Interest Rate Risk Exposure Report

Office of Thrift Supervision
Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets > $1 Bill

All Reporting CMR **Reporting Dockets: 106** **September 2005**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	98,230	-39,815	-29 %	7.94 %	-272 bp
+200 bp	113,800	-24,245	-18 %	9.04 %	-162 bp
+100 bp	127,050	-10,995	-8 %	9.94 %	-72 bp
0 bp	138,045			10.66 %	
-100 bp	143,023	4,979	+4 %	10.96 %	+30 bp
-200 bp	140,814	2,769	+2 %	10.76 %	+9 bp

Risk Measure for a Given Rate Shock

	09/30/2005	06/30/2005	09/30/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	10.66 %	11.24 %	11.20 %
Post-shock NPV Ratio	9.04 %	9.75 %	9.93 %
Sensitivity Measure: Decline in NPV Ratio	162 bp	150 bp	127 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Beginning with the March 2005 cycle, the Sensitivity Measure was once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 bps increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. As a result, the results may not be comparable to those from the September 2004 cycle.
In the event that neither a -200 nor a +200 basis point change in rates produces a reduction in the NPV ratio, the institution is assigned a Sensitivity Measure of zero.

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS									
MORTGAGE LOANS AND SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans and MBS									
30-Year Mortgage Loans	113,079	112,293	109,579	104,966	99,922	94,792	108,741	100.77	3.34
30-Year Mortgage Securities	22,309	22,167	21,481	20,386	19,256	18,180	21,511	99.86	4.15
15-Year Mortgages and MBS	63,634	62,575	60,570	58,120	55,555	53,027	60,238	100.55	3.68
Balloon Mortgages and MBS	27,791	27,327	26,685	25,846	24,837	23,708	26,749	99.76	2.77
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	25,569	25,548	25,505	25,416	25,248	24,973	24,727	103.15	0.26
7 Month to 2 Year Reset Frequency	63,717	63,122	62,323	61,265	59,977	58,486	62,155	100.27	1.49
2+ to 5 Year Reset Frequency	131,936	129,063	125,582	121,580	117,211	112,567	127,975	98.13	2.98
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	239,957	238,508	236,869	234,692	231,335	226,329	227,547	104.10	0.80
2 Month to 5 Year Reset Frequency	26,800	26,422	25,984	25,480	24,902	24,259	26,034	99.81	1.81
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	25,554	25,336	25,115	24,894	24,660	24,409	25,127	99.95	0.88
Adjustable-Rate, Fully Amortizing	51,628	51,336	51,054	50,666	50,179	49,722	51,190	99.73	0.66
Fixed-Rate, Balloon	11,881	11,327	10,808	10,320	9,863	9,433	10,639	101.58	4.66
Fixed-Rate, Fully Amortizing	11,997	11,451	10,945	10,477	10,042	9,638	10,682	102.46	4.45
Construction and Land Loans									
Adjustable-Rate	22,220	22,186	22,155	22,125	22,095	22,068	22,172	99.92	0.14
Fixed-Rate	6,332	6,148	5,979	5,825	5,683	5,552	6,335	94.39	2.70
Second-Mortgage Loans and Securities									
Adjustable-Rate	83,030	82,970	82,925	82,895	82,862	82,845	82,995	99.92	0.05
Fixed-Rate	36,537	35,620	34,751	33,924	33,138	32,389	34,236	101.50	2.44
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	4,698	4,645	4,580	4,497	4,399	4,285	4,580	100.00	1.62
Accrued Interest Receivable	4,224	4,224	4,224	4,224	4,224	4,224	4,224	100.00	0.00
Advance for Taxes/Insurance	223	223	223	223	223	223	223	100.00	0.00
Float on Escrows on Owned Mortgages	129	232	355	460	551	634			-32.09
LESS: Value of Servicing on Mortgages Serviced by Others	-149	-145	-127	-122	-122	-123			8.92
TOTAL MORTGAGE LOANS AND SECURITIES	**973,394**	**962,869**	**947,819**	**928,403**	**906,284**	**881,865**	**938,079**	**101.04**	**1.82**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	39,632	39,589	39,551	39,518	39,485	39,458	39,577	99.93	0.09
Fixed-Rate	10,749	10,309	9,894	9,502	9,132	8,781	9,666	102.36	4.08
Consumer Loans									
Adjustable-Rate	16,578	16,563	16,549	16,536	16,523	16,511	16,360	101.15	0.08
Fixed-Rate	57,311	56,498	55,712	54,953	54,218	53,506	55,044	101.22	1.39
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-1,964	-1,944	-1,925	-1,907	-1,889	-1,872	-1,925	0.00	0.97
Accrued Interest Receivable	744	744	744	744	744	744	744	100.00	0.00
TOTAL NONMORTGAGE LOANS	**123,049**	**121,759**	**120,525**	**119,346**	**118,213**	**117,129**	**119,466**	**100.89**	**1.00**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	22,949	22,949	22,949	22,949	22,949	22,949	22,949	100.00	0.00
Equities and All Mutual Funds	2,413	2,322	2,228	2,132	2,036	1,936	2,228	100.00	4.26
Zero-Coupon Securities	328	319	312	305	299	294	314	99.32	2.26
Government and Agency Securities	11,335	11,013	10,707	10,416	10,139	9,876	10,584	101.16	2.79
Term Fed Funds, Term Repos	5,022	5,016	5,010	5,003	4,997	4,991	5,010	100.00	0.13
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	3,729	3,501	3,294	3,106	2,934	2,776	3,339	98.66	6.01
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	69,181	68,320	66,954	64,672	62,742	61,352	69,866	95.83	2.73
Structured Securities (Complex)	24,361	23,944	23,404	22,668	21,999	21,388	23,422	99.93	2.73
LESS: Valuation Allowances for Investment Securities	2	2	2	2	2	2	2	100.00	0.94
TOTAL CASH, DEPOSITS, AND SECURITIES	**139,317**	**137,382**	**134,856**	**131,249**	**128,093**	**125,560**	**137,709**	**97.93**	**2.27**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	562	562	562	562	562	562	562	100.00	0.00
Real Estate Held for Investment	143	143	143	143	143	143	143	100.00	0.00
Investment in Unconsolidated Subsidiaries	729	744	732	689	632	565	732	100.00	3.71
Office Premises and Equipment	8,377	8,377	8,377	8,377	8,377	8,377	8,377	100.00	0.00
TOTAL REAL ASSETS, ETC.	**9,811**	**9,825**	**9,814**	**9,771**	**9,714**	**9,647**	**9,814**	**100.00**	**0.28**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	2,828	4,157	5,268	5,662	5,705	5,609			-14.28
Adjustable-Rate Servicing	2,334	2,418	2,493	2,539	2,562	2,578			-2.44
Float on Mortgages Serviced for Others	2,690	3,475	4,154	4,618	4,967	5,254			-13.76
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**7,851**	**10,051**	**11,916**	**12,820**	**13,235**	**13,441**			**-11.62**
OTHER ASSETS									
Purchased and Excess Servicing							10,545		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	35,275	35,275	35,275	35,275	35,275	35,275	35,275	100.00	0.00
Miscellaneous II							19,906		
Deposit Intangibles									
Retail CD Intangible	340	391	443	484	527	566			-10.50
Transaction Account Intangible	5,154	7,310	9,512	11,122	12,749	14,407			-20.04
MMDA Intangible	7,380	9,073	10,756	12,583	14,616	16,604			-16.32
Passbook Account Intangible	5,378	7,208	8,761	10,370	11,974	13,464			-18.05
Non-Interest-Bearing Account Intangible	2,246	3,669	5,019	6,301	7,523	8,688			-26.22
TOTAL OTHER ASSETS	**55,772**	**62,928**	**69,767**	**76,137**	**82,663**	**89,005**	**65,726**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							5,949		
TOTAL ASSETS	**1,309,194**	**1,304,814**	**1,294,696**	**1,277,726**	**1,258,201**	**1,236,646**	**1,276,743**	**101/99*** **	**1.05/1.60*** **

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			Base Case						
	-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	204,410	203,575	202,751	201,933	201,124	200,324	203,157	99.80	0.41
Fixed-Rate Maturing in 13 Months or More	78,347	76,088	73,939	71,894	69,943	68,082	74,658	99.04	2.84
Variable-Rate	10,246	10,239	10,232	10,225	10,218	10,211	10,233	99.99	0.07
Demand									
Transaction Accounts	86,378	86,378	86,378	86,378	86,378	86,378	86,378	100/89*	0.00/2.48*
MMDAs	160,785	160,785	160,785	160,785	160,785	160,785	160,785	100/93*	0.00/1.17*
Passbook Accounts	80,161	80,161	80,161	80,161	80,161	80,161	80,161	100/89*	0.00/2.21*
Non-Interest-Bearing Accounts	61,358	61,358	61,358	61,358	61,358	61,358	61,358	100/92*	0.00/2.34*
TOTAL DEPOSITS	**681,687**	**678,586**	**675,606**	**672,735**	**669,968**	**667,300**	**676,730**	**100/95***	**0.43/1.49***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	188,017	186,771	185,549	184,349	183,170	182,013	186,555	99.46	0.65
Fixed-Rate Maturing in 37 Months or More	43,760	41,741	39,846	38,066	36,391	34,814	40,328	98.81	4.61
Variable-Rate	152,803	152,541	152,281	152,022	151,764	151,508	151,588	100.46	0.17
TOTAL BORROWINGS	**384,579**	**381,053**	**377,676**	**374,437**	**371,326**	**368,334**	**378,471**	**99.79**	**0.88**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	8,426	8,426	8,426	8,426	8,426	8,426	8,426	100.00	0.00
Other Escrow Accounts	7,218	7,000	6,796	6,604	6,423	6,253	7,787	87.28	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	32,884	32,884	32,884	32,884	32,884	32,884	32,884	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	3,315		
TOTAL OTHER LIABILITIES	**48,528**	**48,310**	**48,105**	**47,913**	**47,733**	**47,562**	**52,411**	**91.78**	**0.41**
Other Liabilities not Included Above									
Self-Valued	57,215	55,663	54,437	53,509	52,818	52,275	54,468	99.94	1.98
Unamortized Yield Adjustments							-254		
TOTAL LIABILITIES	**1,172,009**	**1,163,612**	**1,155,824**	**1,148,594**	**1,141,844**	**1,135,471**	**1,161,827**	**99/97****	**0.65/1.26****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	714	583	-141	-1,358	-2,610	-3,803			
ARMs	585	493	361	167	-105	-458			
Other Mortgages	854	542	0	-720	-1,576	-2,529			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	5,110	3,910	-824	-7,185	-13,414	-19,224			
Sell Mortgages and MBS	-5,412	-4,173	112	6,316	12,567	18,543			
Purchase Non-Mortgage Items	-410	-200	0	191	374	548			
Sell Non-Mortgage Items	-22	-11	0	11	21	32			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-2,156	-991	94	1,105	2,049	2,933			
Pay Floating, Receive Fixed Swaps	3,995	1,763	-312	-2,243	-4,045	-5,729			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	2	4	111	501	894	1,254			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-279	-140	0	141	280	419			
Options on Futures	75	46	47	82	149	233			
Construction LIP	5	-104	-211	-317	-420	-521			
Self-Valued	568	100	-63	1,226	3,276	5,361			
TOTAL OFF-BALANCE-SHEET POSITIONS	**3,628**	**1,822**	**-827**	**-2,082**	**-2,558**	**-2,945**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	1,309,194	1,304,814	1,294,696	1,277,726	1,258,201	1,236,646	1,276,743	101/99***	1.05/1.60***
MINUS TOTAL LIABILITIES	1,172,009	1,163,612	1,155,824	1,148,594	1,141,844	1,135,471	1,161,827	99/97**	0.65/1.26**
PLUS OFF-BALANCE-SHEET POSITIONS	3,628	1,822	-827	-2,082	-2,558	-2,945			
TOTAL NET PORTFOLIO VALUE #	140,814	143,023	138,045	127,050	113,800	98,230	114,916	120.13	5.79

* 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	$1,818	$49,867	$35,377	$11,536	$10,143
WARM	322 mo	340 mo	338 mo	324 mo	304 mo
WAC	4.52%	5.63%	6.36%	7.43%	9.01%
Amount of these that is FHA or VA Guaranteed	$40	$1,309	$1,660	$845	$1,941
Securities Backed by Conventional Mortgages	$2,026	$11,636	$1,601	$262	$98
WARM	372 mo	344 mo	308 mo	255 mo	205 mo
Weighted Average Pass-Through Rate	4.71%	5.26%	6.33%	7.24%	8.75%
Securities Backed by FHA or VA Mortgages	$386	$3,040	$1,288	$364	$811
WARM	340 mo	344 mo	325 mo	272 mo	171 mo
Weighted Average Pass-Through Rate	4.02%	5.27%	6.18%	7.33%	9.15%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$5,740	$20,611	$10,163	$3,326	$2,936
WAC	4.71%	5.47%	6.43%	7.42%	9.28%
Mortgage Securities	$9,041	$7,505	$760	$112	$44
Weighted Average Pass-Through Rate	4.30%	5.12%	6.12%	7.20%	8.57%
WARM (of 15-Year Loans and Securities)	151 mo	171 mo	167 mo	152 mo	151 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$4,282	$16,124	$1,996	$269	$162
WAC	4.63%	5.43%	6.29%	7.31%	9.86%
Mortgage Securities	$3,384	$489	$39	$4	$0
Weighted Average Pass-Through Rate	4.29%	5.22%	6.21%	7.39%	9.25%
WARM (of Balloon Loans and Securities)	87 mo	119 mo	126 mo	123 mo	105 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$217,239**

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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	$1,102	$1,679	$1,955	$12,566	$194
WAC	4.77%	4.23%	5.81%	2.00%	4.47%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$23,625	$60,475	$126,020	$214,980	$25,840
Weighted Average Margin	283 bp	332 bp	257 bp	298 bp	274 bp
WAC	5.95%	5.42%	4.99%	5.83%	5.32%
WARM	325 mo	330 mo	344 mo	346 mo	315 mo
Weighted Average Time Until Next Payment Reset	2 mo	15 mo	44 mo	5 mo	26 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$468,437**

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	$151	$111	$120	$79	$16
Weighted Average Distance from Lifetime Cap	65 bp	131 bp	50 bp	164 bp	151 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1,558	$1,429	$780	$21,423	$107
Weighted Average Distance from Lifetime Cap	343 bp	371 bp	324 bp	357 bp	368 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$20,259	$59,783	$124,882	$205,918	$25,830
Weighted Average Distance from Lifetime Cap	649 bp	618 bp	543 bp	557 bp	667 bp
Balances Without Lifetime Cap	$2,759	$832	$2,193	$127	$80
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$13,977	$50,171	$118,414	$3,310	$7,472
Weighted Average Periodic Rate Cap	254 bp	192 bp	335 bp	173 bp	190 bp
Balances Subject to Periodic Rate Floors	$7,582	$38,623	$104,237	$948	$6,772
MBS Included in ARM Balances	$5,277	$9,295	$13,744	$8,204	$779

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$25,127	$51,190
WARM	103 mo	246 mo
Remaining Term to Full Amortization	303 mo	
Rate Index Code	0	0
Margin	234 bp	238 bp
Reset Frequency	23 mo	10 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,808	$3,795
Wghted Average Distance to Lifetime Cap	88 bp	125 bp
Fixed-Rate:		
Balances	$10,639	$10,682
WARM	73 mo	123 mo
Remaining Term to Full Amortization	292 mo	
WAC	6.15%	6.59%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$22,172	$6,335
WARM	16 mo	52 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	121 bp	6.41%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$82,995	$34,236
WARM	280 mo	192 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	37 bp	7.46%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$39,577	$9,666
WARM	32 mo	61 mo
Margin in Column 1; WAC in Column 2	232 bp	7.13%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$16,360	$55,044
WARM	84 mo	52 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	428 bp	11.21%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$480	$18,637
Fixed Rate		
Remaining WAL <= 5 Years	$1,784	$40,169
Remaining WAL 5-10 Years	$2,181	$2,376
Remaining WAL Over 10 Years	$124	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$29	$0
Floating Rate	$64	$48
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$580	$311
WAC	4.90%	4.83%
Principal-Only MBS	$3,084	$0
WAC	5.70%	0.00%
Total Mortgage-Derivative Securities - Book Value	$8,325	$61,541

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ASSETS (continued)

Area: Assets > $1 Bill
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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	$42,412	$302,259	$195,037	$55,436	$29,524
WARM	169 mo	275 mo	286 mo	256 mo	196 mo
Weighted Average Servicing Fee	26 bp	29 bp	31 bp	35 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	4,360 loans				
FHA/VA	994 loans				
Subserviced by Others	399 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$156,342	$85,267	Total # of Adjustable-Rate Loans Serviced	1,172 loans
WARM (in months)	233 mo	337 mo	Number of These Subserviced by Others	19 loans
Weighted Average Servicing Fee	30 bp	56 bp		

Total Balances of Mortgage Loans Serviced for Others	**$866,277**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$22,949		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,228		
Zero-Coupon Securities	$314	3.67%	28 mo
Government & Agency Securities	$10,584	4.10%	37 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$5,010	3.65%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$3,339	4.70%	93 mo
Memo: Complex Securities (from supplemental reporting)	$23,422		

Total Cash, Deposits, and Securities	**$67,845**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$7,874
Accrued Interest Receivable	$4,224
Advances for Taxes and Insurance	$223
Less: Unamortized Yield Adjustments	$-6,894
Valuation Allowances	$3,294
Unrealized Gains (Losses)	$-786

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$679
Accrued Interest Receivable	$744
Less: Unamortized Yield Adjustments	$-22
Valuation Allowances	$2,604
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$143
Repossessed Assets	$562
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$732
Office Premises and Equipment	$8,377
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-281
Less: Unamortized Yield Adjustments	$-100
Valuation Allowances	$2
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$10,545
Miscellaneous I	$35,275
Miscellaneous II	$19,906
TOTAL ASSETS	**$1,276,743**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$12,989
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$38
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,004
Mortgage-Related Mututal Funds	$224
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$33,698
Weighted Average Servicing Fee	24 bp
Adjustable-Rate Mortgage Loans Serviced	$56,774
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$6,819

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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	$68,561	$9,020	$1,726	$688
WAC	3.31%	2.47%	5.59%	
WARM	1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$85,231	$33,482	$5,136	$914
WAC	3.56%	3.50%	4.84%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$30,506	$22,805	$359
WAC		3.79%	4.17%	
WARM		21 mo	23 mo	
Balances Maturing in 37 or More Months			$21,346	$157
WAC			4.38%	
WARM			69 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$277,814**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$31,205	$7,138	$11,578
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$122,697	$65,179	$43,109
Penalty in Months of Forgone Interest	2.80 mo	5.63 mo	8.43 mo
Balances in New Accounts	$25,675	$5,887	$1,416

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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%	$7,829	$18,942	$2,240	2.35%
3.00 to 3.99%	$76,042	$42,409	$8,791	3.66%
4.00 to 4.99%	$17,101	$19,167	$19,294	4.29%
5.00 to 5.99%	$262	$3,538	$6,887	5.43%
6.00 to 6.99%	$338	$536	$2,355	6.58%
7.00 to 7.99%	$2	$282	$168	7.22%
8.00 to 8.99%	$1	$8	$185	8.05%
9.00 and Above	$0	$98	$408	9.62%
WARM	1 mo	17 mo	65 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$226,883**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$216,289
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	$86,378	1.78%	$7,474
Money Market Deposit Accounts (MMDAs)	$160,785	2.37%	$10,638
Passbook Accounts	$80,161	1.56%	$5,863
Non-Interest-Bearing Non-Maturity Deposits	$61,358		$2,668
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$2,021	0.42%	
Escrow for Mortgages Serviced for Others	$6,405	0.10%	
Other Escrows	$7,787	0.14%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$404,896		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-168		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-86		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$32,884		
Miscellaneous II	$3,315		
TOTAL LIABILITIES	**$1,161,827**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$934
EQUITY CAPITAL	$114,004
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,276,764**

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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	10	$5,178
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$7
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	45	$7,279
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	38	$9,257
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	31	$3,476
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	67	$4,734
1014	Opt commitment to orig 25- or 30-year FRMs	67	$20,549
1016	Opt commitment to orig "other" Mortgages	53	$26,706
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$57
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$561
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	7	$836
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$14
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	8	$36
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	10	$1,515
2016	Commit/purchase "other" Mortgage loans, svc retained	7	$640
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$136
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	8	$1,190
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$7
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	24	$276
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	35	$4,417
2036	Commit/sell "other" Mortgage loans, svc retained		$311
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$147
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$210
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$20,467
2054	Commit/purchase 25- to 30-year FRM MBS	12	$74,928
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$5,020
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$643
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	17	$16,370

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2074	Commit/sell 25- or 30-yr FRM MBS	17	$67,322
2076	Commit/sell "other" MBS		$186
2102	Commit/purchase 1-mo COFI ARM loans, svc released		$27
2104	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc released		$1
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$714
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$850
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$6
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$655
2114	Commit/purchase 25- or 30-yr FRM loans, svc released	6	$6,993
2116	Commit/purchase "other" Mortgage loans, svc released		$519
2122	Commit/sell 1-mo COFI ARM loans, svc released		$36
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	8	$11,845
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	11	$1,933
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	6	$783
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	21	$831
2134	Commit/sell 25- or 30-yr FRM loans, svc released	27	$11,839
2136	Commit/sell "other" Mortgage loans, svc released	10	$2,737
2202	Firm commitment to originate 1-month COFI ARM loans		$168
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$69
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	11	$115
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	15	$808
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	7	$107
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	22	$493
2214	Firm commit/originate 25- or 30-year FRM loans	22	$1,262
2216	Firm commit/originate "other" Mortgage loans	19	$960
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3014	Option to purchase 25- or 30-yr FRMs		$5
3016	Option to purchase "other" Mortgages		$220

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3028	Option to sell 3- or 5-year Treasury ARMs		$21
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$5
3032	Option to sell 10-, 15-, or 20-year FRMs		$771
3034	Option to sell 25- or 30-year FRMs	10	$7,074
3036	Option to sell "other" Mortgages		$3
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$4
3074	Short option to sell 25- or 30-yr FRMs		$1,039
3076	Short option to sell "other" Mortgages		$2
4002	Commit/purchase non-Mortgage financial assets	30	$1,564
4006	Commit/purchase "other" liabilities		$6,282
4022	Commit/sell non-Mortgage financial assets	6	$1,044
5002	IR swap: pay fixed, receive 1-month LIBOR	7	$3,338
5004	IR swap: pay fixed, receive 3-month LIBOR	12	$45,978
5024	IR swap: pay 1-month LIBOR, receive fixed		$16,183
5026	IR swap: pay 3-month LIBOR, receive fixed	9	$40,784
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$343
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$93
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$175
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$12
8010	Long futures contract on 10-year Treasury note		$750
8012	Long futures contract on Treasury bond		$4
8016	Long futures contract on 3-month Eurodollar		$17,106
8036	Short futures contract on 2-year Treasury note		$7
8038	Short futures contract on 5-year Treasury note		$7
8040	Short futures contract on 10-year Treasury note		$565
8046	Short futures contract on 3-month Eurodollar		$77,931
9010	Long call option on 10-year T-note futures contract		$500
9012	Long call option on Treasury bond futures contract		$30

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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
9016	Long call option on 3-mo Eurodollar futures contract		$1,300
9034	Long put option on 10-year T-note futures contract		$1,190
9036	Long put option on T-bond futures contract		$7
9502	Fixed-rate construction loans in process	48	$3,770
9512	Adjustable-rate construction loans in process	46	$8,836

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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		$39
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$814
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$659
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$145
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$1,696
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$370
120	Other investment securities, fixed-coupon securities		$43
122	Other investment securities, floating-rate securities		$26
125	Multi/nonres mtg loans; fixed-rate, Balloon		$125
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$193
140	Second Mortgages (adj-rate)		$95
180	Consumer loans; loans on deposits		$0
182	Consumer loans; education loans		$32
183	Consumer loans; auto loans and leases		$4,936
185	Consumer loans; credit cards		$6,140
187	Consumer loans; recreational vehicles		$2,768
189	Consumer loans; other		$788
200	Variable-rate, fixed-maturity CDs	39	$10,233
220	Variable-rate FHLB advances	26	$121,402
299	Other variable-rate	30	$30,185
300	Govt. & agency securities, fixed-coupon securities		$350
302	Govt. & agency securities, floating-rate securities		$10

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	#Firms if # >	Balance	-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	57	$23,422	$24,361	$23,944	$23,404	$22,668	$21,999	$21,388
123 - Mortgage Derivatives - M/V estimate	72	$67,798	$69,181	$68,320	$66,954	$64,672	$62,742	$61,352
129 - Mortgage-Related Mutual Funds - M/V estimate		$107	$110	$109	$107	$104	$102	$97
280 - FHLB putable advance-M/V estimate	29	$10,659	$11,469	$11,033	$10,725	$10,505	$10,359	$10,245
281 - FHLB convertible advance-M/V estimate	22	$7,872	$8,558	$8,243	$8,017	$7,853	$7,725	$7,640
282 - FHLB callable advance-M/V estimate	9	$1,589	$1,673	$1,635	$1,591	$1,546	$1,505	$1,464
283 - FHLB periodic floor floating rate advance-M/V Estimates		$163	$162	$162	$162	$161	$159	$158
289 - Other FHLB structured advances - M/V estimate	14	$19,823	$20,288	$20,029	$19,708	$19,448	$19,265	$19,137
290 - Other structured borrowings - M/V estimate	17	$14,363	$15,065	$14,562	$14,234	$13,996	$13,804	$13,631
500 - Other OBS Positions w/o contract code or exceeds 16 positions	20	$212,163	$568	$100	$-63	$1,226	$3,276	$5,361