Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: West

All Reporting CMR | **Reporting Dockets: 75** | **December 2006**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	49,370	-19,500	-28 %	8.29 %	-289 bp
+200 bp	57,916	-10,955	-16 %	9.59 %	-159 bp
+100 bp	64,200	-4,671	-7 %	10.51 %	-67 bp
0 bp	68,870			11.18 %	
-100 bp	72,407	3,537	+5 %	11.68 %	+50 bp
-200 bp	74,611	5,741	+8 %	11.98 %	+81 bp

Risk Measure for a Given Rate Shock

	12/31/2006	09/30/2006	12/31/2005
Pre-shock NPV Ratio: NPV as % of PV Assets	11.18 %	9.63 %	10.61 %
Post-shock NPV Ratio	9.59 %	7.91 %	8.93 %
Sensitivity Measure: Decline in NPV Ratio	159 bp	172 bp	168 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

The reports issued since the September 2006 cycle were generated with the Enhanced NPV Model. As a result, the results from this quarter are not directly comparable to those from previous quarters.

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Present Value Estimates by Interest Rate Scenario

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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	31,372	30,962	30,298	29,200	27,881	26,480	30,175	100.41	2.91
30-Year Mortgage Securities	11,830	11,669	11,275	10,732	10,152	9,569	11,500	98.04	4.15
15-Year Mortgages and MBS	15,038	14,716	14,270	13,744	13,187	12,629	14,233	100.26	3.40
Balloon Mortgages and MBS	15,981	15,677	15,309	14,856	14,313	13,685	15,433	99.19	2.68
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	13,343	13,255	13,175	13,087	12,976	12,842	12,654	104.11	0.64
7 Month to 2 Year Reset Frequency	20,437	20,259	20,108	19,951	19,677	19,369	19,772	101.70	0.76
2+ to 5 Year Reset Frequency	33,551	33,074	32,750	31,989	30,869	29,517	32,397	101.09	1.66
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	206,388	204,709	202,938	200,972	198,611	195,392	194,983	104.08	0.92
2 Month to 5 Year Reset Frequency	17,709	17,437	17,135	16,801	16,452	16,084	17,428	98.32	1.85
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	9,737	9,672	9,612	9,558	9,485	9,354	9,626	99.85	0.59
Adjustable-Rate, Fully Amortizing	39,172	38,980	38,821	38,664	38,208	37,309	38,850	99.92	0.41
Fixed-Rate, Balloon	5,339	5,065	4,810	4,571	4,348	4,140	4,804	100.12	5.14
Fixed-Rate, Fully Amortizing	2,306	2,189	2,080	1,979	1,886	1,800	2,057	101.13	5.03
Construction and Land Loans									
Adjustable-Rate	7,289	7,279	7,269	7,259	7,249	7,239	7,247	100.30	0.14
Fixed-Rate	4,039	3,877	3,734	3,606	3,491	3,388	3,797	98.33	3.64
Second-Mortgage Loans and Securities									
Adjustable-Rate	39,537	39,433	39,331	39,231	39,133	39,036	39,318	100.03	0.26
Fixed-Rate	15,587	15,205	14,841	14,495	14,166	13,851	14,500	102.36	2.39
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	2,077	2,055	2,031	2,001	1,963	1,916	2,031	100.00	1.32
Accrued Interest Receivable	2,697	2,697	2,697	2,697	2,697	2,697	2,697	100.00	0.00
Advance for Taxes/Insurance	180	180	180	180	180	180	180	100.00	0.00
Float on Escrows on Owned Mortgages	34	55	81	106	130	152			-31.50
LESS: Value of Servicing on Mortgages Serviced by Others	25	35	53	64	71	73			-27.34
TOTAL MORTGAGE LOANS AND SECURITIES	**493,618**	**488,410**	**482,691**	**475,617**	**466,984**	**456,558**	**473,683**	**101.90**	**1.33**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	16,857	16,847	16,837	16,828	16,818	16,809	16,847	99.94	0.06
Fixed-Rate	3,656	3,556	3,461	3,371	3,284	3,201	3,636	95.19	2.68
Consumer Loans									
Adjustable-Rate	19,523	19,490	19,458	19,427	19,396	19,365	18,705	104.03	0.16
Fixed-Rate	3,509	3,479	3,450	3,421	3,393	3,366	3,561	96.86	0.84
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-690	-688	-685	-682	-680	-677	-685	0.00	0.39
Accrued Interest Receivable	244	244	244	244	244	244	244	100.00	0.00
TOTAL NONMORTGAGE LOANS	**43,098**	**42,929**	**42,766**	**42,608**	**42,455**	**42,306**	**42,309**	**101.08**	**0.38**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	12,223	12,223	12,223	12,223	12,223	12,223	12,223	100.00	0.00
Equities and All Mutual Funds	253	246	238	229	221	212	238	100.00	3.47
Zero-Coupon Securities	1	1	1	1	1	1	1	96.44	4.25
Government and Agency Securities	5,816	5,574	5,346	5,132	4,931	4,742	5,225	102.32	4.13
Term Fed Funds, Term Repos	3,721	3,717	3,714	3,711	3,707	3,704	3,716	99.94	0.09
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	4,143	3,700	3,318	2,988	2,703	2,456	3,269	101.51	10.72
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	13,822	13,541	13,223	12,711	12,210	11,676	13,251	99.79	3.14
Structured Securities (Complex)	2,715	2,677	2,634	2,568	2,489	2,405	2,646	99.54	2.07
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	1	100.00	1.99
TOTAL CASH, DEPOSITS, AND SECURITIES	**42,693**	**41,679**	**40,696**	**39,563**	**38,484**	**37,417**	**40,568**	**100.32**	**2.60**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	646	646	646	646	646	646	646	100.00	0.00
Real Estate Held for Investment	46	46	46	46	46	46	46	100.00	0.00
Investment in Unconsolidated Subsidiaries	1,897	1,783	1,670	1,556	1,443	1,329	1,670	100.00	6.80
Office Premises and Equipment	4,448	4,448	4,448	4,448	4,448	4,448	4,448	100.00	0.00
TOTAL REAL ASSETS, ETC.	**7,037**	**6,923**	**6,810**	**6,696**	**6,583**	**6,469**	**6,810**	**100.00**	**1.67**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	1,654	2,156	2,706	3,036	3,166	3,179			-16.26
Adjustable-Rate Servicing	2,825	2,889	3,005	3,126	3,133	3,115			-3.94
Float on Mortgages Serviced for Others	1,972	2,337	2,706	3,010	3,249	3,448			-12.45
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**6,451**	**7,382**	**8,418**	**9,172**	**9,548**	**9,742**			**-10.64**
OTHER ASSETS									
Purchased and Excess Servicing							8,615		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	19,759	19,759	19,759	19,759	19,759	19,759	19,759	100.00	0.00
Miscellaneous II							26,293		
Deposit Intangibles									
Retail CD Intangible	198	223	250	279	311	344			-11.26
Transaction Account Intangible	2,559	3,380	4,110	4,548	5,173	5,875			-14.21
MMDA Intangible	1,869	2,193	2,629	3,083	3,523	3,964			-16.93
Passbook Account Intangible	3,478	4,295	4,602	5,369	6,442	7,419			-11.67
Non-Interest-Bearing Account Intangible	1,786	2,603	3,377	4,112	4,812	5,478			-22.35
TOTAL OTHER ASSETS	**29,649**	**32,452**	**34,727**	**37,150**	**40,020**	**42,840**	**54,667**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							2,889		
TOTAL ASSETS	**622,546**	**619,775**	**616,107**	**610,807**	**604,073**	**595,332**	**620,925**	**99/97*** **	**0.73/1.14*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	169,711	169,289	168,872	168,513	168,188	167,883	168,934	99.96	0.23
Fixed-Rate Maturing in 13 Months or More	17,880	17,453	17,047	16,674	16,319	15,979	17,085	99.78	2.28
Variable-Rate	10,092	10,087	10,082	10,077	10,072	10,067	10,087	99.95	0.05
Demand									
Transaction Accounts	37,178	37,178	37,178	37,178	37,178	37,178	37,178	100/89*	0.00/1.77*
MMDAs	37,031	37,031	37,031	37,031	37,031	37,031	37,031	100/93*	0.00/1.30*
Passbook Accounts	47,313	47,313	47,313	47,313	47,313	47,313	47,313	100/90*	0.00/1.26*
Non-Interest-Bearing Accounts	33,517	33,517	33,517	33,517	33,517	33,517	33,517	100/90*	0.00/2.50*
TOTAL DEPOSITS	**352,722**	**351,868**	**351,041**	**350,303**	**349,618**	**348,968**	**351,145**	**100/96***	**0.22/0.94***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	52,476	52,248	52,025	51,806	51,591	51,380	52,163	99.73	0.43
Fixed-Rate Maturing in 37 Months or More	18,022	16,687	15,499	14,435	13,479	12,616	15,955	97.14	7.27
Variable-Rate	101,371	101,218	101,061	100,901	100,738	100,572	100,902	100.16	0.16
TOTAL BORROWINGS	**171,870**	**170,154**	**168,585**	**167,142**	**165,808**	**164,567**	**169,021**	**99.74**	**0.89**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	3,812	3,812	3,812	3,812	3,812	3,812	3,812	100.00	0.00
Other Escrow Accounts	532	516	501	486	473	461	588	85.07	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	17,604	17,604	17,604	17,604	17,604	17,604	17,604	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	3,865		
TOTAL OTHER LIABILITIES	**21,949**	**21,933**	**21,917**	**21,903**	**21,890**	**21,877**	**25,871**	**84.72**	**0.07**
Other Liabilities not Included Above									
Self-Valued	5,825	5,617	5,438	5,288	5,164	5,050	5,443	99.90	3.02
Unamortized Yield Adjustments							4		
TOTAL LIABILITIES	**552,366**	**549,572**	**546,982**	**544,637**	**542,480**	**540,463**	**551,483**	**99/96****	**0.45/0.91****

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	155	104	26	-144	-354	-569			
ARMs	146	102	49	-22	-115	-251			
Other Mortgages	1,142	676	0	-846	-1,835	-2,943			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	1,679	996	-704	-3,282	-6,223	-9,221			
Sell Mortgages and MBS	-1,814	-1,085	348	2,558	5,127	7,766			
Purchase Non-Mortgage Items	2	1	0	-1	-2	-3			
Sell Non-Mortgage Items	-2	-2	0	2	3	4			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-1,026	-503	-19	431	851	1,244			
Pay Floating, Receive Fixed Swaps	1,967	909	-69	-976	-1,818	-2,601			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	259	162	12	268	534	799			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-411	-206	0	206	412	618			
Options on Futures	0	0	0	0	0	0			
Construction LIP	70	37	5	-26	-57	-88			
Self-Valued	2,264	1,011	96	-138	-200	-254			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4,432**	**2,204**	**-255**	**-1,970**	**-3,678**	**-5,499**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	622,546	619,775	616,107	610,807	604,073	595,332	620,925	99/97***	0.73/1.14***
MINUS TOTAL LIABILITIES	552,366	549,572	546,982	544,637	542,480	540,463	551,483	99/96**	0.45/0.91**
PLUS OFF-BALANCE-SHEET POSITIONS	4,432	2,204	-255	-1,970	-3,678	-5,499			
TOTAL NET PORTFOLIO VALUE #	74,611	72,407	68,870	64,200	57,916	49,370	69,442	99.18	5.96

* 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

Area: West
All Reporting CMR
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Amounts in Millions

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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	$351	$7,977	$14,024	$5,524	$2,299
WARM	309 mo	329 mo	336 mo	332 mo	330 mo
WAC	4.01%	5.62%	6.45%	7.40%	9.09%
Amount of these that is FHA or VA Guaranteed	$3	$206	$289	$128	$34
Securities Backed by Conventional Mortgages	$2,036	$7,634	$1,452	$56	$14
WARM	400 mo	380 mo	330 mo	269 mo	202 mo
Weighted Average Pass-Through Rate	4.77%	5.38%	6.21%	7.17%	8.57%
Securities Backed by FHA or VA Mortgages	$43	$193	$63	$8	$0
WARM	319 mo	326 mo	311 mo	255 mo	212 mo
Weighted Average Pass-Through Rate	4.72%	5.30%	6.26%	7.09%	8.18%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$792	$4,412	$4,540	$1,695	$755
WAC	4.64%	5.63%	6.40%	7.44%	8.89%
Mortgage Securities	$888	$1,015	$125	$7	$3
Weighted Average Pass-Through Rate	4.40%	5.18%	6.07%	7.09%	9.10%
WARM (of 15-Year Loans and Securities)	139 mo	165 mo	172 mo	126 mo	153 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$270	$4,765	$8,552	$659	$157
WAC	4.69%	5.68%	6.31%	7.33%	8.65%
Mortgage Securities	$385	$644	$1	$0	$0
Weighted Average Pass-Through Rate	4.73%	5.23%	6.00%	7.45%	9.56%
WARM (of Balloon Loans and Securities)	161 mo	298 mo	319 mo	231 mo	191 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$71,341**

AGGREGATE SCHEDULE CMR REPORT

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	$718	$244	$1	$4,233	$329
WAC	5.80%	5.29%	7.21%	2.56%	3.23%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$11,937	$19,529	$32,396	$190,750	$17,099
Weighted Average Margin	409 bp	338 bp	255 bp	312 bp	269 bp
WAC	7.88%	6.05%	5.93%	7.80%	5.85%
WARM	334 mo	334 mo	344 mo	343 mo	306 mo
Weighted Average Time Until Next Payment Reset	2 mo	13 mo	47 mo	6 mo	22 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$277,235**

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	$2,688	$72	$53	$9,239	$214
Weighted Average Distance from Lifetime Cap	155 bp	92 bp	67 bp	167 bp	185 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$2,827	$894	$344	$120,707	$641
Weighted Average Distance from Lifetime Cap	299 bp	353 bp	354 bp	317 bp	359 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$6,875	$17,995	$31,264	$64,884	$16,541
Weighted Average Distance from Lifetime Cap	615 bp	557 bp	521 bp	489 bp	632 bp
Balances Without Lifetime Cap	$264	$811	$736	$152	$32
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$7,385	$17,958	$31,748	$14	$4,149
Weighted Average Periodic Rate Cap	146 bp	265 bp	398 bp	183 bp	194 bp
Balances Subject to Periodic Rate Floors	$4,913	$13,335	$30,676	$13	$4,037
MBS Included in ARM Balances	$1,065	$4,089	$973	$656	$283

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ASSETS (continued)

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$9,626	$38,850
WARM	101 mo	259 mo
Remaining Term to Full Amortization	315 mo	
Rate Index Code	0	0
Margin	240 bp	248 bp
Reset Frequency	9 mo	5 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$2,269	$11,615
Wghted Average Distance to Lifetime Cap	132 bp	137 bp
Fixed-Rate:		
Balances	$4,804	$2,057
WARM	84 mo	141 mo
Remaining Term to Full Amortization	309 mo	
WAC	6.48%	6.66%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$7,247	$3,797
WARM	13 mo	73 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	153 bp	7.34%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$39,318	$14,500
WARM	328 mo	176 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	45 bp	8.15%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$16,847	$3,636
WARM	64 mo	39 mo
Margin in Column 1; WAC in Column 2	308 bp	6.25%
Reset Frequency	1 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$18,705	$3,561
WARM	120 mo	63 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	590 bp	7.77%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$262	$6,607
Fixed Rate		
Remaining WAL <= 5 Years	$73	$4,254
Remaining WAL 5-10 Years	$420	$330
Remaining WAL Over 10 Years	$407	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$49	$0
Floating Rate	$333	$32
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$410	$12
WAC	6.65%	6.10%
Principal-Only MBS	$38	$0
WAC	6.09%	0.00%
Total Mortgage-Derivative Securities - Book Value	$1,993	$11,235

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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	$22,029	$145,892	$116,818	$27,769	$7,562
WARM	161 mo	271 mo	306 mo	298 mo	273 mo
Weighted Average Servicing Fee	26 bp	29 bp	30 bp	34 bp	39 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	2,206 loans				
FHA/VA	34 loans				
Subserviced by Others	19 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$122,566	$138,602	Total # of Adjustable-Rate Loans Serviced	1,110 loans
WARM (in months)	312 mo	348 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	41 bp	61 bp		

Total Balances of Mortgage Loans Serviced for Others **$581,238**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$12,223		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$238		
Zero-Coupon Securities	$1	4.38%	53 mo
Government & Agency Securities	$5,225	4.81%	58 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,716	4.51%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$3,269	5.50%	204 mo
Memo: Complex Securities (from supplemental reporting)	$2,646		

Total Cash, Deposits, and Securities **$27,318**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$3,721
Accrued Interest Receivable	$2,697
Advances for Taxes and Insurance	$180
Less: Unamortized Yield Adjustments	$-2,996
Valuation Allowances	$1,690
Unrealized Gains (Losses)	$-127

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$429
Accrued Interest Receivable	$244
Less: Unamortized Yield Adjustments	$-12
Valuation Allowances	$1,114
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$46
Repossessed Assets	$646
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$1,670
Office Premises and Equipment	$4,448
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-16
Less: Unamortized Yield Adjustments	$-24
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$8,615
Miscellaneous I	$19,759
Miscellaneous II	$26,293
TOTAL ASSETS	**$620,902**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$7,128
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$113
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$152
Mortgage-Related Mututal Funds	$86
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$6,009
Weighted Average Servicing Fee	42 bp
Adjustable-Rate Mortgage Loans Serviced	$14,119
Weighted Average Servicing Fee	39 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$5,063

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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	$68,893	$4,126	$1,889	$469
WAC	5.01%	3.98%	4.96%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$75,554	$15,596	$2,876	$708
WAC	5.21%	5.03%	4.75%	
WARM	6 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$7,599	$5,333	$151
WAC		4.84%	4.22%	
WARM		18 mo	24 mo	
Balances Maturing in 37 or More Months			$4,152	$125
WAC			4.93%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$186,019**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$37,989	$2,124	$2,941
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$104,954	$24,662	$11,097
Penalty in Months of Forgone Interest	2.62 mo	5.19 mo	6.79 mo
Balances in New Accounts	$14,171	$832	$211

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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%	$4,294	$125	$1,890	0.18%
3.00 to 3.99%	$231	$2,811	$109	3.59%
4.00 to 4.99%	$660	$5,198	$3,992	4.56%
5.00 to 5.99%	$33,552	$4,944	$8,376	5.36%
6.00 to 6.99%	$4	$173	$1,485	6.72%
7.00 to 7.99%	$3	$20	$76	7.25%
8.00 to 8.99%	$0	$149	$5	8.01%
9.00 and Above	$0	$0	$23	9.99%
WARM	1 mo	18 mo	120 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	$68,119

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$116,432
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	$37,178	2.48%	$1,195
Money Market Deposit Accounts (MMDAs)	$37,031	3.02%	$1,829
Passbook Accounts	$47,313	2.69%	$4,796
Non-Interest-Bearing Non-Maturity Deposits	$33,517		$1,623
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$476	0.41%	
Escrow for Mortgages Serviced for Others	$3,336	0.10%	
Other Escrows	$588	0.05%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$159,440		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$14		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-10		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$17,604		
Miscellaneous II	$3,865		
TOTAL LIABILITIES	**$551,483**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$2,447
EQUITY CAPITAL	$66,969
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$620,899**

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SUPPLEMENTAL REPORTING

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs	9	$560
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$6
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	17	$5,556
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	9	$2,392
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	7	$360
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	28	$835
1014	Opt commitment to orig 25- or 30-year FRMs	35	$4,707
1016	Opt commitment to orig "other" Mortgages	28	$41,372
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$91
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$364
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$495
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$8
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$30
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$991
2016	Commit/purchase "other" Mortgage loans, svc retained		$342
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$767
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1,230
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$1
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	15	$431
2036	Commit/sell "other" Mortgage loans, svc retained		$6,914
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$3,019
2054	Commit/purchase 25- to 30-year FRM MBS		$54,133
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$3,487
2074	Commit/sell 25- or 30-yr FRM MBS	6	$43,173
2076	Commit/sell "other" MBS		$175
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$863
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$2

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$21
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$508
2116	Commit/purchase "other" Mortgage loans, svc released		$339
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		$254
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$107
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	6	$4
2134	Commit/sell 25- or 30-yr FRM loans, svc released	14	$65
2136	Commit/sell "other" Mortgage loans, svc released		$0
2202	Firm commitment to originate 1-month COFI ARM loans		$11
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$12
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$27
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$81
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$9
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans		$12
2214	Firm commit/originate 25- or 30-year FRM loans	10	$109
2216	Firm commit/originate "other" Mortgage loans	8	$106
3014	Option to purchase 25- or 30-yr FRMs		$10,400
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$23
3028	Option to sell 3- or 5-year Treasury ARMs		$11
3032	Option to sell 10-, 15-, or 20-year FRMs		$1,200
3034	Option to sell 25- or 30-year FRMs		$4,517
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$300
4002	Commit/purchase non-Mortgage financial assets	9	$32
4022	Commit/sell non-Mortgage financial assets		$186
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,300
5004	IR swap: pay fixed, receive 3-month LIBOR		$12,797

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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
5024	IR swap: pay 1-month LIBOR, receive fixed		$3,475
5026	IR swap: pay 3-month LIBOR, receive fixed		$21,043
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$118
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$40
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$118
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$10
8006	Long futures contract on 2-year Treasury note		$30
8008	Long futures contract on 5-year Treasury note		$75
8016	Long futures contract on 3-month Eurodollar		$7,144
8046	Short futures contract on 3-month Eurodollar		$90,104
9040	Long put option on 3-month Eurodollar futures contract		$22,270
9088	Short put option on 3-mo Eurodollar futures contract		$3,000
9502	Fixed-rate construction loans in process	42	$1,760
9512	Adjustable-rate construction loans in process	29	$3,686

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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		$142
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$389
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$49
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$514
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,223
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$92
120	Other investment securities, fixed-coupon securities		$2
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$1
180	Consumer loans; loans on deposits		$3
183	Consumer loans; auto loans and leases		$139
184	Consumer loans; mobile home loans		$2
187	Consumer loans; recreational vehicles		$50
189	Consumer loans; other		$6
200	Variable-rate, fixed-maturity CDs	21	$10,087
220	Variable-rate FHLB advances	14	$68,427
299	Other variable-rate	8	$32,475
300	Govt. & agency securities, fixed-coupon securities		$3

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # >	Balance	Estimated Market Value After Specified Rate Shock					
			-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	34	$2,646	$2,715	$2,677	$2,634	$2,568	$2,489	$2,405
123 - Mortgage Derivatives - M/V estimate	31	$13,251	$13,822	$13,541	$13,223	$12,711	$12,210	$11,676
129 - Mortgage-Related Mutual Funds - M/V estimate	8	$85	$87	$86	$85	$84	$82	$80
280 - FHLB putable advance-M/V estimate	16	$2,291	$2,480	$2,369	$2,273	$2,194	$2,129	$2,071
281 - FHLB convertible advance-M/V estimate	6	$242	$255	$246	$241	$239	$239	$239
282 - FHLB callable advance-M/V estimate		$1,672	$1,722	$1,693	$1,667	$1,641	$1,615	$1,589
289 - Other FHLB structured advances - M/V estimate		$708	$806	$762	$723	$688	$656	$628
290 - Other structured borrowings - M/V estimate	6	$530	$562	$546	$534	$527	$525	$523
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$182,343	$2,264	$1,011	$96	$-138	$-200	$-254