Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: West

All Reporting CMR | **Reporting Dockets: 90** | **December 2003**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	36,984	-17,956	-33 %	7.52 %	-324 bp
+200 bp	44,169	-10,771	-20 %	8.84 %	-192 bp
+100 bp	50,502	-4,437	-8 %	9.98 %	-78 bp
0 bp	54,940			10.76 %	
-100 bp	56,992	2,052	+4 %	11.11 %	+35 bp

Risk Measure for a Given Rate Shock

	12/31/2003	9/30/2003	12/31/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	10.76 %	9.93 %	10.24 %
Post-shock NPV Ratio	8.84 %	8.54 %	9.58 %
Sensitivity Measure: Decline in NPV Ratio	192 bp	139 bp	66 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Due to the recent abnormally low interest rate environment, OTS has reinterpreted the TB13a sensitivity measure to be based on the more negative outcome of a -100 or a +200 basis point interest rate shock. Furthermore, if neither a -100 nor a +200 basis point change in rates produces a reduction in NPV, the institution is presumed to have a sensitivity measure of zero.

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Present Value Estimates by Interest Rate Scenario

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Reporting Dockets: 90
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Amounts in Millions

	-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	34,810	33,903	32,111	30,344	28,643	32,938	102.93	3.98
30-Year Mortgage Securities	7,593	7,407	7,092	6,719	6,341	7,157	103.50	3.38
15-Year Mortgages and MBS	18,861	18,326	17,535	16,699	15,887	17,833	102.77	3.62
Balloon Mortgages and MBS	7,578	7,402	7,148	6,831	6,473	7,299	101.41	2.90
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	6,671	6,651	6,623	6,578	6,507	6,420	103.60	0.36
7 Month to 2 Year Reset Frequency	15,494	15,350	15,188	14,963	14,651	14,841	103.43	1.00
2+ to 5 Year Reset Frequency	44,462	43,119	41,540	39,819	38,042	42,823	100.69	3.39
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	133,055	132,344	131,219	129,655	127,631	126,425	104.68	0.70
2 Month to 5 Year Reset Frequency	32,173	31,545	30,829	30,036	29,173	30,873	102.18	2.13
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	12,179	12,089	11,999	11,906	11,811	12,112	99.81	0.74
Adjustable-Rate, Fully Amortizing	31,568	31,295	31,032	30,774	30,519	31,408	99.64	0.86
Fixed-Rate, Balloon	5,140	4,922	4,716	4,522	4,338	4,558	107.98	4.31
Fixed-Rate, Fully Amortizing	3,096	2,939	2,794	2,661	2,537	2,783	105.62	5.13
Construction and Land Loans								
Adjustable-Rate	5,118	5,111	5,105	5,099	5,092	5,111	100.00	0.13
Fixed-Rate	2,135	2,071	2,013	1,961	1,915	2,227	92.97	2.94
Second-Mortgage Loans and Securities								
Adjustable-Rate	22,513	22,475	22,442	22,405	22,370	22,930	98.02	0.16
Fixed-Rate	4,154	4,055	3,961	3,872	3,786	4,009	101.16	2.38
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	4,439	4,379	4,300	4,210	4,112	4,379	100.00	1.59
Accrued Interest Receivable	1,349	1,349	1,349	1,349	1,349	1,349	100.00	0.00
Advance for Taxes/Insurance	266	266	266	266	266	266	100.00	0.00
Float on Escrows on Owned Mortgages	15	39	65	87	106			-64.88
LESS: Value of Servicing on Mortgages Serviced by Others	-352	-434	-503	-517	-514			-17.43
TOTAL MORTGAGE LOANS AND SECURITIES	**393,022**	**387,472**	**379,831**	**371,271**	**362,061**	**377,741**	**102.58**	**1.70**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	7,810	7,799	7,790	7,780	7,772	7,803	99.95	0.13
Fixed-Rate	3,636	3,424	3,228	3,047	2,879	3,581	95.60	5.96
Consumer Loans								
Adjustable-Rate	491	491	490	489	489	494	99.37	0.12
Fixed-Rate	13,629	13,416	13,209	13,008	12,813	12,163	110.30	1.56
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-405	-398	-391	-384	-378	-398	0.00	1.77
Accrued Interest Receivable	116	116	116	116	116	116	100.00	0.00
TOTAL NONMORTGAGE LOANS	**25,276**	**24,848**	**24,442**	**24,056**	**23,690**	**23,759**	**104.58**	**1.68**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	13,214	13,214	13,214	13,214	13,214	13,214	100.00	0.00
Equities and All Mutual Funds	795	760	721	686	651	760	100.00	4.89
Zero-Coupon Securities	194	188	182	176	170	188	100.15	3.36
Government and Agency Securities	26,943	25,455	24,065	22,766	21,550	24,953	102.01	5.65
Term Fed Funds, Term Repos	2,636	2,634	2,631	2,628	2,625	2,633	100.02	0.09
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	575	537	503	473	445	529	101.56	6.70
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	9,366	9,290	9,142	8,966	8,791	9,287	100.03	1.20
Structured Securities (Complex)	6,871	6,793	6,695	6,589	6,476	6,757	100.53	1.29
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**60,595**	**58,870**	**57,153**	**55,497**	**53,922**	**58,321**	**100.94**	**2.92**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	366	366	366	366	366	366	100.00	0.00
Real Estate Held for Investment	57	57	57	57	57	57	100.00	0.00
Investment in Unconsolidated Subsidiaries	308	303	287	261	232	303	100.00	3.53
Office Premises and Equipment	4,239	4,239	4,239	4,239	4,239	4,239	100.00	0.00
TOTAL REAL ASSETS, ETC.	**4,971**	**4,966**	**4,950**	**4,924**	**4,894**	**4,966**	**100.00**	**0.22**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2,072	3,103	4,148	4,478	4,493			-33.45
Adjustable-Rate Servicing	1,117	1,184	1,212	1,220	1,216			-3.98
Float on Mortgages Serviced for Others	1,580	2,172	2,757	3,106	3,356			-27.10
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**4,769**	**6,459**	**8,117**	**8,804**	**9,065**			**-25.92**
OTHER ASSETS								
Purchased and Excess Servicing						6,729		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	15,169	15,169	15,169	15,169	15,169	15,169	100.00	0.00
Miscellaneous II						12,412		
Deposit Intangibles								
Retail CD Intangible	138	159	173	187	200			-10.96
Transaction Account Intangible	4,351	5,941	7,516	9,074	10,790			-26.64
MMDA Intangible	2,716	3,596	4,592	5,395	6,185			-26.09
Passbook Account Intangible	1,492	2,008	2,531	3,037	3,500			-25.88
Non-Interest-Bearing Account Intangible	656	1,186	1,691	2,173	2,632			-43.65
TOTAL OTHER ASSETS	**24,522**	**28,060**	**31,673**	**35,037**	**38,477**	**34,310**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						3,580		
TOTAL ASSETS	**513,156**	**510,676**	**506,166**	**499,589**	**492,110**	**502,677**	**102/99*** **	**0.68/1.42*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	46,604	46,408	46,215	46,023	45,833	46,233	100.38	0.42
Fixed-Rate Maturing in 13 Months or More	23,103	22,504	21,927	21,371	20,835	21,641	103.99	2.61
Variable-Rate	179	179	179	179	179	179	100.03	0.06
Demand								
Transaction Accounts	71,188	71,188	71,188	71,188	71,188	71,188	100/92*	0.00/2.43*
MMDAs	67,020	67,020	67,020	67,020	67,020	67,020	100/95*	0.00/1.48*
Passbook Accounts	23,786	23,786	23,786	23,786	23,786	23,786	100/92*	0.00/2.39*
Non-Interest-Bearing Accounts	23,168	23,168	23,168	23,168	23,168	23,168	100/95*	0.00/2.36*
TOTAL DEPOSITS	**255,047**	**254,252**	**253,482**	**252,734**	**252,008**	**253,214**	**100/95***	**0.31/1.81***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	86,163	85,688	85,221	84,762	84,310	85,243	100.52	0.55
Fixed-Rate Maturing in 37 Months or More	11,313	10,809	10,334	9,885	9,460	10,330	104.64	4.53
Variable-Rate	56,980	56,891	56,798	56,705	56,613	57,011	99.79	0.16
TOTAL BORROWINGS	**154,456**	**153,388**	**152,353**	**151,352**	**150,383**	**152,584**	**100.53**	**0.69**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	4,899	4,899	4,899	4,899	4,899	4,899	100.00	0.00
Other Escrow Accounts	4,315	4,184	4,061	3,946	3,837	4,541	92.15	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	16,427	16,427	16,427	16,427	16,427	16,427	100.00	0.00
Miscellaneous II	0	0	0	0	0	2,188		
TOTAL OTHER LIABILITIES	**25,641**	**25,510**	**25,388**	**25,272**	**25,163**	**28,054**	**90.93**	**0.50**
Other Liabilities not Included Above								
Self-Valued	25,125	24,713	24,325	23,951	23,583	24,205	102.10	1.62
Unamortized Yield Adjustments						-47		
TOTAL LIABILITIES	**460,269**	**457,864**	**455,547**	**453,309**	**451,137**	**458,010**	**100/97****	**0.51/1.34****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	587	32	-992	-1,824	-2,545			
ARMs	362	234	80	-122	-385			
Other Mortgages	41	0	-54	-114	-175			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	1,744	143	-2,217	-4,180	-5,926			
Sell Mortgages and MBS	-1,322	-132	1,947	3,625	5,079			
Purchase Non-Mortgage Items	0	0	0	-1	-1			
Sell Non-Mortgage Items	-1	0	1	3	4			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-1,219	-888	-454	-34	370			
Pay Floating, Receive Fixed	2,355	638	-1,090	-2,668	-4,109			
Basis Swaps	0	0	0	0	0			
Swaptions	1,485	2,050	2,585	3,073	3,506			
OTHER DERIVATIVES								
Options on Mortgages and MBS	0	2	12	21	29			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	3	1	0	0	0			
Futures	-31	0	31	61	92			
Options on Futures	-1	0	0	0	0			
Construction LIP	-16	-46	-75	-103	-130			
Self-Valued	117	94	109	150	200			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4,105**	**2,128**	**-117**	**-2,112**	**-3,990**			

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		Base Case						
	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
+ ASSETS	513,156	510,676	506,166	499,589	492,110	502,677	102/99***	0.68/1.42***
- LIABILITIES	460,269	457,864	455,547	453,309	451,137	458,010	100/97**	0.51/1.34**
+ OFF-BALANCE-SHEET POSITIONS	4,105	2,128	-117	-2,112	-3,990			
TOTAL NET PORTFOLIO VALUE #	56,992	54,940	50,502	44,169	36,984	44,667	123.00	5.90

* 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	$596	$10,994	$12,851	$5,782	$2,714
WARM	338 mo	353 mo	344 mo	319 mo	289 mo
WAC	4.22%	5.63%	6.36%	7.38%	8.94%
Amount of these that is FHA or VA Guaranteed	$42	$622	$1,697	$736	$297
Securities Backed by Conventional Mortgages	$285	$1,938	$1,848	$370	$153
WARM	293 mo	350 mo	338 mo	286 mo	223 mo
Weighted Average Pass-Through Rate	4.22%	5.22%	6.52%	7.28%	8.79%
Securities Backed by FHA or VA Mortgages	$31	$450	$1,464	$391	$228
WARM	343 mo	295 mo	334 mo	311 mo	278 mo
Weighted Average Pass-Through Rate	4.50%	5.32%	6.27%	7.15%	8.21%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,617	$6,771	$4,065	$1,148	$558
WAC	4.67%	5.49%	6.40%	7.37%	9.02%
Mortgage Securities	$1,326	$1,955	$330	$44	$19
Weighted Average Pass-Through Rate	4.32%	5.14%	6.08%	7.24%	8.77%
WARM (of 15-Year Loans and Securities)	160 mo	178 mo	178 mo	150 mo	140 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$2,248	$3,306	$408	$143	$54
WAC	4.57%	5.34%	6.40%	7.35%	8.72%
Mortgage Securities	$731	$371	$31	$6	$0
Weighted Average Pass-Through Rate	4.44%	5.38%	6.22%	7.10%	9.38%
WARM (of Balloon Loans and Securities)	197 mo	172 mo	142 mo	120 mo	121 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$65,228**

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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	$238	$98	$6	$9,945	$104
WAC	3.89%	3.88%	3.95%	2.16%	4.67%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$6,182	$14,744	$42,817	$116,479	$30,769
Weighted Average Margin	351 bp	384 bp	260 bp	290 bp	273 bp
WAC	5.77%	5.78%	4.83%	4.46%	5.50%
WARM	304 mo	319 mo	348 mo	336 mo	333 mo
Weighted Average Time Until Next Payment Reset	4 mo	13 mo	51 mo	5 mo	36 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$221,382**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 815)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$4	$62	$61	$11	$2
Weighted Average Distance from Lifetime Cap	129 bp	101 bp	98 bp	130 bp	142 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$46	$142	$172	$373	$535
Weighted Average Distance from Lifetime Cap	332 bp	321 bp	345 bp	359 bp	367 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$4,858	$12,907	$36,908	$125,252	$29,739
Weighted Average Distance from Lifetime Cap	709 bp	672 bp	543 bp	708 bp	662 bp
Balances Without Lifetime Cap	$1,511	$1,730	$5,681	$788	$597
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$5,084	$12,806	$41,661	$910	$5,380
Weighted Average Periodic Rate Cap	135 bp	169 bp	273 bp	220 bp	174 bp
Balances Subject to Periodic Rate Floors	$4,334	$12,322	$41,479	$916	$5,033
MBS Included in ARM Balances	$1,111	$1,956	$1,253	$6,553	$366

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$12,112	$31,408
WARM	106 mo	282 mo
Remaining Term to Full Amortization	302 mo	
Rate Index Code	0	0
Margin	193 bp	234 bp
Reset Frequency	13 mo	5 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$183	$92
Wghted Average Distance to Lifetime Cap	144 bp	184 bp
Fixed-Rate:		
Balances	$4,558	$2,783
WARM	67 mo	146 mo
Remaining Term to Full Amortization	290 mo	
WAC	7.16%	7.26%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$5,111	$2,227
WARM	16 mo	77 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	162 bp	6.72%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$22,930	$4,009
WARM	181 mo	187 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	83 bp	7.29%
Reset Frequency	4 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$7,803	$3,581
WARM	26 mo	91 mo
Margin in Column 1; WAC in Column 2	218 bp	5.22%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$494	$12,163
WARM	99 mo	53 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	318 bp	12.27%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$2,802	$2,816
Fixed Rate		
Remaining WAL <= 5 Years	$232	$2,223
Remaining WAL 5-10 Years	$8	$469
Remaining WAL Over 10 Years	$21	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$33	$0
Floating Rate	$10	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$194	$0
WAC	5.46%	0.00%
Principal-Only MBS	$480	$0
WAC	5.71%	0.00%
Total Mortgage-Derivative Securities - Book Value	$3,780	$5,507

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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	$33,588	$190,433	$173,564	$84,328	$24,034
WARM	188 mo	285 mo	302 mo	287 mo	256 mo
Weighted Average Servicing Fee	25 bp	26 bp	31 bp	36 bp	41 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	3,391 loans				
FHA/VA	829 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$60,891	$22,793	Total # of Adjustable-Rate Loans Serviced	522 loans
WARM (in months)	329 mo	285 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	40 bp	81 bp		

Total Balances of Mortgage Loans Serviced for Others **$589,631**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$13,214		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$760		
Zero-Coupon Securities	$188	2.57%	41 mo
Government & Agency Securities	$24,953	4.00%	79 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,633	1.01%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$529	5.15%	117 mo
Memo: Complex Securities (from supplemental reporting)	$6,757		

Total Cash, Deposits, and Securities **$49,034**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: West
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$6,137
Accrued Interest Receivable	$1,349
Advances for Taxes and Insurance	$266
Less: Unamortized Yield Adjustments	$-2,558
Valuation Allowances	$1,759
Unrealized Gains (Losses)	$251

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$167
Accrued Interest Receivable	$116
Less: Unamortized Yield Adjustments	$-17
Valuation Allowances	$565
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$57
Repossessed Assets	$366
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$303
Office Premises and Equipment	$4,239
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-321
Less: Unamortized Yield Adjustments	$-1,075
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$6,729
Miscellaneous I	$15,169
Miscellaneous II	$12,412
TOTAL ASSETS	**$502,677**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$3,600
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$1,016
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$534
Mortgage-Related Mututal Funds	$226
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$27,318
Weighted Average Servicing Fee	11 bp
Adjustable-Rate Mortgage Loans Serviced	$51,199
Weighted Average Servicing Fee	14 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$8

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$15,588	$3,654	$142	$182
WAC	1.27%	2.85%	4.15%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$15,887	$10,239	$723	$322
WAC	1.33%	2.76%	5.62%	
WARM	6 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months		$10,117	$4,145	$145
WAC		2.80%	5.37%	
WARM		19 mo	26 mo	
Balances Maturing in 37 or More Months			$7,379	$48
WAC			4.56%	
WARM			49 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$67,874**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,929	$607	$324
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$28,876	$22,999	$11,772
Penalty in Months of Forgone Interest	2.94 mo	5.06 mo	8.93 mo
Balances in New Accounts	$1,837	$1,441	$720

AGGREGATE SCHEDULE CMR REPORT

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%	$41,724	$28,673	$1,254	1.22%
3.00 to 3.99%	$1,337	$3,694	$3,153	3.53%
4.00 to 4.99%	$195	$5,051	$1,032	4.53%
5.00 to 5.99%	$512	$1,979	$2,563	5.39%
6.00 to 6.99%	$130	$1,385	$1,516	6.65%
7.00 to 7.99%	$172	$277	$94	7.37%
8.00 to 8.99%	$0	$14	$283	8.35%
9.00 and Above	$1	$100	$436	9.57%
WARM	1 mo	13 mo	63 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$95,573**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$81,395
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	$71,188	1.21%	$5,493
Money Market Deposit Accounts (MMDAs)	$67,020	1.29%	$3,680
Passbook Accounts	$23,786	0.73%	$749
Non-Interest-Bearing Non-Maturity Deposits	$23,168		$1,113
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$274	1.64%	
Escrow for Mortgages Serviced for Others	$4,625	3.17%	
Other Escrows	$4,541	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$194,601		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-49		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$16,427		
Miscellaneous II	$2,188		
TOTAL LIABILITIES	**$458,010**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$149
EQUITY CAPITAL	$44,518
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$502,677**

AGGREGATE SCHEDULE CMR REPORT

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	8	$7,241
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	10	$20
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	32	$749
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	15	$7,606
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	12	$120
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	41	$2,797
1014	Opt commitment to orig 25- or 30-year FRMs	39	$13,526
1016	Opt commitment to orig "other" Mortgages	29	$1,718
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$66
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$160
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$10
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$728
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$4,000
2016	Commit/purchase "other" Mortgage loans, svc retained		$1,662
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$0
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$122
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	13	$1,798
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	19	$5,567
2036	Commit/sell "other" Mortgage loans, svc retained		$12
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$34
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$9,318
2054	Commit/purchase 25- to 30-year FRM MBS		$16,423
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$10
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$185
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$3
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	6	$3,446
2074	Commit/sell 25- or 30-yr FRM MBS	8	$15,035

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$77
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$8
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$21
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$5
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$197
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$4
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	9	$13
2134	Commit/sell 25- or 30-yr FRM loans, svc released	13	$57
2136	Commit/sell "other" Mortgage loans, svc released		$20
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$7
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$69
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$13
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$0
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	12	$22
2214	Firm commit/originate 25- or 30-year FRM loans	14	$400
2216	Firm commit/originate "other" Mortgage loans	10	$65
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$17
3028	Option to sell 3- or 5-year Treasury ARMs		$20
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$21
3034	Option to sell 25- or 30-year FRMs	7	$152
3036	Option to sell "other" Mortgages		$0
3074	Short option to sell 25- or 30-yr FRMs		$25
4002	Commit/purchase non-Mortgage financial assets	13	$49
4006	Commit/purchase "other" liabilities		$5
4022	Commit/sell non-Mortgage financial assets		$208
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,772
5004	IR swap: pay fixed, receive 3-month LIBOR	7	$22,387

AGGREGATE SCHEDULE CMR REPORT

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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		$345
5026	IR swap: pay 3-month LIBOR, receive fixed		$34,974
5104	IR swaption: pay fixed, receive 3-month LIBOR		$17,036
5126	IR swaption: pay 3-month LIBOR, receive fixed		$300
5226	Short IR swaption: pay 3-mo LIBOR, receive fixed		$10
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$66
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$66
6004	Interest rate Cap based on 3-month LIBOR		$50
6020	Interest rate Cap based on cost-of-funds index (COFI)		$191
6050	Short interest rate Cap based on cost-of-funds index		$191
7004	Interest rate floor based on 3-month LIBOR		$250
8010	Long futures contract on 10-year Treasury note		$19
8016	Long futures contract on 3-month Eurodollar		$60,173
8046	Short futures contract on 3-month Eurodollar		$73,047
9010	Long call option on 10-year T-note futures contract		$14
9058	Short call option on 10-year T-note futures contract		$17
9502	Fixed-rate construction loans in process	43	$1,776
9512	Adjustable-rate construction loans in process	39	$3,718