	0 bp	111 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$69	$420	$394	$1	$64
Weighted Average Distance from Lifetime Cap	322 bp	368 bp	360 bp	310 bp	383 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,026	$7,858	$8,884	$205	$1,702
Weighted Average Distance from Lifetime Cap	864 bp	625 bp	602 bp	679 bp	668 bp
Balances Without Lifetime Cap	$363	$282	$398	$12	$66
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$612	$7,900	$8,520	$17	$1,497
Weighted Average Periodic Rate Cap	192 bp	174 bp	222 bp	194 bp	167 bp
Balances Subject to Periodic Rate Floors	$482	$7,006	$7,226	$15	$986
MBS Included in ARM Balances	$331	$2,493	$1,808	$55	$103

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,652	$9,693
WARM	89 mo	203 mo
Remaining Term to Full Amortization	278 mo	
Rate Index Code	0	0
Margin	217 bp	267 bp
Reset Frequency	22 mo	26 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$206	$393
Wghted Average Distance to Lifetime Cap	72 bp	120 bp
Fixed-Rate:		
Balances	$3,467	$4,329
WARM	47 mo	116 mo
Remaining Term to Full Amortization	258 mo	
WAC	6.43%	6.75%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$5,173	$3,449
WARM	24 mo	22 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	152 bp	6.77%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,862	$2,579
WARM	125 mo	108 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	77 bp	6.30%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,010	$2,199
WARM	43 mo	47 mo
Margin in Column 1; WAC in Column 2	113 bp	6.73%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$674	$3,961
WARM	61 mo	53 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	356 bp	7.36%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$13	$619
Fixed Rate		
Remaining WAL <= 5 Years	$224	$2,013
Remaining WAL 5-10 Years	$58	$76
Remaining WAL Over 10 Years	$31	
Superfloaters	$0	
Inverse Floaters & Super POs	$2	
Other	$4	$49
CMO Residuals:		
Fixed Rate	$0	$5
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	5.00%	8.50%
Principal-Only MBS	$22	$0
WAC	5.66%	0.00%
Total Mortgage-Derivative Securities - Book Value	$354	$2,761

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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	$2,858	$10,523	$4,866	$1,139	$565
WARM	174 mo	252 mo	281 mo	233 mo	172 mo
Weighted Average Servicing Fee	27 bp	26 bp	28 bp	31 bp	45 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	209 loans				
FHA/VA	19 loans				
Subserviced by Others	3 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$1,038	$29	Total # of Adjustable-Rate Loans Serviced	9 loans
WARM (in months)	252 mo	250 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	54 bp	31 bp		

Total Balances of Mortgage Loans Serviced for Others	**$21,016**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,934		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,742		
Zero-Coupon Securities	$172	3.90%	32 mo
Government & Agency Securities	$3,430	3.27%	28 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,265	3.08%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,344	5.05%	59 mo
Memo: Complex Securities (from supplemental reporting)	$5,487		

Total Cash, Deposits, and Securities	**$19,374**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$554
Accrued Interest Receivable	$399
Advances for Taxes and Insurance	$15
Less: Unamortized Yield Adjustments	$27
Valuation Allowances	$543
Unrealized Gains (Losses)	$-33

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$86
Accrued Interest Receivable	$92
Less: Unamortized Yield Adjustments	$-20
Valuation Allowances	$218
Unrealized Gains (Losses)	$-3

OTHER ITEMS

Real Estate Held for Investment	$61
Repossessed Assets	$130
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$44
Office Premises and Equipment	$2,103
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-22
Less: Unamortized Yield Adjustments	$-22
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$197
Miscellaneous I	$3,176
Miscellaneous II	$510
TOTAL ASSETS	**$134,858**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$60
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$105
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$759
Mortgage-Related Mututal Funds	$983
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,257
Weighted Average Servicing Fee	33 bp
Adjustable-Rate Mortgage Loans Serviced	$2,645
Weighted Average Servicing Fee	31 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$49

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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	$7,581	$2,764	$506	$63
WAC	2.93%	2.60%	5.74%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$11,664	$8,210	$1,353	$107
WAC	2.90%	2.74%	5.23%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$9,592	$5,607	$97
WAC		3.27%	4.26%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$5,362	$30
WAC			4.07%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$52,639**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,271	$1,004	$656
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$16,275	$17,532	$10,403
Penalty in Months of Forgone Interest	3.09 mo	5.60 mo	6.78 mo
Balances in New Accounts	$2,429	$1,596	$476

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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%	$810	$1,872	$73	2.49%
3.00 to 3.99%	$2,196	$2,362	$884	3.45%
4.00 to 4.99%	$91	$710	$1,356	4.45%
5.00 to 5.99%	$47	$478	$513	5.46%
6.00 to 6.99%	$47	$180	$171	6.39%
7.00 to 7.99%	$13	$34	$52	7.30%
8.00 to 8.99%	$0	$2	$7	8.11%
9.00 and Above	$0	$0	$1	13.30%
WARM	1 mo	18 mo	71 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$11,899**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$7,316
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	$10,940	0.89%	$359
Money Market Deposit Accounts (MMDAs)	$13,286	1.80%	$792
Passbook Accounts	$15,143	1.10%	$529
Non-Interest-Bearing Non-Maturity Deposits	$6,871		$232
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$320	0.19%	
Escrow for Mortgages Serviced for Others	$132	0.16%	
Other Escrows	$97	1.04%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$46,789		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$10		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,358		
Miscellaneous II	$202		
TOTAL LIABILITIES	**$120,210**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$4
EQUITY CAPITAL	$14,643
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$134,858**

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		$13
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	17	$19
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	79	$249
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	76	$266
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	55	$57
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	177	$290
1014	Opt commitment to orig 25- or 30-year FRMs	164	$631
1016	Opt commitment to orig "other" Mortgages	137	$700
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	7	$65
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$5
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	11	$17
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	9	$22
2016	Commit/purchase "other" Mortgage loans, svc retained	11	$32
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$4
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$6
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$6
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	34	$37
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	51	$149
2036	Commit/sell "other" Mortgage loans, svc retained	6	$15
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$2
2054	Commit/purchase 25- to 30-year FRM MBS		$18
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$1
2074	Commit/sell 25- or 30-yr FRM MBS	6	$255
2102	Commit/purchase 1-mo COFI ARM loans, svc released		$3
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$41
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$3

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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
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$4
2114	Commit/purchase 25- or 30-yr FRM loans, svc released	6	$28
2122	Commit/sell 1-mo COFI ARM loans, svc released		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	13	$211
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	11	$129
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$24
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	36	$70
2134	Commit/sell 25- or 30-yr FRM loans, svc released	66	$696
2136	Commit/sell "other" Mortgage loans, svc released	10	$143
2202	Firm commitment to originate 1-month COFI ARM loans		$4
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$15
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	32	$91
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	33	$90
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	24	$66
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	84	$142
2214	Firm commit/originate 25- or 30-year FRM loans	75	$500
2216	Firm commit/originate "other" Mortgage loans	59	$259
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$0
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$3
3014	Option to purchase 25- or 30-yr FRMs		$10
3016	Option to purchase "other" Mortgages		$2
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$6
3028	Option to sell 3- or 5-year Treasury ARMs		$7
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$8
3032	Option to sell 10-, 15-, or 20-year FRMs	6	$12
3034	Option to sell 25- or 30-year FRMs	7	$51
3036	Option to sell "other" Mortgages		$0

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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
3066	Short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3068	Short option to sell 3- or 5-yr Treasury ARMs		$26
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$3
3074	Short option to sell 25- or 30-yr FRMs		$27
4002	Commit/purchase non-Mortgage financial assets	36	$152
4022	Commit/sell non-Mortgage financial assets		$155
5002	IR swap: pay fixed, receive 1-month LIBOR		$24
5004	IR swap: pay fixed, receive 3-month LIBOR		$110
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5024	IR swap: pay 1-month LIBOR, receive fixed		$76
5026	IR swap: pay 3-month LIBOR, receive fixed		$35
8038	Short futures contract on 5-year Treasury note		$17
9502	Fixed-rate construction loans in process	201	$1,527
9512	Adjustable-rate construction loans in process	140	$1,137

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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		$1
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$47
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$148
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$4
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$106
120	Other investment securities, fixed-coupon securities	7	$36
122	Other investment securities, floating-rate securities	7	$19
125	Multi/nonres mtg loans; fixed-rate, Balloon		$52
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	10	$116
130	Construction and land loans (adj-rate)		$91
140	Second Mortgages (adj-rate)		$5
150	Commercial loans (adj-rate)		$12
180	Consumer loans; loans on deposits	6	$9
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$6
183	Consumer loans; auto loans and leases		$198
184	Consumer loans; mobile home loans		$28
185	Consumer loans; credit cards		$1
187	Consumer loans; recreational vehicles		$142
189	Consumer loans; other	6	$14
200	Variable-rate, fixed-maturity CDs	136	$936
220	Variable-rate FHLB advances	69	$928
299	Other variable-rate	38	$427
300	Govt. & agency securities, fixed-coupon securities	9	$104
302	Govt. & agency securities, floating-rate securities		$28

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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	248	$5,487	$5,589	$5,536	$5,457	$5,283	$5,093	$4,904
123 - Mortgage Derivatives - M/V estimate	168	$3,107	$3,209	$3,135	$3,099	$3,026	$2,897	$2,779
129 - Mortgage-Related Mutual Funds - M/V estimate	47	$540	$544	$542	$538	$532	$526	$519
280 - FHLB putable advance-M/V estimate	71	$1,757	$1,962	$1,889	$1,829	$1,783	$1,752	$1,733
281 - FHLB convertible advance-M/V estimate	86	$2,836	$3,155	$3,040	$2,947	$2,877	$2,829	$2,799
282 - FHLB callable advance-M/V estimate	19	$242	$257	$252	$247	$242	$240	$238
283 - FHLB periodic floor floating rate advance-M/V Estimates		$20	$19	$19	$20	$20	$20	$20
289 - Other FHLB structured advances - M/V estimate	9	$156	$162	$159	$157	$155	$153	$151
290 - Other structured borrowings - M/V estimate		$13	$14	$14	$14	$13	$13	$13
500 - Other OBS Positions w/o contract code or exceeds 16 positions	8	$51	$27	$37	$39	$41	$44	$46