Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets > $1 Bill

All Reporting CMR **Reporting Dockets: 104** **June 2004**

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	80,400	-35,252	-30 %	8.04 %	-298 bp
+200 bp	94,473	-21,180	-18 %	9.27 %	-174 bp
+100 bp	106,378	-9,275	-8 %	10.27 %	-74 bp
0 bp	115,652			11.02 %	
-100 bp	118,576	2,924	+3 %	11.21 %	+20 bp

Risk Measure for a Given Rate Shock

	06/30/2004	03/31/2004	06/30/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	11.02 %	10.37 %	9.69 %
Post-shock NPV Ratio	9.27 %	8.62 %	8.81 %
Sensitivity Measure: Decline in NPV Ratio	174 bp	174 bp	88 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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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	90,465	87,780	83,673	79,645	75,646	86,418	101.58	3.87
30-Year Mortgage Securities	19,841	19,102	18,101	17,137	16,214	18,942	100.84	4.55
15-Year Mortgages and MBS	70,121	67,744	64,796	61,751	58,789	67,181	100.84	3.93
Balloon Mortgages and MBS	22,375	21,764	20,960	20,005	18,958	21,919	99.29	3.25
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	33,880	33,826	33,690	33,434	33,053	33,506	100.95	0.28
7 Month to 2 Year Reset Frequency	39,989	39,658	39,099	38,284	37,260	38,470	103.09	1.12
2+ to 5 Year Reset Frequency	111,816	108,434	104,424	100,035	95,522	109,931	98.64	3.41
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	166,283	165,202	163,445	161,061	158,033	159,471	103.59	0.86
2 Month to 5 Year Reset Frequency	33,022	32,342	31,579	30,740	29,826	32,313	100.09	2.23
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	23,061	22,856	22,654	22,453	22,253	22,726	100.57	0.89
Adjustable-Rate, Fully Amortizing	43,294	43,037	42,790	42,540	42,273	43,106	99.84	0.58
Fixed-Rate, Balloon	8,671	8,297	7,945	7,613	7,300	8,028	103.36	4.38
Fixed-Rate, Fully Amortizing	11,066	10,535	10,045	9,593	9,176	10,449	100.82	4.85
Construction and Land Loans								
Adjustable-Rate	17,253	17,229	17,206	17,184	17,159	17,244	99.91	0.14
Fixed-Rate	4,390	4,274	4,169	4,072	3,984	4,311	99.16	2.58
Second-Mortgage Loans and Securities								
Adjustable-Rate	43,524	43,507	43,494	43,479	43,455	43,658	99.66	0.03
Fixed-Rate	21,404	20,903	20,425	19,970	19,536	20,627	101.34	2.34
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	3,998	3,937	3,855	3,762	3,664	3,937	100.00	1.82
Accrued Interest Receivable	3,153	3,153	3,153	3,153	3,153	3,153	100.00	0.00
Advance for Taxes/Insurance	269	269	269	269	269	269	100.00	0.00
Float on Escrows on Owned Mortgages	141	250	345	424	493			-40.87
LESS: Value of Servicing on Mortgages Serviced by Others	-54	-19	13	22	23			173.96
TOTAL MORTGAGE LOANS AND SECURITIES	**768,070**	**754,117**	**736,105**	**716,583**	**695,993**	**745,658**	**101.13**	**2.12**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	29,405	29,384	29,365	29,346	29,320	29,492	99.63	0.07
Fixed-Rate	9,479	9,109	8,760	8,429	8,116	8,316	109.53	3.95
Consumer Loans								
Adjustable-Rate	15,950	15,939	15,928	15,918	15,906	15,995	99.65	0.07
Fixed-Rate	46,670	45,989	45,331	44,694	44,077	45,198	101.75	1.46
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-2,008	-1,987	-1,967	-1,947	-1,928	-1,987	0.00	1.04
Accrued Interest Receivable	541	541	541	541	541	541	100.00	0.00
TOTAL NONMORTGAGE LOANS	**100,037**	**98,975**	**97,958**	**96,981**	**96,032**	**97,555**	**101.46**	**1.05**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	22,187	22,187	22,187	22,187	22,187	22,187	100.00	0.00
Equities and All Mutual Funds	2,349	2,257	2,162	2,066	1,969	2,257	100.00	4.13
Zero-Coupon Securities	759	742	726	711	696	747	99.40	2.19
Government and Agency Securities	18,504	17,578	16,719	15,922	15,180	16,215	108.41	5.08
Term Fed Funds, Term Repos	6,511	6,500	6,489	6,478	6,468	6,496	100.06	0.17
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,364	2,246	2,140	2,043	1,954	2,218	101.28	4.99
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	48,427	47,351	45,674	44,118	42,539	47,680	99.31	2.91
Structured Securities (Complex)	18,127	17,704	17,080	16,476	15,920	17,779	99.58	2.95
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	100.00	1.58
TOTAL CASH, DEPOSITS, AND SECURITIES	**119,225**	**116,564**	**113,176**	**109,999**	**106,911**	**115,577**	**100.85**	**2.59**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	636	636	636	636	636	636	100.00	0.00
Real Estate Held for Investment	208	208	208	208	208	208	100.00	0.00
Investment in Unconsolidated Subsidiaries	587	576	538	485	423	576	100.00	4.26
Office Premises and Equipment	7,382	7,382	7,382	7,382	7,382	7,382	100.00	0.00
TOTAL REAL ASSETS, ETC.	**8,813**	**8,802**	**8,764**	**8,710**	**8,649**	**8,802**	**100.00**	**0.28**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	3,071	4,868	5,861	6,172	6,163			-28.66
Adjustable-Rate Servicing	1,759	1,876	1,910	1,927	1,934			-4.03
Float on Mortgages Serviced for Others	2,708	3,839	4,595	5,039	5,366			-24.58
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**7,538**	**10,583**	**12,366**	**13,137**	**13,463**			**-22.81**
OTHER ASSETS								
Purchased and Excess Servicing						10,297		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	30,922	30,922	30,922	30,922	30,922	30,922	100.00	0.00
Miscellaneous II						17,445		
Deposit Intangibles								
Retail CD Intangible	430	485	524	561	595			-9.73
Transaction Account Intangible	7,564	9,846	12,059	14,317	16,292			-22.82
MMDA Intangible	8,089	10,321	12,273	14,099	15,936			-20.27
Passbook Account Intangible	4,496	5,764	6,963	8,137	9,191			-21.40
Non-Interest-Bearing Account Intangible	2,246	3,341	4,388	5,380	6,327			-32.05
TOTAL OTHER ASSETS	**53,746**	**60,680**	**67,129**	**73,416**	**79,264**	**58,665**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						4,344		
TOTAL ASSETS	**1,057,428**	**1,049,721**	**1,035,497**	**1,018,827**	**1,000,312**	**1,030,601**	**102/99***	**1.05/1.73***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	114,356	113,892	113,433	112,977	112,528	113,600	100.26	0.40
Fixed-Rate Maturing in 13 Months or More	70,034	68,087	66,224	64,440	62,731	67,671	100.61	2.80
Variable-Rate	2,762	2,761	2,760	2,759	2,758	2,757	100.15	0.04
Demand								
Transaction Accounts	99,484	99,484	99,484	99,484	99,484	99,484	100/90*	0.00/2.51*
MMDAs	158,840	158,840	158,840	158,840	158,840	158,840	100/94*	0.00/1.41*
Passbook Accounts	57,379	57,379	57,379	57,379	57,379	57,379	100/90*	0.00/2.39*
Non-Interest-Bearing Accounts	49,355	49,355	49,355	49,355	49,355	49,355	100/93*	0.00/2.33*
TOTAL DEPOSITS	**552,211**	**549,798**	**547,475**	**545,234**	**543,074**	**549,086**	**100/95***	**0.43/1.74***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	181,166	179,914	178,685	177,478	176,294	179,920	100.00	0.69
Fixed-Rate Maturing in 37 Months or More	32,932	31,565	30,270	29,042	27,877	31,594	99.91	4.22
Variable-Rate	72,069	71,968	71,868	71,768	71,669	72,108	99.81	0.14
TOTAL BORROWINGS	**286,167**	**283,447**	**280,823**	**278,288**	**275,839**	**283,622**	**99.94**	**0.94**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	8,145	8,145	8,145	8,145	8,145	8,145	100.00	0.00
Other Escrow Accounts	5,447	5,285	5,134	4,991	4,856	5,852	90.32	2.96
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	29,546	29,546	29,546	29,546	29,546	29,546	100.00	0.00
Miscellaneous II	0	0	0	0	0	2,611		
TOTAL OTHER LIABILITIES	**43,138**	**42,977**	**42,825**	**42,682**	**42,547**	**46,154**	**93.12**	**0.36**
Other Liabilities not Included Above								
Self-Valued	61,804	60,413	59,258	58,259	57,436	58,851	102.65	2.11
Unamortized Yield Adjustments						-12		
TOTAL LIABILITIES	**943,320**	**936,634**	**930,380**	**924,462**	**918,896**	**937,701**	**100/97****	**0.69/1.45****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	557	-121	-1,261	-2,377	-3,418			
ARMs	596	388	72	-373	-948			
Other Mortgages	251	0	-311	-653	-1,004			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	2,143	9	-2,511	-4,846	-7,020			
Sell Mortgages and MBS	-2,699	-890	2,109	4,966	7,666			
Purchase Non-Mortgage Items	-158	0	151	295	432			
Sell Non-Mortgage Items	-5	0	5	10	15			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-610	157	893	1,585	2,236			
Pay Floating, Receive Fixed Swaps	2,013	-315	-2,455	-4,407	-6,190			
Basis Swaps	0	0	0	0	0			
Swaptions	2,086	3,170	4,373	5,608	6,808			
OTHER								
Options on Mortgages and MBS	1	0	6	14	21			
Interest-Rate Caps	67	127	206	297	396			
Interest-Rate Floors	13	2	0	0	0			
Futures	-34	0	34	67	101			
Options on Futures	3	1	2	5	8			
Construction LIP	68	-16	-99	-179	-258			
Self-Valued	177	53	48	95	138			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4,469**	**2,566**	**1,260**	**108**	**-1,015**			

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NET PORTFOLIO VALUE								
+ ASSETS	1,057,428	1,049,721	1,035,497	1,018,827	1,000,312	1,030,601	102/99***	1.05/1.73***
- LIABILITIES	943,320	936,634	930,380	924,462	918,896	937,701	100/97**	0.69/1.45**
+ OFF-BALANCE-SHEET POSITIONS	4,469	2,566	1,260	108	-1,015			
TOTAL NET PORTFOLIO VALUE #	118,576	115,652	106,378	94,473	80,400	92,900	124.49	5.27

* 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	$1,660	$31,444	$30,041	$11,653	$11,620
WARM	323 mo	343 mo	344 mo	319 mo	275 mo
WAC	4.46%	5.61%	6.38%	7.40%	9.10%
Amount of these that is FHA or VA Guaranteed	$85	$1,542	$2,955	$1,286	$3,083
Securities Backed by Conventional Mortgages	$644	$7,211	$2,162	$466	$205
WARM	273 mo	346 mo	319 mo	274 mo	242 mo
Weighted Average Pass-Through Rate	4.35%	5.20%	6.42%	7.24%	8.58%
Securities Backed by FHA or VA Mortgages	$537	$3,762	$1,552	$802	$1,601
WARM	354 mo	350 mo	323 mo	289 mo	195 mo
Weighted Average Pass-Through Rate	3.96%	5.26%	6.22%	7.34%	9.04%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$6,919	$19,456	$9,600	$3,841	$3,806
WAC	4.70%	5.47%	6.43%	7.43%	9.40%
Mortgage Securities	$12,752	$9,445	$1,112	$174	$75
Weighted Average Pass-Through Rate	4.34%	5.13%	6.14%	7.22%	8.57%
WARM (of 15-Year Loans and Securities)	163 mo	178 mo	169 mo	159 mo	161 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$6,193	$8,762	$1,192	$283	$235
WAC	4.58%	5.37%	6.32%	7.37%	9.77%
Mortgage Securities	$4,413	$726	$105	$11	$0
Weighted Average Pass-Through Rate	4.23%	5.28%	6.23%	7.24%	8.60%
WARM (of Balloon Loans and Securities)	93 mo	103 mo	120 mo	113 mo	100 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$194,460**

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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	$2,065	$803	$657	$12,954	$141
WAC	3.50%	3.95%	5.70%	1.99%	4.31%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$31,441	$37,667	$109,274	$146,517	$32,171
Weighted Average Margin	201 bp	356 bp	260 bp	291 bp	266 bp
WAC	4.70%	5.41%	4.70%	4.35%	5.23%
WARM	336 mo	320 mo	348 mo	342 mo	329 mo
Weighted Average Time Until Next Payment Reset	2 mo	14 mo	46 mo	5 mo	33 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$373,691**

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	$61	$194	$539	$9	$1
Weighted Average Distance from Lifetime Cap	68 bp	74 bp	133 bp	116 bp	107 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$211	$785	$167	$380	$284
Weighted Average Distance from Lifetime Cap	285 bp	337 bp	340 bp	336 bp	368 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$31,000	$36,316	$108,644	$156,728	$31,912
Weighted Average Distance from Lifetime Cap	958 bp	667 bp	556 bp	698 bp	682 bp
Balances Without Lifetime Cap	$2,234	$1,175	$581	$2,354	$115
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$15,984	$26,504	$99,640	$571	$6,943
Weighted Average Periodic Rate Cap	183 bp	182 bp	290 bp	143 bp	185 bp
Balances Subject to Periodic Rate Floors	$10,824	$20,282	$80,437	$287	$6,136
MBS Included in ARM Balances	$1,617	$5,565	$13,422	$8,679	$899

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$22,726	$43,106
WARM	102 mo	245 mo
Remaining Term to Full Amortization	298 mo	
Rate Index Code	0	0
Margin	238 bp	251 bp
Reset Frequency	23 mo	10 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$919	$588
Wghted Average Distance to Lifetime Cap	68 bp	154 bp
Fixed-Rate:		
Balances	$8,028	$10,449
WARM	70 mo	143 mo
Remaining Term to Full Amortization	281 mo	
WAC	6.68%	6.74%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$17,244	$4,311
WARM	17 mo	49 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	143 bp	6.15%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$43,658	$20,627
WARM	203 mo	188 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	58 bp	7.72%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$29,492	$8,316
WARM	37 mo	58 mo
Margin in Column 1; WAC in Column 2	263 bp	7.62%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$15,995	$45,198
WARM	64 mo	55 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	585 bp	10.61%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$184	$11,867
Fixed Rate		
Remaining WAL <= 5 Years	$2,791	$26,697
Remaining WAL 5-10 Years	$2,348	$2,387
Remaining WAL Over 10 Years	$298	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$21	$0
Floating Rate	$22	$23
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$450	$275
WAC	4.39%	5.65%
Principal-Only MBS	$318	$0
WAC	5.67%	0.00%
Total Mortgage-Derivative Securities - Book Value	$6,431	$41,249

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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	$50,187	$281,014	$214,939	$90,471	$53,579
WARM	182 mo	279 mo	294 mo	271 mo	213 mo
Weighted Average Servicing Fee	26 bp	27 bp	30 bp	34 bp	43 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	4,925 loans
FHA/VA	1,251 loans
Subserviced by Others	494 loans

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$135,047	$29,761	Total # of Adjustable-Rate Loans Serviced	936 loans
WARM (in months)	280 mo	304 mo	Number of These Subserviced by Others	23 loans
Weighted Average Servicing Fee	35 bp	74 bp		

Total Balances of Mortgage Loans Serviced for Others	**$854,998**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$22,187		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,257		
Zero-Coupon Securities	$747	2.70%	27 mo
Government & Agency Securities	$16,215	5.17%	74 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$6,496	1.61%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,218	4.27%	83 mo
Memo: Complex Securities (from supplemental reporting)	$17,779		

Total Cash, Deposits, and Securities	**$67,898**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$6,995
Accrued Interest Receivable	$3,153
Advances for Taxes and Insurance	$269
Less: Unamortized Yield Adjustments	$-5,175
Valuation Allowances	$3,058
Unrealized Gains (Losses)	$-629

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$626
Accrued Interest Receivable	$541
Less: Unamortized Yield Adjustments	$-29
Valuation Allowances	$2,613
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$208
Repossessed Assets	$636
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$576
Office Premises and Equipment	$7,382
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-404
Less: Unamortized Yield Adjustments	$-173
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$10,297
Miscellaneous I	$30,922
Miscellaneous II	$17,445
TOTAL ASSETS	**$1,030,601**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$5,787
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$118
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,943
Mortgage-Related Mututal Funds	$314
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$34,831
Weighted Average Servicing Fee	27 bp
Adjustable-Rate Mortgage Loans Serviced	$40,871
Weighted Average Servicing Fee	27 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$3,908

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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	$36,973	$9,543	$1,786	$532
WAC	1.36%	3.00%	6.31%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$32,755	$26,761	$5,782	$610
WAC	1.56%	2.75%	6.59%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$28,381	$18,846	$300
WAC		2.60%	5.05%	
WARM		20 mo	27 mo	
Balances Maturing in 37 or More Months			$20,444	$97
WAC			4.21%	
WARM			64 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$181,271**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$11,018	$5,461	$10,201
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$55,662	$56,493	$40,487
Penalty in Months of Forgone Interest	2.79 mo	5.68 mo	8.49 mo
Balances in New Accounts	$10,770	$4,212	$3,000

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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%	$79,197	$68,332	$4,109	1.55%
3.00 to 3.99%	$1,371	$13,059	$15,534	3.45%
4.00 to 4.99%	$594	$8,607	$4,107	4.53%
5.00 to 5.99%	$193	$4,063	$3,768	5.41%
6.00 to 6.99%	$924	$1,834	$3,086	6.54%
7.00 to 7.99%	$147	$1,477	$248	7.30%
8.00 to 8.99%	$1	$20	$313	8.35%
9.00 and Above	$0	$101	$430	9.67%
WARM	1 mo	15 mo	58 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$211,514**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$133,716
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	$99,484	1.08%	$5,759
Money Market Deposit Accounts (MMDAs)	$158,840	1.31%	$9,081
Passbook Accounts	$57,379	0.96%	$9,824
Non-Interest-Bearing Non-Maturity Deposits	$49,355		$2,331
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,433	0.28%	
Escrow for Mortgages Serviced for Others	$6,712	0.11%	
Other Escrows	$5,852	0.11%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$379,055		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$61		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-73		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$29,546		
Miscellaneous II	$2,611		
TOTAL LIABILITIES	**$937,701**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$901
EQUITY CAPITAL	$92,042
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,030,644**

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
1002	Opt commitment to orig 1-month COFI ARMs	12	$7,642
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$23
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	53	$6,504
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	40	$14,160
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	42	$5,115
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	70	$3,762
1014	Opt commitment to orig 25- or 30-year FRMs	67	$16,075
1016	Opt commitment to orig "other" Mortgages	54	$8,609
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$9
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$464
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$60
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	$50
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	7	$818
2016	Commit/purchase "other" Mortgage loans, svc retained	7	$4,144
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$765
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	12	$1,334
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	10	$65
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	29	$738
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	42	$4,432
2036	Commit/sell "other" Mortgage loans, svc retained		$60
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS	7	$12,472
2054	Commit/purchase 25- to 30-year FRM MBS	11	$17,371
2056	Commit/purchase "other" MBS		$26
2064	Commit/sell 6-mo or 1-yr COFI ARM MBS		$16
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$100
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$264
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$1
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	17	$6,308

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2074	Commit/sell 25- or 30-yr FRM MBS	18	$20,737
2076	Commit/sell "other" MBS		$24
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$10
2084	Commit/sell low-risk fixed-rate mtg derivative product		$200
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$65
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released	6	$888
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$75
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$731
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$4,092
2116	Commit/purchase "other" Mortgage loans, svc released		$41
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	11	$11,205
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	11	$1,502
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	12	$445
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	20	$1,350
2134	Commit/sell 25- or 30-yr FRM loans, svc released	22	$7,689
2136	Commit/sell "other" Mortgage loans, svc released	8	$1,958
2202	Firm commitment to originate 1-month COFI ARM loans		$142
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$80
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	10	$328
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	7	$516
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	9	$184
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	16	$346
2214	Firm commit/originate 25- or 30-year FRM loans	17	$946
2216	Firm commit/originate "other" Mortgage loans	15	$771
3008	Option to purchase 3- or 5-yr Treasury ARMs		$0
3014	Option to purchase 25- or 30-yr FRMs		$60
3016	Option to purchase "other" Mortgages		$349

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$1
3028	Option to sell 3- or 5-year Treasury ARMs		$43
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$31
3032	Option to sell 10-, 15-, or 20-year FRMs	8	$44
3034	Option to sell 25- or 30-year FRMs	9	$185
3036	Option to sell "other" Mortgages		$6
3054	Short option to purchase 25- or 30-yr FRMs		$10
3068	Short option to sell 3- or 5-yr Treasury ARMs		$78
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$16
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$13
3074	Short option to sell 25- or 30-yr FRMs		$77
3076	Short option to sell "other" Mortgages		$10
4002	Commit/purchase non-Mortgage financial assets	29	$1,542
4006	Commit/purchase "other" liabilities		$4,905
4022	Commit/sell non-Mortgage financial assets		$208
4026	Commit/sell "other" liabilities		$0
5002	IR swap: pay fixed, receive 1-month LIBOR		$5,943
5004	IR swap: pay fixed, receive 3-month LIBOR	15	$21,726
5006	IR swap: pay fixed, receive 6-month LIBOR		$20
5010	IR swap: pay fixed, receive 3-month Treasury		$200
5024	IR swap: pay 1-month LIBOR, receive fixed		$8,063
5026	IR swap: pay 3-month LIBOR, receive fixed	8	$37,330
5104	IR swaption: pay fixed, receive 3-month LIBOR		$43,180
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$209
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$81
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$95
6002	Interest rate Cap based on 1-month LIBOR		$1,374
6004	Interest rate Cap based on 3-month LIBOR		$2,098

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
6018	Interest rate Cap based on 10-year Treasury		$100
6020	Interest rate Cap based on cost-of-funds index (COFI)		$56
6022	Interest rate Cap based on the prime rate		$50
6050	Short interest rate Cap based on cost-of-funds index		$56
7018	Interest rate floor based on 10-year Treasury		$1,605
8010	Long futures contract on 10-year Treasury note		$20
8016	Long futures contract on 3-month Eurodollar		$1,504
8036	Short futures contract on 2-year Treasury note		$5
8038	Short futures contract on 5-year Treasury note		$21
8040	Short futures contract on 10-year Treasury note		$23
8046	Short futures contract on 3-month Eurodollar		$14,475
9010	Long call option on 10-year T-note futures contract		$15
9012	Long call option on Treasury bond futures contract		$20
9034	Long put option on 10-year T-note futures contract		$28
9036	Long put option on T-bond futures contract		$18
9502	Fixed-rate construction loans in process	48	$3,230
9512	Adjustable-rate construction loans in process	43	$8,026