Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: US Total

All Reporting CMR **Reporting Dockets: 913** **September 2002**

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	96,355	-10,982	-10 %	9.80 %	-77 bp
+200 bp	103,862	-3,476	-3 %	10.42 %	-15 bp
+100 bp	107,699	361	0 %	10.68 %	+11 bp
0 bp	107,338			10.57 %	
-100 bp	106,118	-1,220	-1 %	10.39 %	-18 bp

Risk Measure for a Given Rate Shock

	9/30/2002	6/30/2002	9/30/2001
Pre-shock NPV Ratio: NPV as % of PV Assets	10.57 %	11.43 %	10.37 %
Post-shock NPV Ratio	10.39 %	10.57 %	9.13 %
Sensitivity Measure: Decline in NPV Ratio	18 bp	86 bp	124 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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(Dollar Amount in Millions)

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	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS									
MORTGAGE LOANS AND SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans and MBS									
30-Year Mortgage Loans	104,916	103,051	99,305	94,298	89,264	99,051	103,051	104.04	2.7
30-Year Mortgage Securities	28,157	27,649	26,700	25,383	24,012	26,460	27,649	104.50	2.6
15-Year Mortgages and MBS	70,435	69,186	67,035	64,440	61,825	66,377	69,186	104.23	2.5
Balloon Mortgages and MBS	22,711	22,420	22,068	21,560	20,942	21,563	22,420	103.98	1.4
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	15,004	14,943	14,889	14,826	14,732	14,570	14,943	102.56	0.4
7 Month to 2 Year Reset Frequency	52,805	52,283	51,785	51,234	50,501	50,202	52,283	104.14	1.0
2+ Month to 5 Year Reset Frequency	72,143	70,551	68,798	66,834	64,667	68,619	70,551	102.82	2.4
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	122,288	121,338	120,373	119,214	117,775	118,305	121,338	102.56	0.8
2 Month to 5 Year Reset Frequency	39,517	38,800	38,065	37,267	36,378	37,232	38,800	104.21	1.9
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	22,575	22,320	22,076	21,824	21,572	22,046	22,320	101.24	1.1
Adjustable-Rate, Fully Amortizing	43,898	43,489	43,107	42,730	42,353	43,789	43,489	99.32	0.9
Fixed-Rate, Balloon	14,239	13,670	13,132	12,623	12,142	12,836	13,670	106.50	4.1
Fixed-Rate, Fully Amortizing	14,554	13,947	13,382	12,854	12,360	13,075	13,947	106.67	4.2
Construction and Land Loans									
Adjustable-Rate	20,212	20,148	20,087	20,029	19,971	20,061	20,148	100.43	0.3
Fixed-Rate	6,120	5,969	5,828	5,697	5,575	6,109	5,969	97.70	2.4
Second-Mortgage Loans and Securities									
Adjustable-Rate	28,096	28,040	27,988	27,943	27,897	28,204	28,040	99.42	0.2
Fixed-Rate	21,592	21,109	20,648	20,208	19,786	20,364	21,109	103.66	2.2
Other Assets Related to Mortgage Loans and Securities									
Nonperforming Mortgage Loans	951	937	919	898	875	937	937	100.00	1.7
Accrued Interest Receivable	3,278	3,278	3,278	3,278	3,278	3,278	3,278	100.00	0.0
Advance for Taxes/Insurance	178	178	178	178	178	178	178	100.00	0.0
Float on Escrows on Owned Mortgages	23	110	256	397	515		110		-105.4
LESS: Value of Servicing on Mortgages Serviced by Others	-104	-115	-112	-102	-95		-115		-3.3
TOTAL MORTGAGE LOANS AND SECURITIES	**703,796**	**693,533**	**680,008**	**663,818**	**646,695**	**673,258**	**693,533**	**103.01**	**1.7**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	22,160	22,100	22,044	21,991	21,940	21,920	22,100	100.82	0.3
Fixed-Rate	11,853	11,433	11,036	10,662	10,309	10,320	11,433	110.78	3.6
Consumer Loans									
Adjustable-Rate	10,930	10,917	10,904	10,892	10,880	10,889	10,917	100.25	0.1
Fixed-Rate	41,439	40,853	40,284	39,732	39,195	38,819	40,853	105.24	1.4
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-1,579	-1,560	-1,542	-1,524	-1,507	-1,559	-1,560	0.00	1.2
Accrued Interest Receivable	564	564	564	564	564	564	564	100.00	0.0
TOTAL NONMORTGAGE LOANS	**85,367**	**84,306**	**83,290**	**82,317**	**81,380**	**80,953**	**84,306**	**104.14**	**1.2**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	31,214	31,214	31,214	31,214	31,214	31,214	31,214	100.00	0.0
Equities and All Mutual Funds	4,500	4,318	4,120	3,934	3,755	4,318	4,318	100.00	4.4
Zero-Coupon Securities	1,075	1,057	1,042	1,029	1,017	1,026	1,057	103.09	1.6
Government and Agency Securities	30,439	28,857	27,386	26,017	24,743	25,426	28,857	113.49	5.3
Term Fed Funds, Term Repos	22,927	22,901	22,875	22,849	22,824	22,888	22,901	100.06	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	7,266	6,942	6,652	6,390	6,153	7,341	6,942	94.56	4.4
Mortgage-Derivative Securities									
Valued by OTS	6	6	6	6	6	6	6	100.00	0.8
Valued by Institution	54,491	54,398	54,143	53,290	52,097	54,896	54,398	99.09	0.3
Structured Securities (Complex)	9,904	9,743	9,469	9,175	8,860	9,671	9,743	100.75	2.2
LESS: Valuation Allowances for Investment Securities	3	3	3	3	3	3	3	100.00	1.6
TOTAL CASH, DEPOSITS, AND SECURITIES	**161,819**	**159,434**	**156,905**	**153,903**	**150,666**	**156,784**	**159,434**	**101.69**	**1.5**

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Present Value Estimates by Interest Rate Scenario

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	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	974	974	974	974	974	974	974	100.00	0.0
Real Estate Held for Investment	322	322	322	322	322	322	322	100.00	0.0
Investment in Unconsolidated Subsidiaries	314	316	305	284	255	316	316	100.00	1.4
Office Premises and Equipment	8,779	8,779	8,779	8,779	8,779	8,779	8,779	100.00	0.0
TOTAL REAL ASSETS, ETC.	**10,389**	**10,391**	**10,380**	**10,359**	**10,330**	**10,391**	**10,391**	**100.00**	**0.0**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	3,929	4,823	7,628	9,803	10,621		4,823		-38.3
Adjustable-Rate Servicing	1,999	2,107	2,142	2,147	2,138		2,107		-3.4
Float on Mortgages Serviced for Others	2,213	2,729	3,694	4,529	5,075		2,729		-27.1
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**8,140**	**9,659**	**13,464**	**16,479**	**17,835**		**9,659**		**-27.6**
OTHER ASSETS									
Purchased and Excess Servicing						7,912			
Margin Account	0	0	0	0	0	0	0	0.00	0.0
Miscellaneous I	38,155	38,155	38,155	38,155	38,155	38,155	38,155	100.00	0.0
Miscellaneous II						11,758			
Deposit Intangibles									
Retail CD Intangible	86	147	204	259	310		147		-40.2
Transaction Account Intangible	4,453	6,489	8,490	10,571	12,578		6,489		-31.1
MMDA Intangible	4,479	6,311	8,114	9,493	10,901		6,311		-28.8
Passbook Account Intangible	3,722	5,152	6,607	8,110	9,342		5,152		-28.0
Non-Interest-Bearing Account Intangible	953	1,919	2,840	3,714	4,548		1,919		-49.1
TOTAL OTHER ASSETS	**51,848**	**58,174**	**64,410**	**70,302**	**75,833**	**57,825**	**58,174**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments						8,072			
TOTAL ASSETS	**1,021,359**	**1,015,496**	**1,008,457**	**997,177**	**982,740**	**987,281**	**1,015,496**	**103/101*** **	**0.6/1.3*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	167,725	166,962	166,204	165,454	164,715	165,571	166,962	100.84	0.5
Fixed-Rate Maturing in 13 Months or More	96,181	93,557	91,037	88,616	86,292	88,041	93,557	106.26	2.7
Variable-Rate	3,064	3,060	3,057	3,054	3,050	3,053	3,060	100.24	0.1
Demand									
Transaction Accounts	86,051	86,051	86,051	86,051	86,051	86,051	86,051	100/92*	0.0/2.5*
MMDAs	124,049	124,049	124,049	124,049	124,049	124,049	124,049	100/95*	0.0/1.5*
Passbook Accounts	65,335	65,335	65,335	65,335	65,335	65,335	65,335	100/92*	0.0/2.4*
Non-Interest-Bearing Accounts	41,454	41,454	41,454	41,454	41,454	41,454	41,454	100/95*	0.0/2.4*
TOTAL DEPOSITS	**583,860**	**580,469**	**577,188**	**574,014**	**570,947**	**573,555**	**580,469**	**101/98***	**0.6/1.7***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	121,880	121,113	120,359	119,618	118,890	119,152	121,113	101.65	0.6
Fixed-Rate Maturing in 37 Months or More	18,047	17,188	16,381	15,623	14,910	15,858	17,188	108.38	4.8
Variable-Rate	83,095	82,972	82,850	82,729	82,608	83,916	82,972	98.87	0.1
TOTAL BORROWINGS	**223,022**	**221,273**	**219,590**	**217,970**	**216,409**	**218,927**	**221,273**	**101.07**	**0.8**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	9,031	9,031	9,031	9,031	9,031	9,031	9,031	100.00	0.0
Other Escrow Accounts	1,508	1,462	1,419	1,378	1,340	1,580	1,462	92.50	3.1
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	28	29	27	27	26	28	29	103.54	1.7
Miscellaneous I	36,005	36,005	36,005	36,005	36,005	36,005	36,005	100.00	0.0
Miscellaneous II	0	0	0	0	0	2,884			
TOTAL OTHER LIABILITIES	**46,573**	**46,527**	**46,483**	**46,441**	**46,402**	**49,528**	**46,527**	**93.94**	**0.1**
Other Liabilities not Included Above									
Self-Valued	63,350	61,335	59,603	57,934	56,546	56,461	61,335	108.63	3.1
Unamortized Yield Adjustments						-74			
TOTAL LIABILITIES	**916,805**	**909,603**	**902,864**	**896,359**	**890,305**	**898,398**	**909,603**	**101/99****	**0.8/1.5****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	1,991	873	-1,251	-3,322	-5,161		873		
ARMs	213	154	85	-6	-137		154		
Other Mortgages	126	0	-201	-434	-669		0		
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	2,055	396	-2,400	-5,183	-7,675		396		
Sell Mortgages and MBS	-4,462	-882	5,085	11,026	16,327		-882		
Purchase Non-Mortgage Items	3	0	-3	-6	-10		0		
Sell Non-Mortgage Items	-7	0	7	13	20		0		
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating	-3,148	-2,206	-1,138	-117	860		-2,206		
Pay Floating, Receive Fixed	3,469	2,228	1,023	-80	-1,092		2,228		
Basis Swaps	-2	-1	-1	-1	0		-1		
Swaptions	316	503	704	941	1,221		503		
OTHER DERIVATIVES									
Options on Mortgages and MBS	1	38	393	813	1,173		38		
Interest-Rate Caps	0	1	2	5	12		1		
Interest-Rate Floors	164	106	65	38	21		106		
Futures	-2	0	2	5	7		0		
Options on Futures	3	1	-1	-4	-6		1		
Construction LIP	-70	-147	-218	-285	-347		-147		
Self-Valued	915	381	-48	-358	-623		381		
TOTAL OFF-BALANCE-SHEET POSITIONS	**1,564**	**1,445**	**2,105**	**3,044**	**3,921**		**1,445**		

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NET PORTFOLIO VALUE									
+ ASSETS	1,021,359	1,015,496	1,008,457	997,177	982,740	987,281	1,015,496	103/101***	0.6/1.3***
- LIABILITIES	916,805	909,603	902,864	896,359	890,305	898,398	909,603	101/99**	0.8/1.5**
+ OFF-BALANCE-SHEET POSITIONS	1,564	1,445	2,105	3,044	3,921		1,445		
TOTAL NET PORTFOLIO VALUE	106,118	107,338	107,699	103,862	96,355	88,884	107,338	120.76	-0.7

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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FIXED-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$43,759	$34,011	$11,857	$5,394	$4,030
WARM	341 mo	320 mo	286 mo	266 mo	253 mo
WAC	6.46%	7.34%	8.40%	9.41%	11.01%
Amount of these that is FHA or VA Guaranteed	$2,529	$2,457	$2,496	$1,355	$1,026
Securities Backed by Conventional Mortgages	$9,566	$4,939	$2,360	$338	$96
WARM	314 mo	325 mo	302 mo	210 mo	159 mo
Weighted Average Pass-Through Rate	6.10%	7.21%	8.16%	9.19%	10.40%
Securities Backed by FHA or VA Mortgages	$5,158	$1,567	$1,064	$992	$380
WARM	336 mo	305 mo	263 mo	215 mo	166 mo
Weighted Average Pass-Through Rate	6.31%	7.24%	8.12%	9.15%	10.56%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$34,956	$11,472	$3,420	$1,172	$919
WAC	6.23%	7.33%	8.34%	9.39%	11.07%
Mortgage Securities	$12,674	$1,544	$185	$27	$8
Weighted Average Pass-Through Rate	5.85%	7.16%	8.13%	9.23%	10.81%
WARM (of 15-Year Loans and Securities)	159 mo	144 mo	130 mo	120 mo	114 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$11,832	$4,174	$1,166	$436	$632
WAC	6.03%	7.32%	8.31%	9.43%	11.82%
Mortgage Securities	$3,206	$113	$1	$2	$0
Weighted Average Pass-Through Rate	5.81%	7.12%	8.14%	9.30%	11.29%
WARM (of Balloon Loans and Securities)	80 mo	83 mo	80 mo	107 mo	115 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$213,451**

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ASSETS (continued)

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$843	$1,691	$521	$8,164	$311
WAC	4.34%	5.38%	6.47%	4.41%	6.05%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$13,728	$48,511	$68,098	$110,142	$36,921
Weighted Average Margin	775 bp	434 bp	308 bp	248 bp	902 bp
WAC	6.48%	6.59%	6.32%	5.13%	6.67%
WARM	282 mo	303 mo	336 mo	308 mo	320 mo
Weighted Average Time Until Next Payment Reset	3 mo	14 mo	44 mo	4 mo	32 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$288,929**

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	$293	$612	$182	$28	$37
Weighted Average Distance from Lifetime Cap	161 bp	169 bp	148 bp	81 bp	145 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$769	$2,900	$1,142	$878	$3,353
Weighted Average Distance from Lifetime Cap	322 bp	337 bp	343 bp	349 bp	360 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$12,078	$45,803	$66,306	$114,338	$33,497
Weighted Average Distance from Lifetime Cap	711 bp	621 bp	556 bp	637 bp	559 bp
Balances Without Lifetime Cap	$1,431	$888	$989	$3,062	$346
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$8,886	$43,310	$51,106	$1,331	$14,455
Weighted Average Periodic Rate Cap	128 bp	198 bp	248 bp	185 bp	180 bp
Balances Subject to Periodic Rate Floors	$6,514	$39,313	$46,303	$874	$13,589
MBS Included in ARM Balances	$1,678	$6,913	$5,006	$19,357	$1,512

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$22,046	$43,789
WARM	89 mo	231 mo
Remaining Term to Full Amortization	278 mo	
Rate Index Code	0	0
Margin	243 bp	247 bp
Reset Frequency	22 mo	12 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,356	$911
Wghted Average Distance to Lifetime Cap	151 bp	165 bp
Fixed-Rate:		
Balances	$12,836	$13,075
WARM	64 mo	116 mo
Remaining Term to Full Amortization	249 mo	
WAC	7.24%	7.84%

CONSTRUCTION AND LAND	Adjustable Rate	Fixed Rate
Balances	$20,061	$6,109
WARM	23 mo	48 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	158 bp	7.42%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$28,204	$20,364
WARM	201 mo	148 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	91 bp	8.39%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$21,920	$10,320
WARM	42 mo	54 mo
Margin in Column 1; WAC in Column 2	180 bp	8.35%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$10,889	$38,819
WARM	58 mo	49 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	542 bp	11.02%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$401	$17,003
Fixed Rate		
Remaining WAL <= 5 Years	$6,763	$27,713
Remaining WAL 5-10 Years	$224	$1,286
Remaining WAL Over 10 Years	$296	
Superfloaters	$0	
Inverse Floaters & Super POs	$293	
Other	$9	$48
CMO Residuals:		
Fixed Rate	$58	$23
Floating Rate	$12	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$353	$82
WAC	6.00%	0.35%
Principal-Only MBS	$35	$303
WAC	6.72%	0.00%
Total Mortgage-Derivative Securities - Book Value	$8,444	$46,459

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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 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$354,447	$335,069	$82,063	$18,700	$10,386
WARM	271 mo	304 mo	283 mo	234 mo	198 mo
Weighted Average Servicing Fee	34 bp	39 bp	45 bp	44 bp	48 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	4,866 loans				
FHA/VA	1,669 loans				
Subserviced by Others	176 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$79,501	$45,326	Total # of Adjustable-Rate Loans Serviced	752 loans
WARM (in months)	317 mo	287 mo	Number of These Subserviced by Others	10 loans
Weighted Average Servicing Fee	48 bp	79 bp		

Total Balances of Mortgage Loans Serviced for Others **$925,491**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$31,214		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$4,318		
Zero-Coupon Securities	$1,026	2.52%	15 mo
Government & Agency Securities	$25,426	5.38%	77 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$22,888	1.88%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$7,341	5.14%	101 mo
Memo: Complex Securities (from supplemental reporting)	$9,671		

Total Cash, Deposits, and Securities **$101,884**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$4,811
Accrued Interest Receivable	$3,278
Advances for Taxes and Insurance	$178
Less: Unamortized Yield Adjustments	$-3,391
Valuation Allowances	$3,874
Unrealized Gains (Losses)	$1,913

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$930
Accrued Interest Receivable	$564
Less: Unamortized Yield Adjustments	$-164
Valuation Allowances	$2,489
Unrealized Gains (Losses)	$6

OTHER ITEMS

Real Estate Held for Investment	$322
Repossessed Assets	$974
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$316
Office Premises and Equipment	$8,779
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$1,439
Less: Unamortized Yield Adjustments	$-1,159
Valuation Allowances	$3
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$7,912
Miscellaneous I	$38,155
Miscellaneous II	$11,758

TOTAL ASSETS	**$987,281**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$3,264
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$8,730
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,530
Mortgage-Related Mututal Funds	$1,788
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$31,712
Weighted Average Servicing Fee	24 bp
Adjustable-Rate Mortgage Loans Serviced	$40,391
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,414

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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	$46,117	$13,687	$1,097	$429
WAC	2.40%	4.98%	5.68%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$60,967	$40,113	$3,589	$954
WAC	2.54%	4.23%	5.79%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$45,870	$15,104	$378
WAC		3.87%	6.25%	
WARM		21 mo	26 mo	
Balances Maturing in 37 or More Months			$27,067	$143
WAC			5.14%	
WARM			58 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$253,612**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$4,998	$7,172	$9,082
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$93,411	$84,847	$34,737
Penalty in Months of Forgone Interest	3.12 mo	5.60 mo	7.61 mo
Balances in New Accounts (optional)	$8,661	$5,764	$4,072

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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 5.00%	$59,336	$28,601	$6,816	2.55%
5.00 to 5.99%	$683	$12,919	$4,201	5.49%
6.00 to 6.99%	$3,305	$9,077	$3,038	6.55%
7.00 to 7.99%	$126	$4,859	$682	7.29%
8.00 to 8.99%	$93	$25	$384	8.41%
9.00 to 9.99%	$45	$13	$617	9.46%
10.00 to 10.99%	$0	$0	$116	10.11%
11.00 and Above	$34	$36	$6	12.28%
WARM	1 mo	15 mo	69 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$135,011**

MEMOS

Variable-Rate, Fixed-Maturity Liabilities (from Supplemental Reporting)	$143,431
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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MINORITY INTEREST AND CAPITAL

	Total Balances	WAC	Balances in New Accounts (Optional)
NON-MATURITY DEPOSITS			
Transaction Accounts	$86,051	1.80%	$10,406
Money Market Deposit Accounts (MMDAs)	$124,049	1.91%	$7,464
Passbook Accounts	$65,335	1.53%	$2,333
Non-Interest-Bearing Non-Maturity Deposits	$41,454		$4,803
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$2,061	0.57%	
Escrow for Mortgages Serviced for Others	$6,970	2.04%	
Other Escrows	$1,580	0.13%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$327,501		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$200		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-274		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$28		
Miscellaneous I	$36,005		
Miscellaneous II	$2,884		
TOTAL LIABILITIES	**$898,398**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$1,034		
EQUITY CAPITAL	$87,852		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$987,284**		

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

Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs	14	$338
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	34	$82
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	170	$3,863
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	141	$4,363
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	110	$1,233
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	384	$14,148
1014	Opt commitment to orig 25- or 30-year FRMs	338	$27,361
1016	Opt commitment to orig "other" Mortgages	266	$7,426
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$9
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	13	$154
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	8	$2,158
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained	6	$15
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	29	$7,089
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	17	$11,717
2016	Commit/purchase "other" Mortgage loans, svc retained	20	$72
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$16
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	10	$2,369
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	25	$356
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	98	$4,329
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	114	$9,602
2036	Commit/sell "other" Mortgage loans, svc retained	8	$15
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS	9	$44
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		$115
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS	11	$2,320
2054	Commit/purchase 25- to 30-year FRM MBS	19	$8,572
2056	Commit/purchase "other" MBS	7	$175

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Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$105
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$289
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS	6	$326
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	30	$18,224
2074	Commit/sell 25- or 30-yr FRM MBS	36	$42,518
2081	Commit/purch low-risk floating-rate mtg derivative product		$9
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$2
2083	Commit/sell low-risk floating-rate mtg derivative product		$73
2084	Commit/sell low-risk fixed-rate mtg derivative product		$37
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	10	$356
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released	6	$19
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$124
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released	8	$398
2114	Commit/purchase 25- or 30-yr FRM loans, svc released	9	$2,368
2116	Commit/purchase "other" Mortgage loans, svc released	7	$606
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	24	$3,729
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	20	$274
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	18	$343
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	90	$3,429
2134	Commit/sell 25- or 30-yr FRM loans, svc released	124	$12,527
2136	Commit/sell "other" Mortgage loans, svc released	21	$1,427
2202	Firm commitment to originate 1-month COFI ARM loans		$18
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans	11	$23
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	45	$300
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	46	$251
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	36	$226
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	148	$3,411
2214	Firm commit/originate 25- or 30-year FRM loans	129	$5,967

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

Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
2216	Firm commit/originate "other" Mortgage loans	96	$972
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$11
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3014	Option to purchase 25- or 30-yr FRMs		$37
3016	Option to purchase "other" Mortgages		$0
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$74
3028	Option to sell 3- or 5-year Treasury ARMs		$14
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$1
3032	Option to sell 10-, 15-, or 20-year FRMs	12	$74
3034	Option to sell 25- or 30-year FRMs	20	$6,748
3036	Option to sell "other" Mortgages		$21
3052	Short option to purchase 10-, 15-, or 20-yr FRMs		$10
3054	Short option to purchase 25- or 30-yr FRMs		$30
3068	Short option to sell 3- or 5-yr Treasury ARMs		$353
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$188
3074	Short option to sell 25- or 30-yr FRMs	6	$423
3076	Short option to sell "other" Mortgages		$118
4002	Commit/purchase non-Mortgage financial assets	84	$833
4006	Commit/purchase "other" liabilities		$52
4022	Commit/sell non-Mortgage financial assets	10	$741
5002	IR swap: pay fixed, receive 1-month LIBOR	8	$4,647
5004	IR swap: pay fixed, receive 3-month LIBOR	16	$37,485
5006	IR swap: pay fixed, receive 6-month LIBOR		$270
5008	IR swap: pay fixed, receive COFI		$9
5010	IR swap: pay fixed, receive 3-month Treasury		$1,200
5022	IR swap: pay fixed, receive the prime rate		$53
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,427

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Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
5026	IR swap: pay 3-month LIBOR, receive fixed	9	$14,153
5044	IR swap: pay the prime rate, receive fixed		$3
5104	IR swaption: pay fixed, receive 3-month LIBOR		$6,075
5126	IR swaption: pay 3-month LIBOR, receive fixed		$5,400
5224	Short IR swaption: pay 1-mo LIBOR, receive fixed		$10
5226	Short IR swaption: pay 3-mo LIBOR, receive fixed		$282
5572	IR swap, amortizing: pay 1-mo LIBOR, receive MBS coupon		$17
5582	IR swap, amortizing: pay MBS coupon, receive 1-mo LIBOR		$47
6002	Interest rate Cap based on 1-month LIBOR	6	$994
6004	Interest rate Cap based on 3-month LIBOR	15	$1,051
6008	Interest rate Cap based on 3-month Treasury		$30
6020	Interest rate Cap based on cost-of-funds index (COFI)		$291
6022	Interest rate Cap based on the prime rate		$50
6032	Short interest rate Cap based on 1-month LIBOR		$101
6034	Short interest rate Cap based on 3-month LIBOR		$25
6040	Short interest rate Cap based on 1-year Treasury		$3
6050	Short interest rate Cap based on cost-of-funds index		$291
7002	Interest rate floor based on 1-month LIBOR		$34
7004	Interest rate floor based on 3-month LIBOR		$900
7010	Interest rate floor based on 1-year Treasury		$3
7018	Interest rate floor based on 10-year Treasury		$1,300
7032	Short interest rate floor based on 1-month LIBOR		$9
7048	Short interest rate floor based on 10-year Treasury		$150
8010	Long futures contract on 10-year Treasury note		$19
8038	Short futures contract on 5-year Treasury note		$2
8040	Short futures contract on 10-year Treasury note		$34
8046	Short futures contract on 3-month Eurodollar		$475
9010	Long call option on 10-year T-note futures contract		$35

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

Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
9032	Long put option on 5-year T-note futures contract		$8
9082	Short put option on 10-year T-note futures contract		$42
9502	Fixed-rate construction loans in process	406	$3,076
9512	Adjustable-rate construction loans in process	243	$4,159