Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: US Total

All Reporting CMR | **Reporting Dockets: 875** | **September 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	86,740	-27,045	-24 %	8.17 %	-208 bp
+200 bp	97,950	-15,835	-14 %	9.07 %	-118 bp
+100 bp	107,603	-6,182	-5 %	9.81 %	-44 bp
0 bp	113,785			10.25 %	
-100 bp	115,709	1,923	+2 %	10.34 %	+10 bp

Risk Measure for a Given Rate Shock

	9/30/2003	6/30/2003	9/30/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	10.25 %	10.11 %	10.64 %
Post-shock NPV Ratio	9.07 %	9.26 %	10.46 %
Sensitivity Measure: Decline in NPV Ratio	118 bp	84 bp	18 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	116,947	114,072	108,281	102,586	97,223	110,319	103.40	3.80
30-Year Mortgage Securities	23,533	22,941	21,799	20,647	19,541	22,076	103.92	3.78
15-Year Mortgages and MBS	89,772	87,513	84,063	80,319	76,616	84,443	103.64	3.26
Balloon Mortgages and MBS	27,407	26,888	26,151	25,219	24,142	26,365	101.98	2.34
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	18,744	18,706	18,644	18,539	18,378	18,039	103.70	0.26
7 Month to 2 Year Reset Frequency	41,605	41,221	40,806	40,293	39,581	39,817	103.53	0.97
2+ to 5 Year Reset Frequency	93,473	91,059	88,210	85,022	81,587	89,492	101.75	2.89
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	121,414	120,703	119,726	118,465	116,885	115,734	104.29	0.70
2 Month to 5 Year Reset Frequency	40,895	40,094	39,218	38,257	37,201	39,104	102.53	2.09
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	24,337	24,047	23,765	23,489	23,209	23,969	100.32	1.19
Adjustable-Rate, Fully Amortizing	47,926	47,478	47,046	46,620	46,187	47,474	100.01	0.93
Fixed-Rate, Balloon	15,270	14,593	13,960	13,368	12,812	13,874	105.18	4.49
Fixed-Rate, Fully Amortizing	15,791	15,117	14,489	13,903	13,355	14,376	105.16	4.31
Construction and Land Loans								
Adjustable-Rate	19,740	19,706	19,672	19,641	19,608	19,718	99.94	0.17
Fixed-Rate	6,650	6,487	6,336	6,195	6,064	6,848	94.73	2.42
Second-Mortgage Loans and Securities								
Adjustable-Rate	41,599	41,544	41,486	41,438	41,387	41,879	99.20	0.14
Fixed-Rate	24,776	24,208	23,665	23,147	22,653	23,737	101.98	2.30
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	939	923	900	876	850	923	100.00	2.11
Accrued Interest Receivable	3,021	3,021	3,021	3,021	3,021	3,021	100.00	0.00
Advance for Taxes/Insurance	242	242	242	242	242	242	100.00	0.00
Float on Escrows on Owned Mortgages	84	204	368	498	601			-69.57
LESS: Value of Servicing on Mortgages Serviced by Others	-488	-612	-715	-737	-736			-18.58
TOTAL MORTGAGE LOANS AND SECURITIES	**774,653**	**761,379**	**742,561**	**722,523**	**701,882**	**741,450**	**102.69**	**2.11**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	27,357	27,311	27,266	27,225	27,186	27,326	99.94	0.17
Fixed-Rate	12,931	12,533	12,156	11,798	11,457	11,475	109.23	3.10
Consumer Loans								
Adjustable-Rate	13,585	13,569	13,552	13,537	13,521	13,412	101.17	0.12
Fixed-Rate	45,014	44,364	43,734	43,123	42,531	43,169	102.77	1.44
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,894	-1,874	-1,854	-1,835	-1,816	-1,873	0.00	1.09
Accrued Interest Receivable	652	652	652	652	652	652	100.00	0.00
TOTAL NONMORTGAGE LOANS	**97,646**	**96,556**	**95,506**	**94,500**	**93,530**	**94,161**	**102.54**	**1.11**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	29,030	29,030	29,030	29,030	29,030	29,030	100.00	0.00
Equities and All Mutual Funds	5,253	5,031	4,780	4,556	4,335	5,031	100.00	4.71
Zero-Coupon Securities	634	615	598	582	567	595	103.36	2.95
Government and Agency Securities	34,566	33,069	31,660	30,334	29,086	32,076	103.09	4.39
Term Fed Funds, Term Repos	18,464	18,433	18,401	18,369	18,337	18,426	100.04	0.17
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	6,251	5,919	5,623	5,357	5,118	5,419	109.22	5.30
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	45,814	45,190	43,993	42,598	41,228	45,072	100.26	2.01
Structured Securities (Complex)	21,654	21,306	20,740	20,087	19,438	21,203	100.49	2.14
LESS: Valuation Allowances for Investment Securities	3	3	3	3	3	3	100.00	1.42
TOTAL CASH, DEPOSITS, AND SECURITIES	**161,661**	**158,590**	**154,821**	**150,910**	**147,137**	**156,849**	**101.11**	**2.16**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	975	975	975	975	975	975	100.00	0.00
Real Estate Held for Investment	304	304	304	304	304	304	100.00	0.00
Investment in Unconsolidated Subsidiaries	435	434	416	388	353	434	100.00	2.28
Office Premises and Equipment	9,537	9,537	9,537	9,537	9,537	9,537	100.00	0.00
TOTAL REAL ASSETS, ETC.	**11,252**	**11,250**	**11,232**	**11,205**	**11,169**	**11,250**	**100.00**	**0.09**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2,965	4,103	5,648	6,396	6,542			-32.69
Adjustable-Rate Servicing	1,603	1,682	1,707	1,706	1,702			-3.10
Float on Mortgages Serviced for Others	1,996	2,714	3,566	4,145	4,535			-28.91
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**6,565**	**8,500**	**10,921**	**12,247**	**12,779**			**-25.63**
OTHER ASSETS								
Purchased and Excess Servicing						8,554		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	50,384	50,384	50,384	50,384	50,384	50,384	100.00	0.00
Miscellaneous II						17,876		
Deposit Intangibles								
Retail CD Intangible	321	391	442	492	540			-15.53
Transaction Account Intangible	5,637	7,979	10,400	12,764	15,428			-29.85
MMDA Intangible	5,597	7,580	10,066	12,017	13,883			-29.48
Passbook Account Intangible	3,833	5,437	7,036	8,613	10,019			-29.45
Non-Interest-Bearing Account Intangible	996	2,168	3,285	4,352	5,363			-52.78
TOTAL OTHER ASSETS	**66,768**	**73,939**	**81,613**	**88,622**	**95,617**	**76,814**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						6,295		
TOTAL ASSETS	**1,118,544**	**1,110,213**	**1,096,653**	**1,080,007**	**1,062,113**	**1,086,819**	**102/100*** **	**0.99/1.69*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	149,414	148,740	148,074	147,414	146,763	147,726	100.69	0.45
Fixed-Rate Maturing in 13 Months or More	95,329	92,745	90,266	87,886	85,602	88,242	105.10	2.73
Variable-Rate	2,871	2,869	2,867	2,864	2,862	2,862	100.23	0.08
Demand								
Transaction Accounts	106,944	106,944	106,944	106,944	106,944	106,944	100/93*	0.00/2.41*
MMDAs	157,626	157,626	157,626	157,626	157,626	157,626	100/95*	0.00/1.49*
Passbook Accounts	71,231	71,231	71,231	71,231	71,231	71,231	100/92*	0.00/2.43*
Non-Interest-Bearing Accounts	50,313	50,313	50,313	50,313	50,313	50,313	100/96*	0.00/2.38*
TOTAL DEPOSITS	**633,728**	**630,468**	**627,321**	**624,279**	**621,341**	**624,945**	**101/97***	**0.51/1.75***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	135,137	134,341	133,560	132,792	132,038	132,811	101.15	0.59
Fixed-Rate Maturing in 37 Months or More	28,578	27,271	26,041	24,881	23,787	25,719	106.03	4.65
Variable-Rate	71,207	71,103	70,997	70,890	70,785	71,070	100.05	0.15
TOTAL BORROWINGS	**234,923**	**232,716**	**230,597**	**228,563**	**226,610**	**229,601**	**101.36**	**0.93**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	8,853	8,853	8,853	8,853	8,853	8,853	100.00	0.00
Other Escrow Accounts	7,894	7,652	7,425	7,212	7,010	8,230	92.98	3.07
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	1	1	1	1	1	1	100.00	0.00
Miscellaneous I	54,506	54,506	54,506	54,506	54,506	54,506	100.00	0.00
Miscellaneous II	0	0	0	0	0	4,931		
TOTAL OTHER LIABILITIES	**71,255**	**71,013**	**70,786**	**70,572**	**70,371**	**76,522**	**92.80**	**0.33**
Other Liabilities not Included Above								
Self-Valued	63,533	62,126	60,725	59,511	58,353	58,459	106.27	2.26
Unamortized Yield Adjustments						405		
TOTAL LIABILITIES	**1,003,438**	**996,323**	**989,429**	**982,925**	**976,675**	**989,931**	**101/98****	**0.70/1.48****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	1,653	650	-1,921	-4,162	-6,080			
ARMs	400	241	52	-199	-528			
Other Mortgages	160	0	-204	-427	-647			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	3,168	772	-3,602	-7,396	-10,757			
Sell Mortgages and MBS	-6,097	-1,571	7,020	14,395	20,848			
Purchase Non-Mortgage Items	-8	0	8	16	23			
Sell Non-Mortgage Items	-2	0	2	3	5			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-2,070	-1,531	-784	-63	627			
Pay Floating, Receive Fixed	2,877	1,015	-916	-2,678	-4,284			
Basis Swaps	-1	0	0	0	0			
Swaptions	94	257	495	796	1,144			
OTHER DERIVATIVES								
Options on Mortgages and MBS	8	11	344	741	1,079			
Interest-Rate Caps	1	3	6	11	18			
Interest-Rate Floors	331	186	91	38	26			
Futures	-1	0	1	0	-1			
Options on Futures	18	2	0	8	16			
Construction LIP	-123	-216	-304	-389	-471			
Self-Valued	195	76	91	175	283			
TOTAL OFF-BALANCE-SHEET POSITIONS	**603**	**-105**	**378**	**869**	**1,303**			

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NET PORTFOLIO VALUE								
+ ASSETS	1,118,544	1,110,213	1,096,653	1,080,007	1,062,113	1,086,819	102/100***	0.99/1.69***
- LIABILITIES	1,003,438	996,323	989,429	982,925	976,675	989,931	101/98**	0.70/1.48**
+ OFF-BALANCE-SHEET POSITIONS	603	-105	378	869	1,303			
TOTAL NET PORTFOLIO VALUE #	115,709	113,785	107,603	97,950	86,740	96,888	117.44	3.56

* 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	$4,913	$39,859	$33,477	$17,093	$14,976
WARM	346 mo	348 mo	342 mo	318 mo	266 mo
WAC	4.30%	5.50%	6.39%	7.37%	9.07%
Amount of these that is FHA or VA Guaranteed	$211	$2,461	$3,342	$1,762	$4,078
Securities Backed by Conventional Mortgages	$1,154	$5,994	$2,907	$1,942	$620
WARM	289 mo	340 mo	307 mo	311 mo	214 mo
Weighted Average Pass-Through Rate	4.18%	5.23%	6.26%	7.21%	8.69%
Securities Backed by FHA or VA Mortgages	$273	$3,540	$2,410	$1,165	$2,071
WARM	356 mo	354 mo	327 mo	299 mo	210 mo
Weighted Average Pass-Through Rate	4.49%	5.34%	6.28%	7.27%	8.97%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$12,307	$26,050	$13,347	$6,800	$4,749
WAC	4.69%	5.40%	6.43%	7.37%	9.13%
Mortgage Securities	$8,916	$8,886	$2,806	$473	$109
Weighted Average Pass-Through Rate	4.31%	5.12%	6.16%	7.16%	8.49%
WARM (of 15-Year Loans and Securities)	163 mo	172 mo	157 mo	142 mo	148 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$6,450	$7,970	$2,981	$1,330	$1,256
WAC	4.52%	5.39%	6.41%	7.34%	9.95%
Mortgage Securities	$4,226	$1,734	$386	$32	$1
Weighted Average Pass-Through Rate	4.13%	5.35%	6.19%	7.17%	8.37%
WARM (of Balloon Loans and Securities)	110 mo	110 mo	92 mo	76 mo	104 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$243,204**

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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	$865	$1,021	$203	$5,721	$201
WAC	3.47%	4.64%	5.86%	2.85%	5.11%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$17,174	$38,796	$89,290	$110,014	$38,903
Weighted Average Margin	284 bp	317 bp	263 bp	281 bp	264 bp
WAC	5.07%	5.57%	4.97%	4.57%	5.56%
WARM	298 mo	305 mo	345 mo	335 mo	329 mo
Weighted Average Time Until Next Payment Reset	4 mo	13 mo	46 mo	5 mo	35 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$302,186**

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	$83	$124	$207	$14	$14
Weighted Average Distance from Lifetime Cap	93 bp	118 bp	145 bp	107 bp	125 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$167	$1,030	$556	$385	$918
Weighted Average Distance from Lifetime Cap	326 bp	356 bp	348 bp	334 bp	365 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$15,770	$37,223	$86,853	$115,156	$37,901
Weighted Average Distance from Lifetime Cap	810 bp	669 bp	574 bp	712 bp	639 bp
Balances Without Lifetime Cap	$2,019	$1,439	$1,876	$179	$270
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$11,437	$35,240	$76,537	$1,340	$11,337
Weighted Average Periodic Rate Cap	142 bp	176 bp	244 bp	151 bp	183 bp
Balances Subject to Periodic Rate Floors	$6,726	$29,899	$63,965	$838	$10,018
MBS Included in ARM Balances	$2,749	$7,800	$12,879	$11,089	$1,226

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$23,969	$47,474
WARM	97 mo	233 mo
Remaining Term to Full Amortization	290 mo	
Rate Index Code	0	0
Margin	217 bp	238 bp
Reset Frequency	26 mo	13 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$919	$976
Wghted Average Distance to Lifetime Cap	140 bp	148 bp
Fixed-Rate:		
Balances	$13,874	$14,376
WARM	77 mo	120 mo
Remaining Term to Full Amortization	279 mo	
WAC	6.77%	7.14%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$19,718	$6,848
WARM	22 mo	48 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	145 bp	6.52%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$41,879	$23,737
WARM	213 mo	168 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	95 bp	7.48%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$27,326	$11,475
WARM	38 mo	44 mo
Margin in Column 1; WAC in Column 2	148 bp	6.79%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$13,412	$43,169
WARM	55 mo	61 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	753 bp	9.92%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$4,020	$6,288
Fixed Rate		
Remaining WAL <= 5 Years	$5,317	$25,039
Remaining WAL 5-10 Years	$595	$2,443
Remaining WAL Over 10 Years	$326	
Superfloaters	$1	
Inverse Floaters & Super POs	$6	
Other	$3	$0
CMO Residuals:		
Fixed Rate	$29	$0
Floating Rate	$11	$14
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$270	$157
WAC	5.72%	7.08%
Principal-Only MBS	$549	$4
WAC	6.00%	5.51%
Total Mortgage-Derivative Securities - Book Value	$11,126	$33,946

AGGREGATE SCHEDULE CMR REPORT

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	$39,104	$231,959	$241,750	$130,751	$55,506
WARM	189 mo	277 mo	298 mo	289 mo	249 mo
Weighted Average Servicing Fee	28 bp	29 bp	31 bp	36 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	4,912 loans				
FHA/VA	1,371 loans				
Subserviced by Others	231 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$102,489	$25,034
WARM (in months)	325 mo	286 mo
Weighted Average Servicing Fee	38 bp	83 bp

Total # of Adjustable-Rate Loans Serviced	823 loans
Number of These Subserviced by Others	26 loans

Total Balances of Mortgage Loans Serviced for Others **$826,593**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$29,030		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$5,031		
Zero-Coupon Securities	$595	2.87%	34 mo
Government & Agency Securities	$32,076	3.67%	59 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$18,426	1.05%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$5,419	5.29%	94 mo
Memo: Complex Securities (from supplemental reporting)	$21,203		

Total Cash, Deposits, and Securities **$111,781**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$4,697
Accrued Interest Receivable	$3,021
Advances for Taxes and Insurance	$242
Less: Unamortized Yield Adjustments	$-4,229
Valuation Allowances	$3,774
Unrealized Gains (Losses)	$675

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$923
Accrued Interest Receivable	$652
Less: Unamortized Yield Adjustments	$-144
Valuation Allowances	$2,796
Unrealized Gains (Losses)	$3

OTHER ITEMS	
Real Estate Held for Investment	$304
Repossessed Assets	$975
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$434
Office Premises and Equipment	$9,537
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$137
Less: Unamortized Yield Adjustments	$-1,108
Valuation Allowances	$3
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$8,554
Miscellaneous I	$50,384
Miscellaneous II	$17,876
TOTAL ASSETS	**$1,086,819**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$3,953
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$8,365
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,881
Mortgage-Related Mututal Funds	$2,150
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$55,532
Weighted Average Servicing Fee	12 bp
Adjustable-Rate Mortgage Loans Serviced	$67,942
Weighted Average Servicing Fee	14 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,701

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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	$42,388	$12,457	$1,344	$420
WAC	1.59%	3.54%	5.24%	
WARM	2 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$49,468	$36,934	$5,135	$760
WAC	1.61%	3.17%	5.74%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$39,545	$18,473	$331
WAC		3.00%	5.75%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$30,224	$134
WAC			4.52%	
WARM			55 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$235,969**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$8,216	$5,915	$8,305
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$77,207	$75,070	$41,408
Penalty in Months of Forgone Interest	3.08 mo	5.66 mo	7.70 mo
Balances in New Accounts	$7,830	$4,373	$3,109

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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%	$71,572	$26,417	$4,026	1.45%
3.00 to 3.99%	$976	$5,725	$7,267	3.52%
4.00 to 4.99%	$951	$6,770	$3,632	4.55%
5.00 to 5.99%	$1,305	$9,625	$5,625	5.43%
6.00 to 6.99%	$2,743	$4,281	$3,426	6.52%
7.00 to 7.99%	$138	$2,258	$604	7.29%
8.00 to 8.99%	$1	$26	$363	8.35%
9.00 and Above	$4	$20	$776	9.51%
WARM	1 mo	16 mo	65 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	$158,530

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$132,391
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	$106,944	1.16%	$8,574
Money Market Deposit Accounts (MMDAs)	$157,626	1.32%	$12,698
Passbook Accounts	$71,231	0.86%	$2,745
Non-Interest-Bearing Non-Maturity Deposits	$50,313		$1,971
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,999	0.52%	
Escrow for Mortgages Serviced for Others	$6,855	1.97%	
Other Escrows	$8,230	0.02%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$403,198		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$394		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$11		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$1		
Miscellaneous I	$54,506		
Miscellaneous II	$4,931		
TOTAL LIABILITIES	**$989,931**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$826
EQUITY CAPITAL	$96,055
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,086,812**

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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	21	$6,309
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	32	$50
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	174	$3,583
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	145	$9,557
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	112	$683
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	369	$10,734
1014	Opt commitment to orig 25- or 30-year FRMs	307	$31,701
1016	Opt commitment to orig "other" Mortgages	253	$5,595
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$9
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$3
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	13	$284
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	12	$452
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained	6	$16
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	28	$1,788
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	18	$8,365
2016	Commit/purchase "other" Mortgage loans, svc retained	20	$2,871
2022	Commit/sell 1-mo COFI ARM loans, svc retained		$3
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained	7	$50
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	13	$181
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	23	$159
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	100	$7,649
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	119	$19,289
2036	Commit/sell "other" Mortgage loans, svc retained		$136
2042	Commit/purchase 1-month COFI ARM MBS		$4
2044	Commit/purchase 6-mo or 1-yr COFI ARM MBS		$7
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS	7	$42
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$4
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$9

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2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS	11	$11,802
2054	Commit/purchase 25- to 30-year FRM MBS	15	$26,837
2056	Commit/purchase "other" MBS		$37
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$151
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$615
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$239
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	26	$17,120
2074	Commit/sell 25- or 30-yr FRM MBS	31	$51,443
2076	Commit/sell "other" MBS		$1
2081	Commit/purch low-risk floating-rate mtg derivative product		$5
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$840
2084	Commit/sell low-risk fixed-rate mtg derivative product		$0
2086	Commit/purchase high-risk Mortgage derivative product		$60
2088	Commit/sell high-risk Mortgage derivative product		$29
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	6	$237
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released	7	$236
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$133
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released	7	$1,293
2114	Commit/purchase 25- or 30-yr FRM loans, svc released	7	$2,858
2116	Commit/purchase "other" Mortgage loans, svc released		$87
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	27	$6,367
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	26	$892
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	19	$401
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	77	$2,067
2134	Commit/sell 25- or 30-yr FRM loans, svc released	106	$11,451
2136	Commit/sell "other" Mortgage loans, svc released	23	$2,062
2202	Firm commitment to originate 1-month COFI ARM loans		$6

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans	8	$41
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	49	$267
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	47	$211
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	37	$165
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	130	$823
2214	Firm commit/originate 25- or 30-year FRM loans	119	$1,897
2216	Firm commit/originate "other" Mortgage loans	92	$1,017
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3014	Option to purchase 25- or 30-yr FRMs		$202
3016	Option to purchase "other" Mortgages		$74
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	6	$51
3028	Option to sell 3- or 5-year Treasury ARMs		$64
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$73
3032	Option to sell 10-, 15-, or 20-year FRMs	19	$369
3034	Option to sell 25- or 30-year FRMs	26	$5,903
3036	Option to sell "other" Mortgages		$14
3068	Short option to sell 3- or 5-yr Treasury ARMs		$219
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$42
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$164
3074	Short option to sell 25- or 30-yr FRMs	7	$216
3076	Short option to sell "other" Mortgages		$6
4002	Commit/purchase non-Mortgage financial assets	79	$1,636
4006	Commit/purchase "other" liabilities		$901
4022	Commit/sell non-Mortgage financial assets	9	$313
5002	IR swap: pay fixed, receive 1-month LIBOR	6	$4,122
5004	IR swap: pay fixed, receive 3-month LIBOR	18	$28,472

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5006	IR swap: pay fixed, receive 6-month LIBOR		$75
5010	IR swap: pay fixed, receive 3-month Treasury		$805
5022	IR swap: pay fixed, receive the prime rate		$50
5024	IR swap: pay 1-month LIBOR, receive fixed		$9,121
5026	IR swap: pay 3-month LIBOR, receive fixed	7	$29,543
5104	IR swaption: pay fixed, receive 3-month LIBOR		$12,591
5126	IR swaption: pay 3-month LIBOR, receive fixed		$500
5226	Short IR swaption: pay 3-mo LIBOR, receive fixed		$10
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$233
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$145
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$54
5572	IR swap, amortizing: pay 1-mo LIBOR, receive MBS coupon		$10
5582	IR swap, amortizing: pay MBS coupon, receive 1-mo LIBOR		$25
6002	Interest rate Cap based on 1-month LIBOR		$839
6004	Interest rate Cap based on 3-month LIBOR	9	$787
6008	Interest rate Cap based on 3-month Treasury		$30
6020	Interest rate Cap based on cost-of-funds index (COFI)		$281
6022	Interest rate Cap based on the prime rate		$50
6032	Short interest rate Cap based on 1-month LIBOR		$8
6034	Short interest rate Cap based on 3-month LIBOR		$43
6040	Short interest rate Cap based on 1-year Treasury		$3
6050	Short interest rate Cap based on cost-of-funds index		$281
7002	Interest rate floor based on 1-month LIBOR		$25
7004	Interest rate floor based on 3-month LIBOR		$4,850
7010	Interest rate floor based on 1-year Treasury		$3
7018	Interest rate floor based on 10-year Treasury		$1,555
7048	Short interest rate floor based on 10-year Treasury		$150
8008	Long futures contract on 5-year Treasury note		$1

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
8010	Long futures contract on 10-year Treasury note		$60
8016	Long futures contract on 3-month Eurodollar		$2
8038	Short futures contract on 5-year Treasury note		$9
8040	Short futures contract on 10-year Treasury note		$55
8046	Short futures contract on 3-month Eurodollar		$125
9010	Long call option on 10-year T-note futures contract		$26
9012	Long call option on Treasury bond futures contract		$200
9034	Long put option on 10-year T-note futures contract		$150
9036	Long put option on T-bond futures contract		$29
9058	Short call option on 10-year T-note futures contract		$23
9082	Short put option on 10-year T-note futures contract		$10
9502	Fixed-rate construction loans in process	390	$3,998
9512	Adjustable-rate construction loans in process	241	$6,870