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** **June 2007**

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	41,033	-23,228	-36 %	7.43 %	-373 bp
+200 bp	50,527	-13,733	-21 %	8.99 %	-216 bp
+100 bp	58,364	-5,897	-9 %	10.24 %	-92 bp
0 bp	64,261			11.15 %	
-100 bp	69,060	4,799	+7 %	11.89 %	+74 bp
-200 bp	73,482	9,221	+14 %	12.58 %	+142 bp

Risk Measure for a Given Rate Shock

	06/30/2007	03/31/2007	06/30/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	11.15 %	11.35 %	10.51 %
Post-shock NPV Ratio	8.99 %	9.43 %	8.25 %
Sensitivity Measure: Decline in NPV Ratio	216 bp	192 bp	226 bp
TB 13a Level of Risk	Moderate	Minimal	Moderate

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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	-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	41,787	41,089	40,056	38,505	36,715	34,881	40,195	99.65	3.22
30-Year Mortgage Securities	13,531	13,203	12,658	12,004	11,345	10,701	13,213	95.80	4.74
15-Year Mortgages and MBS	11,919	11,604	11,209	10,774	10,327	9,887	11,345	98.80	3.71
Balloon Mortgages and MBS	10,744	10,528	10,267	9,953	9,585	9,167	10,367	99.03	2.80
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	11,435	11,365	11,299	11,223	11,122	10,991	10,960	103.10	0.63
7 Month to 2 Year Reset Frequency	18,348	18,193	18,054	17,803	17,528	17,134	18,007	100.26	1.08
2+ to 5 Year Reset Frequency	21,478	21,163	20,812	20,211	19,440	18,565	20,864	99.75	2.29
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	174,125	172,554	170,755	168,457	165,435	161,642	166,168	102.76	1.20
2 Month to 5 Year Reset Frequency	15,315	15,081	14,826	14,541	14,230	13,870	15,183	97.64	1.82
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	9,410	9,343	9,287	9,222	9,106	8,981	9,311	99.74	0.66
Adjustable-Rate, Fully Amortizing	37,825	37,609	37,477	37,312	36,698	35,879	37,505	99.92	0.40
Fixed-Rate, Balloon	5,649	5,359	5,089	4,836	4,600	4,379	5,170	98.42	5.14
Fixed-Rate, Fully Amortizing	2,800	2,650	2,513	2,387	2,271	2,165	2,525	99.53	5.23
Construction and Land Loans									
Adjustable-Rate	8,507	8,488	8,468	8,449	8,431	8,412	8,461	100.09	0.23
Fixed-Rate	3,546	3,412	3,292	3,183	3,085	2,996	3,486	94.44	3.48
Second-Mortgage Loans and Securities									
Adjustable-Rate	39,136	39,037	38,939	38,843	38,749	38,656	38,953	99.96	0.25
Fixed-Rate	20,993	20,498	20,025	19,574	19,144	18,733	19,787	101.20	2.31
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	3,873	3,828	3,777	3,710	3,628	3,533	3,777	100.00	1.56
Accrued Interest Receivable	2,558	2,558	2,558	2,558	2,558	2,558	2,558	100.00	0.00
Advance for Taxes/Insurance	137	137	137	137	137	137	137	100.00	0.00
Float on Escrows on Owned Mortgages	39	62	90	119	145	170			-31.24
LESS: Value of Servicing on Mortgages Serviced by Others	-64	-52	-40	-35	-33	-34			21.62
TOTAL MORTGAGE LOANS AND SECURITIES	**453,220**	**447,813**	**441,627**	**433,837**	**424,310**	**413,471**	**437,970**	**100.83**	**1.58**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	14,734	14,699	14,665	14,632	14,600	14,569	14,610	100.37	0.23
Fixed-Rate	3,267	3,166	3,069	2,976	2,886	2,800	3,393	90.46	3.10
Consumer Loans									
Adjustable-Rate	19,554	19,521	19,488	19,456	19,424	19,393	18,874	103.25	0.17
Fixed-Rate	3,180	3,148	3,118	3,088	3,060	3,032	3,205	97.27	0.97
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-698	-695	-692	-689	-686	-683	-692	0.00	0.46
Accrued Interest Receivable	223	223	223	223	223	223	223	100.00	0.00
TOTAL NONMORTGAGE LOANS	**40,260**	**40,062**	**39,871**	**39,686**	**39,507**	**39,334**	**39,613**	**100.65**	**0.47**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	9,224	9,224	9,224	9,224	9,224	9,224	9,224	100.00	0.00
Equities and All Mutual Funds	175	170	165	159	153	147	165	100.00	3.42
Zero-Coupon Securities	2	1	1	1	1	1	1	102.38	7.19
Government and Agency Securities	6,626	6,273	5,946	5,642	5,359	5,097	5,858	101.51	5.31
Term Fed Funds, Term Repos	1,679	1,678	1,676	1,675	1,673	1,672	1,675	100.05	0.09
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	9,495	8,920	8,426	8,001	7,634	7,316	8,656	97.34	5.45
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	16,587	16,281	15,875	15,226	14,586	13,919	15,911	99.78	3.32
Structured Securities (Complex)	3,191	3,154	3,106	3,007	2,897	2,787	3,143	98.80	2.36
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	1	100.00	2.01
TOTAL CASH, DEPOSITS, AND SECURITIES	**46,978**	**45,700**	**44,418**	**42,934**	**41,526**	**40,161**	**44,632**	**99.52**	**3.11**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	958	958	958	958	958	958	958	100.00	0.00
Real Estate Held for Investment	48	48	48	48	48	48	48	100.00	0.00
Investment in Unconsolidated Subsidiaries	2,073	1,949	1,825	1,701	1,577	1,453	1,825	100.00	6.80
Office Premises and Equipment	4,285	4,285	4,285	4,285	4,285	4,285	4,285	100.00	0.00
TOTAL REAL ASSETS, ETC.	**7,364**	**7,240**	**7,116**	**6,992**	**6,868**	**6,744**	**7,116**	**100.00**	**1.74**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	1,860	2,424	3,021	3,334	3,448	3,458			-15.06
Adjustable-Rate Servicing	3,012	3,061	3,232	3,366	3,384	3,374			-4.72
Float on Mortgages Serviced for Others	2,094	2,477	2,864	3,177	3,425	3,636			-12.23
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**6,967**	**7,962**	**9,116**	**9,877**	**10,257**	**10,468**			**-10.51**
OTHER ASSETS									
Purchased and Excess Servicing							10,243		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	18,397	18,397	18,397	18,397	18,397	18,397	18,397	100.00	0.00
Miscellaneous II							26,712		
Deposit Intangibles									
Retail CD Intangible	214	242	271	303	336	372			-11.25
Transaction Account Intangible	2,776	3,602	4,135	4,615	5,290	5,919			-12.24
MMDA Intangible	2,364	2,693	3,198	3,754	4,286	4,822			-16.59
Passbook Account Intangible	3,825	4,418	4,739	5,790	6,742	7,621			-14.48
Non-Interest-Bearing Account Intangible	1,890	2,593	3,260	3,895	4,500	5,077			-19.98
TOTAL OTHER ASSETS	**29,466**	**31,945**	**34,001**	**36,754**	**39,552**	**42,209**	**55,352**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							1,722		
TOTAL ASSETS	**584,255**	**580,721**	**576,149**	**570,081**	**562,021**	**552,387**	**586,406**	**98/96*** **	**0.92/1.38*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	168,624	168,207	167,795	167,409	167,049	166,705	167,860	99.96	0.24
Fixed-Rate Maturing in 13 Months or More	14,288	13,924	13,583	13,275	12,981	12,699	13,678	99.31	2.39
Variable-Rate	5,082	5,079	5,075	5,072	5,068	5,064	5,075	100.00	0.07
Demand									
Transaction Accounts	34,233	34,233	34,233	34,233	34,233	34,233	34,233	100/88*	0.00/1.68*
MMDAs	43,913	43,913	43,913	43,913	43,913	43,913	43,913	100/93*	0.00/1.30*
Passbook Accounts	44,893	44,893	44,893	44,893	44,893	44,893	44,893	100/89*	0.00/1.71*
Non-Interest-Bearing Accounts	31,542	31,542	31,542	31,542	31,542	31,542	31,542	100/90*	0.00/2.30*
TOTAL DEPOSITS	**342,575**	**341,790**	**341,034**	**340,337**	**339,678**	**339,048**	**341,193**	**100/95***	**0.21/0.97***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	47,523	47,152	46,789	46,435	46,088	45,750	47,049	99.45	0.77
Fixed-Rate Maturing in 37 Months or More	13,912	13,083	12,319	11,612	10,959	10,354	13,074	94.23	5.97
Variable-Rate	84,353	84,214	84,071	83,926	83,779	83,629	83,777	100.35	0.17
TOTAL BORROWINGS	**145,788**	**144,448**	**143,179**	**141,973**	**140,826**	**139,733**	**143,899**	**99.50**	**0.86**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	4,508	4,508	4,508	4,508	4,508	4,508	4,508	100.00	0.00
Other Escrow Accounts	493	478	464	452	439	428	554	83.90	2.87
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	17,144	17,144	17,144	17,144	17,144	17,144	17,144	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	3,986		
TOTAL OTHER LIABILITIES	**22,144**	**22,130**	**22,116**	**22,103**	**22,091**	**22,079**	**26,192**	**84.44**	**0.06**
Other Liabilities not Included Above									
Self-Valued	5,745	5,554	5,384	5,231	5,107	4,989	5,436	99.04	3.00
Unamortized Yield Adjustments							-39		
TOTAL LIABILITIES	**516,253**	**513,922**	**511,712**	**509,644**	**507,702**	**505,850**	**516,680**	**99/96****	**0.42/0.92****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	241	167	48	-193	-485	-782			
ARMs	75	5	-86	-186	-325	-506			
Other Mortgages	1,356	805	0	-991	-2,134	-3,403			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	998	621	-352	-1,557	-2,866	-4,142			
Sell Mortgages and MBS	-1,944	-1,333	122	1,934	3,927	5,887			
Purchase Non-Mortgage Items	4	2	0	-2	-4	-6			
Sell Non-Mortgage Items	-1	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-1,393	-612	118	800	1,438	2,036			
Pay Floating, Receive Fixed Swaps	3,681	1,443	-584	-2,425	-4,102	-5,632			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	8	-1	30	78	126	172			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-480	-240	0	239	476	713			
Options on Futures	0	0	0	0	0	0			
Construction LIP	61	21	-18	-57	-95	-133			
Self-Valued	2,874	1,380	546	288	253	291			
TOTAL OFF-BALANCE-SHEET POSITIONS	**5,479**	**2,260**	**-177**	**-2,073**	**-3,791**	**-5,504**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	584,255	580,721	576,149	570,081	562,021	552,387	586,406	98/96***	0.92/1.38***
MINUS TOTAL LIABILITIES	516,253	513,922	511,712	509,644	507,702	505,850	516,680	99/96**	0.42/0.92**
PLUS OFF-BALANCE-SHEET POSITIONS	5,479	2,260	-177	-2,073	-3,791	-5,504			
TOTAL NET PORTFOLIO VALUE #	73,482	69,060	64,261	58,364	50,527	41,033	69,725	92.16	8.32

* 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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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	$329	$7,532	$17,955	$11,839	$2,540
WARM	303 mo	326 mo	340 mo	345 mo	330 mo
WAC	4.03%	5.63%	6.54%	7.41%	8.85%
Amount of these that is FHA or VA Guaranteed	$2	$201	$284	$125	$37
Securities Backed by Conventional Mortgages	$1,709	$9,295	$1,858	$57	$12
WARM	399 mo	394 mo	343 mo	276 mo	197 mo
Weighted Average Pass-Through Rate	4.80%	5.39%	6.18%	7.14%	8.58%
Securities Backed by FHA or VA Mortgages	$41	$178	$57	$6	$0
WARM	314 mo	320 mo	307 mo	250 mo	208 mo
Weighted Average Pass-Through Rate	4.72%	5.29%	6.26%	7.04%	8.19%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$747	$4,054	$3,452	$712	$397
WAC	4.65%	5.62%	6.37%	7.42%	8.95%
Mortgage Securities	$814	$1,056	$104	$6	$2
Weighted Average Pass-Through Rate	4.59%	5.36%	6.35%	7.31%	9.11%
WARM (of 15-Year Loans and Securities)	133 mo	160 mo	165 mo	151 mo	157 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$262	$2,069	$5,428	$1,398	$300
WAC	4.68%	5.55%	6.44%	7.35%	8.61%
Mortgage Securities	$368	$516	$26	$0	$0
Weighted Average Pass-Through Rate	4.76%	5.23%	6.05%	7.46%	9.25%
WARM (of Balloon Loans and Securities)	161 mo	253 mo	276 mo	242 mo	208 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$75,120**

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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	$729	$192	$2	$2,817	$78
WAC	5.44%	5.55%	6.95%	2.91%	5.64%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$10,231	$17,815	$20,862	$163,352	$15,105
Weighted Average Margin	422 bp	326 bp	267 bp	309 bp	269 bp
WAC	8.15%	5.92%	6.27%	7.87%	6.03%
WARM	341 mo	325 mo	339 mo	340 mo	297 mo
Weighted Average Time Until Next Payment Reset	1 mo	12 mo	45 mo	6 mo	21 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$231,182**

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	$2,518	$119	$48	$12,858	$188
Weighted Average Distance from Lifetime Cap	155 bp	119 bp	129 bp	168 bp	160 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$2,590	$921	$431	$97,677	$947
Weighted Average Distance from Lifetime Cap	303 bp	347 bp	342 bp	312 bp	343 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$5,687	$16,378	$20,137	$55,486	$14,025
Weighted Average Distance from Lifetime Cap	584 bp	549 bp	529 bp	492 bp	617 bp
Balances Without Lifetime Cap	$165	$589	$249	$147	$24
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$6,970	$17,045	$20,152	$17	$4,039
Weighted Average Periodic Rate Cap	134 bp	279 bp	358 bp	172 bp	189 bp
Balances Subject to Periodic Rate Floors	$4,677	$11,782	$19,265	$14	$3,967
MBS Included in ARM Balances	$701	$3,995	$816	$605	$237

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$9,311	$37,505
WARM	101 mo	291 mo
Remaining Term to Full Amortization	314 mo	
Rate Index Code	0	0
Margin	239 bp	248 bp
Reset Frequency	10 mo	5 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$2,028	$10,666
Wghted Average Distance to Lifetime Cap	115 bp	165 bp
Fixed-Rate:		
Balances	$5,170	$2,525
WARM	84 mo	151 mo
Remaining Term to Full Amortization	313 mo	
WAC	6.45%	6.62%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$8,461	$3,486
WARM	16 mo	73 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	156 bp	7.43%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$38,953	$19,787
WARM	325 mo	160 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	46 bp	8.10%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$14,610	$3,393
WARM	99 mo	43 mo
Margin in Column 1; WAC in Column 2	385 bp	5.18%
Reset Frequency	1 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$18,874	$3,205
WARM	125 mo	60 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	551 bp	7.95%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$529	$8,015
Fixed Rate		
Remaining WAL <= 5 Years	$39	$3,790
Remaining WAL 5-10 Years	$1,170	$296
Remaining WAL Over 10 Years	$1,243	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$66	$0
Floating Rate	$280	$9
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$383	$8
WAC	7.15%	7.63%
Principal-Only MBS	$69	$0
WAC	6.23%	0.00%
Total Mortgage-Derivative Securities - Book Value	$3,779	$12,118

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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	$20,593	$140,494	$134,501	$30,126	$7,731
WARM	156 mo	267 mo	309 mo	304 mo	279 mo
Weighted Average Servicing Fee	26 bp	29 bp	31 bp	34 bp	40 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	2,215 loans				
FHA/VA	32 loans				
Subserviced by Others	17 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$199,871	$99,296	Total # of Adjustable-Rate Loans Serviced	1,170 loans
WARM (in months)	319 mo	351 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	39 bp	79 bp		

Total Balances of Mortgage Loans Serviced for Others	**$632,612**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$9,224		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$165		
Zero-Coupon Securities	$1	4.92%	81 mo
Government & Agency Securities	$5,858	5.05%	78 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,675	5.06%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$8,656	5.32%	110 mo
Memo: Complex Securities (from supplemental reporting)	$3,143		

Total Cash, Deposits, and Securities	**$28,722**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$5,508
Accrued Interest Receivable	$2,558
Advances for Taxes and Insurance	$137
Less: Unamortized Yield Adjustments	$-2,427
Valuation Allowances	$1,731
Unrealized Gains (Losses)	$-517

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$465
Accrued Interest Receivable	$223
Less: Unamortized Yield Adjustments	$5
Valuation Allowances	$1,157
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$48
Repossessed Assets	$958
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$1,825
Office Premises and Equipment	$4,285
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-177
Less: Unamortized Yield Adjustments	$7
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$10,243
Miscellaneous I	$18,397
Miscellaneous II	$26,712
TOTAL ASSETS	**$586,393**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$3,404
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$123
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$106
Mortgage-Related Mututal Funds	$59
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$6,061
Weighted Average Servicing Fee	40 bp
Adjustable-Rate Mortgage Loans Serviced	$23,848
Weighted Average Servicing Fee	21 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$5,954

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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	$62,036	$9,107	$1,215	$584
WAC	5.07%	5.22%	4.51%	
WARM	2 mo	3 mo	2 mo	
Balances Maturing in 4 to 12 Months	$83,713	$9,842	$1,947	$872
WAC	5.09%	4.90%	4.32%	
WARM	6 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$4,871	$4,900	$102
WAC		4.69%	4.24%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$3,907	$36
WAC			5.03%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$181,537**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$19,066	$1,847	$2,966
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$116,502	$19,386	$8,413
Penalty in Months of Forgone Interest	3.85 mo	5.30 mo	7.00 mo
Balances in New Accounts	$14,508	$2,135	$187

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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%	$22	$82	$1,867	0.47%
3.00 to 3.99%	$1,155	$1,549	$60	3.60%
4.00 to 4.99%	$98	$12,324	$3,503	4.54%
5.00 to 5.99%	$26,264	$5,154	$5,637	5.35%
6.00 to 6.99%	$9	$201	$1,925	6.76%
7.00 to 7.99%	$1	$41	$62	7.22%
8.00 to 8.99%	$0	$148	$5	8.01%
9.00 and Above	$0	$0	$15	10.17%
WARM	1 mo	23 mo	90 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$60,123**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$94,287
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	$34,233	2.30%	$1,295
Money Market Deposit Accounts (MMDAs)	$43,913	3.20%	$4,397
Passbook Accounts	$44,893	2.56%	$2,303
Non-Interest-Bearing Non-Maturity Deposits	$31,542		$2,154
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$664	0.50%	
Escrow for Mortgages Serviced for Others	$3,843	0.09%	
Other Escrows	$554	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$159,642		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-29		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-10		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$17,144		
Miscellaneous II	$3,986		
TOTAL LIABILITIES	**$516,680**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$2,943
EQUITY CAPITAL	$66,766
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$586,390**

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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	7	$891
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	6	$25
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	15	$5,161
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	13	$3,456
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	8	$421
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	36	$1,266
1014	Opt commitment to orig 25- or 30-year FRMs	40	$6,694
1016	Opt commitment to orig "other" Mortgages	29	$48,500
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$106
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$2
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$117
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$3
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$313
2016	Commit/purchase "other" Mortgage loans, svc retained		$95
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$409
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1,475
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		$2
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	11	$461
2036	Commit/sell "other" Mortgage loans, svc retained		$945
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1,104
2054	Commit/purchase 25- to 30-year FRM MBS		$24,668
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$8
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$3,981
2074	Commit/sell 25- or 30-yr FRM MBS	6	$34,959
2076	Commit/sell "other" MBS		$190
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$140

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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		$4
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$156
2116	Commit/purchase "other" Mortgage loans, svc released		$34
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$55
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$41
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	7	$3
2134	Commit/sell 25- or 30-yr FRM loans, svc released	13	$83
2136	Commit/sell "other" Mortgage loans, svc released		$1
2202	Firm commitment to originate 1-month COFI ARM loans		$17
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$6
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$24
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	7	$84
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$10
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	7	$19
2214	Firm commit/originate 25- or 30-year FRM loans	10	$92
2216	Firm commit/originate "other" Mortgage loans	10	$142
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$2
3014	Option to purchase 25- or 30-yr FRMs		$401
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$8
3028	Option to sell 3- or 5-year Treasury ARMs		$8
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$969
4002	Commit/purchase non-Mortgage financial assets	9	$97
4022	Commit/sell non-Mortgage financial assets		$162
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,700
5004	IR swap: pay fixed, receive 3-month LIBOR		$18,612
5024	IR swap: pay 1-month LIBOR, receive fixed		$9,725

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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
5026	IR swap: pay 3-month LIBOR, receive fixed		$29,160
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$96
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$8
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$96
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$8
6004	Interest rate Cap based on 3-month LIBOR		$15
8002	Long futures contract on 30-day interest rate		$500
8008	Long futures contract on 5-year Treasury note		$24
8016	Long futures contract on 3-month Eurodollar		$178
8036	Short futures contract on 2-year Treasury note		$2,400
8046	Short futures contract on 3-month Eurodollar		$77,471
9040	Long put option on 3-month Eurodollar futures contract		$6,445
9502	Fixed-rate construction loans in process	39	$1,573
9512	Adjustable-rate construction loans in process	29	$4,184

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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		$155
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$510
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		$619
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,136
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$141
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		$138
184	Consumer loans; mobile home loans		$2
187	Consumer loans; recreational vehicles		$100
189	Consumer loans; other		$7
200	Variable-rate, fixed-maturity CDs	20	$5,075
220	Variable-rate FHLB advances	11	$47,423
299	Other variable-rate	6	$36,354
300	Govt. & agency securities, fixed-coupon securities		$3

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SUPPLEMENTAL REPORTING

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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	33	$3,143	$3,191	$3,154	$3,106	$3,007	$2,897	$2,787
123 - Mortgage Derivatives - M/V estimate	29	$15,911	$16,587	$16,281	$15,875	$15,226	$14,586	$13,919
129 - Mortgage-Related Mutual Funds - M/V estimate	7	$58	$60	$59	$58	$57	$56	$55
280 - FHLB putable advance-M/V estimate	17	$2,651	$2,817	$2,708	$2,609	$2,528	$2,459	$2,396
281 - FHLB convertible advance-M/V estimate	6	$214	$223	$217	$212	$211	$211	$211
282 - FHLB callable advance-M/V estimate		$1,414	$1,439	$1,425	$1,407	$1,376	$1,352	$1,327
289 - Other FHLB structured advances - M/V estimate		$710	$789	$748	$711	$678	$649	$622
290 - Other structured borrowings - M/V estimate	6	$445	$477	$456	$443	$438	$436	$433
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$171,311	$2,874	$1,380	$546	$288	$253	$291