Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: West

All Reporting CMR **Reporting Dockets: 65** **June 2008**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	49,145	-10,463	-18 %	7.72 %	-137 bp
+200 bp	53,785	-5,823	-10 %	8.35 %	-74 bp
+100 bp	57,240	-2,368	-4 %	8.80 %	-29 bp
0 bp	59,608			9.10 %	
-100 bp	61,961	2,354	+4 %	9.40 %	+30 bp

Risk Measure for a Given Rate Shock

	6/30/2008	3/31/2008	6/30/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	9.10 %	7.94 %	11.15 %
Post-shock NPV Ratio	8.35 %	7.17 %	9.00 %
Sensitivity Measure: Decline in NPV Ratio	74 bp	77 bp	216 bp
TB 13a Level of Risk	Minimal	Minimal	Moderate

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	-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	46,422	45,369	43,862	42,164	40,367	45,102	100.59	2.82
30-Year Mortgage Securities	5,068	4,918	4,710	4,496	4,288	4,980	98.74	3.64
15-Year Mortgages and MBS	10,625	10,354	10,016	9,647	9,273	10,323	100.30	2.94
Balloon Mortgages and MBS	13,795	13,560	13,259	12,884	12,433	13,455	100.78	1.97
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	9,414	9,358	9,304	9,238	9,160	9,236	101.33	0.59
7 Month to 2 Year Reset Frequency	24,196	23,980	23,638	23,255	22,765	23,968	100.05	1.16
2+ to 5 Year Reset Frequency	42,436	41,913	41,273	40,079	38,676	41,223	101.67	1.39
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	132,195	131,101	129,868	128,419	126,635	127,147	103.11	0.89
2 Month to 5 Year Reset Frequency	11,620	11,471	11,316	11,151	10,968	11,512	99.65	1.32
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	10,216	10,115	10,012	9,910	9,802	10,107	100.08	1.01
Adjustable-Rate, Fully Amortizing	40,872	40,364	39,791	39,197	38,581	40,550	99.54	1.34
Fixed-Rate, Balloon	5,672	5,386	5,118	4,868	4,633	5,191	103.76	5.14
Fixed-Rate, Fully Amortizing	3,106	2,951	2,808	2,676	2,554	2,838	103.98	5.05
Construction and Land Loans								
Adjustable-Rate	5,960	5,947	5,934	5,922	5,909	5,954	99.88	0.22
Fixed-Rate	2,423	2,315	2,215	2,125	2,042	2,481	93.30	4.49
Second-Mortgage Loans and Securities								
Adjustable-Rate	58,501	58,346	58,194	58,044	57,896	58,329	100.03	0.26
Fixed-Rate	32,419	31,641	30,901	30,195	29,522	30,721	103.00	2.40
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	6,273	6,199	6,114	6,012	5,897	6,199	100.00	1.28
Accrued Interest Receivable	2,496	2,496	2,496	2,496	2,496	2,496	100.00	0.00
Advance for Taxes/Insurance	289	289	289	289	289	289	100.00	0.00
Float on Escrows on Owned Mortgages	23	38	56	74	90			-44.06
LESS: Value of Servicing on Mortgages Serviced by Others	-38	-31	-23	-17	-14			22.80
TOTAL MORTGAGE LOANS AND SECURITIES	**464,057**	**458,143**	**451,196**	**443,155**	**434,291**	**452,100**	**101.34**	**1.40**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	3,741	3,732	3,723	3,714	3,704	3,784	98.63	0.24
Fixed-Rate	1,127	1,084	1,043	1,004	967	1,069	101.35	3.86
Consumer Loans								
Adjustable-Rate	30,999	30,940	30,882	30,824	30,767	30,343	101.97	0.19
Fixed-Rate	3,366	3,341	3,316	3,292	3,268	3,401	98.24	0.75
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,411	-1,407	-1,403	-1,399	-1,395	-1,407	0.00	0.30
Accrued Interest Receivable	202	202	202	202	202	202	100.00	0.00
TOTAL NONMORTGAGE LOANS	**38,023**	**37,891**	**37,763**	**37,637**	**37,514**	**37,391**	**101.34**	**0.34**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	12,157	12,157	12,157	12,157	12,157	12,157	100.00	0.00
Equities and All Mutual Funds	328	315	301	288	274	315	100.00	4.29
Zero-Coupon Securities	3,380	3,364	3,348	3,332	3,317	3,374	99.71	0.48
Government and Agency Securities	1,749	1,713	1,678	1,644	1,611	1,665	102.87	2.07
Term Fed Funds, Term Repos	11,092	11,077	11,062	11,046	11,031	11,076	100.01	0.14
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	32,615	32,240	31,905	31,605	31,335	32,338	99.70	1.10
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	40,230	38,383	36,410	34,625	33,131	40,355	95.11	4.98
Structured Securities (Complex)	1,701	1,684	1,637	1,577	1,513	1,698	99.14	1.90
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**103,254**	**100,933**	**98,499**	**96,275**	**94,370**	**102,978**	**98.01**	**2.36**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	2,771	2,771	2,771	2,771	2,771	2,771	100.00	0.00
Real Estate Held for Investment	45	45	45	45	45	45	100.00	0.00
Investment in Unconsolidated Subsidiaries	2,337	2,188	2,040	1,891	1,742	2,188	100.00	6.80
Office Premises and Equipment	3,541	3,541	3,541	3,541	3,541	3,541	100.00	0.00
TOTAL REAL ASSETS, ETC.	**8,695**	**8,546**	**8,397**	**8,249**	**8,100**	**8,546**	**100.00**	**1.74**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2,255	3,012	3,882	4,364	4,527			-27.02
Adjustable-Rate Servicing	2,363	2,385	2,421	2,623	2,661			-1.22
Float on Mortgages Serviced for Others	1,797	2,155	2,534	2,871	3,104			-17.12
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**6,414**	**7,552**	**8,838**	**9,858**	**10,292**			**-16.05**
OTHER ASSETS								
Purchased and Excess Servicing						8,887		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	27,292	27,292	27,292	27,292	27,292	27,292	100.00	0.00
Miscellaneous II						10,405		
Deposit Intangibles								
Retail CD Intangible	128	146	165	184	204			-12.44
Transaction Account Intangible	2,184	2,863	3,564	4,130	4,672			-24.10
MMDA Intangible	5,200	6,291	7,351	8,582	9,823			-17.10
Passbook Account Intangible	2,391	3,013	3,625	4,190	4,733			-20.48
Non-Interest-Bearing Account Intangible	1,824	2,659	3,452	4,207	4,926			-30.61
TOTAL OTHER ASSETS	**39,020**	**42,264**	**45,449**	**48,585**	**51,651**	**46,585**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						352		
TOTAL ASSETS	**659,462**	**655,329**	**650,142**	**643,759**	**636,218**	**647,952**	**101/99*** **	**0.71/1.23*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	123,236	122,936	122,640	122,360	122,100	122,297	100.52	0.24
Fixed-Rate Maturing in 13 Months or More	20,245	19,441	18,748	18,248	17,905	18,409	105.60	3.85
Variable-Rate	112	112	112	112	112	112	100.19	0.19
Demand								
Transaction Accounts	30,175	30,175	30,175	30,175	30,175	30,175	100/91*	0.00/2.53*
MMDAs	101,333	101,333	101,333	101,333	101,333	101,333	100/94*	0.00/1.13*
Passbook Accounts	32,015	32,015	32,015	32,015	32,015	32,015	100/91*	0.00/2.13*
Non-Interest-Bearing Accounts	37,213	37,213	37,213	37,213	37,213	37,213	100/93*	0.00/2.36*
TOTAL DEPOSITS	**344,330**	**343,226**	**342,237**	**341,457**	**340,852**	**341,554**	**100/96***	**0.30/1.30***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	60,595	59,923	59,262	58,614	57,979	59,619	100.51	1.11
Fixed-Rate Maturing in 37 Months or More	26,855	25,460	24,173	22,982	21,877	24,912	102.20	5.27
Variable-Rate	123,675	123,480	123,278	123,071	122,859	123,492	99.99	0.16
TOTAL BORROWINGS	**211,125**	**208,862**	**206,713**	**204,667**	**202,715**	**208,023**	**100.40**	**1.06**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	3,985	3,985	3,985	3,985	3,985	3,985	100.00	0.00
Other Escrow Accounts	1,185	1,150	1,117	1,086	1,056	1,317	87.29	2.96
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	15,175	15,175	15,175	15,175	15,175	15,175	100.00	0.00
Miscellaneous II	0	0	0	0	0	944		
TOTAL OTHER LIABILITIES	**20,345**	**20,309**	**20,276**	**20,245**	**20,216**	**21,420**	**94.81**	**0.17**
Other Liabilities not Included Above								
Self-Valued	25,143	24,494	23,888	23,308	22,725	23,599	103.79	2.56
Unamortized Yield Adjustments						-86		
TOTAL LIABILITIES	**600,944**	**596,892**	**593,114**	**589,677**	**586,509**	**594,511**	**100/98****	**0.66/1.23****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	287	-261	-950	-1,673	-2,391			
ARMs	3	-6	-20	-34	-53			
Other Mortgages	28	0	-34	-71	-110			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	528	-834	-2,681	-4,439	-6,117			
Sell Mortgages and MBS	-1,244	475	3,038	5,463	7,776			
Purchase Non-Mortgage Items	1	0	-1	-3	-4			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-1,526	-109	1,246	2,543	3,786			
Pay Floating, Receive Fixed Swaps	3,222	124	-2,681	-5,225	-7,536			
Basis Swaps	-3	-1	0	1	2			
Swaptions	543	626	895	1,317	1,809			
OTHER								
Options on Mortgages and MBS	0	208	704	1,175	1,622			
Interest-Rate Caps	-1	-3	-6	-13	-23			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	34	11	-12	-34	-57			
Self-Valued	1,569	940	714	695	732			
TOTAL OFF-BALANCE-SHEET POSITIONS	**3,443**	**1,170**	**213**	**-297**	**-564**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	659,462	655,329	650,142	643,759	636,218	647,952	101/99***	0.71/1.23***
MINUS TOTAL LIABILITIES	600,944	596,892	593,114	589,677	586,509	594,511	100/98**	0.66/1.23**
PLUS OFF-BALANCE-SHEET POSITIONS	3,443	1,170	213	-297	-564			
TOTAL NET PORTFOLIO VALUE #	61,961	59,608	57,240	53,785	49,145	53,440	111.54	3.96

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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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	$429	$12,729	$20,412	$8,957	$2,576
WARM	307 mo	331 mo	337 mo	337 mo	335 mo
WAC	4.21%	5.66%	6.41%	7.37%	8.79%
Amount of these that is FHA or VA Guaranteed	$35	$1,838	$3,926	$256	$26
Securities Backed by Conventional Mortgages	$125	$3,187	$1,576	$44	$8
WARM	305 mo	323 mo	333 mo	260 mo	206 mo
Weighted Average Pass-Through Rate	4.51%	5.33%	6.05%	7.16%	8.33%
Securities Backed by FHA or VA Mortgages	$18	$6	$12	$4	$0
WARM	287 mo	317 mo	311 mo	224 mo	173 mo
Weighted Average Pass-Through Rate	4.53%	5.42%	6.18%	7.05%	8.33%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$566	$3,994	$3,084	$640	$332
WAC	4.66%	5.60%	6.36%	7.41%	8.86%
Mortgage Securities	$780	$847	$73	$4	$1
Weighted Average Pass-Through Rate	4.40%	5.17%	6.05%	7.09%	9.06%
WARM (of 15-Year Loans and Securities)	130 mo	158 mo	163 mo	141 mo	150 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$237	$2,369	$8,225	$1,762	$259
WAC	4.68%	5.55%	6.48%	7.28%	8.54%
Mortgage Securities	$309	$287	$6	$0	$0
Weighted Average Pass-Through Rate	4.74%	5.21%	6.16%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	168 mo	278 mo	319 mo	297 mo	235 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$73,860**

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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	$154	$0	$4,352	$35
WAC	5.16%	5.65%	0.00%	7.23%	6.57%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$9,234	$23,814	$41,223	$122,794	$11,476
Weighted Average Margin	372 bp	261 bp	237 bp	302 bp	264 bp
WAC	6.95%	5.49%	6.36%	6.76%	6.09%
WARM	319 mo	317 mo	343 mo	337 mo	289 mo
Weighted Average Time Until Next Payment Reset	2 mo	20 mo	49 mo	4 mo	16 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$213,086**

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	$96	$47	$22	$1,350	$37
Weighted Average Distance from Lifetime Cap	163 bp	153 bp	132 bp	154 bp	163 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$4,197	$842	$461	$56,944	$860
Weighted Average Distance from Lifetime Cap	355 bp	342 bp	333 bp	336 bp	334 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$4,645	$22,981	$40,656	$68,810	$10,603
Weighted Average Distance from Lifetime Cap	776 bp	543 bp	528 bp	501 bp	582 bp
Balances Without Lifetime Cap	$299	$98	$84	$42	$12
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$4,924	$22,542	$40,915	$16	$4,579
Weighted Average Periodic Rate Cap	149 bp	275 bp	374 bp	191 bp	191 bp
Balances Subject to Periodic Rate Floors	$5,562	$16,876	$35,913	$16,098	$3,359
MBS Included in ARM Balances	$328	$2,446	$443	$491	$1,161

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$10,107	$40,550
WARM	99 mo	263 mo
Remaining Term to Full Amortization	317 mo	
Rate Index Code	0	0
Margin	231 bp	240 bp
Reset Frequency	11 mo	4 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,305	$5,202
Wghted Average Distance to Lifetime Cap	129 bp	155 bp
Fixed-Rate:		
Balances	$5,191	$2,838
WARM	82 mo	143 mo
Remaining Term to Full Amortization	314 mo	
WAC	6.45%	6.59%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$5,954	$2,481
WARM	25 mo	86 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	119 bp	7.03%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$58,329	$30,721
WARM	313 mo	193 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	42 bp	8.09%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,784	$1,069
WARM	177 mo	55 mo
Margin in Column 1; WAC in Column 2	218 bp	6.15%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$30,343	$3,401
WARM	95 mo	58 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	635 bp	10.13%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$4,789	$9,279
Fixed Rate		
Remaining WAL <= 5 Years	$4,726	$11,392
Remaining WAL 5-10 Years	$8,590	$525
Remaining WAL Over 10 Years	$21	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$2	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$749	$0
WAC	6.00%	5.78%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$18,878	$21,197

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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	$21,839	$207,973	$171,503	$33,205	$6,548
WARM	157 mo	288 mo	316 mo	308 mo	280 mo
Weighted Average Servicing Fee	26 bp	29 bp	30 bp	33 bp	35 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	2,647 loans				
FHA/VA	115 loans				
Subserviced by Others	652 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$140,300	$94,726	Total # of Adjustable-Rate Loans Serviced	802 loans
WARM (in months)	332 mo	333 mo	Number of These Subserviced by Others	59 loans
Weighted Average Servicing Fee	34 bp	69 bp		

Total Balances of Mortgage Loans Serviced for Others **$676,095**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$12,157		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$315		
Zero-Coupon Securities	$3,374	1.55%	6 mo
Government & Agency Securities	$1,665	4.03%	26 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$11,076	2.64%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$32,338	2.95%	19 mo
Memo: Complex Securities (from supplemental reporting)	$1,698		

Total Cash, Deposits, and Securities **$62,623**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$21,965
Accrued Interest Receivable	$2,496
Advances for Taxes and Insurance	$289
Less: Unamortized Yield Adjustments	$-2,322
Valuation Allowances	$15,765
Unrealized Gains (Losses)	$-1,789

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$815
Accrued Interest Receivable	$202
Less: Unamortized Yield Adjustments	$40
Valuation Allowances	$2,222
Unrealized Gains (Losses)	$-68

OTHER ITEMS

Real Estate Held for Investment	$45
Repossessed Assets	$2,771
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$2,188
Office Premises and Equipment	$3,541
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-56
Less: Unamortized Yield Adjustments	$17
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$8,887
Miscellaneous I	$27,292
Miscellaneous II	$10,405
TOTAL ASSETS	**$647,672**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$390
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$149
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$293
Mortgage-Related Mututal Funds	$22
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$5,200
Weighted Average Servicing Fee	40 bp
Adjustable-Rate Mortgage Loans Serviced	$17,612
Weighted Average Servicing Fee	21 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$4,815

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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	$59,606	$2,969	$1,147	$671
WAC	4.17%	4.80%	3.81%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$51,246	$4,358	$2,972	$951
WAC	3.58%	4.51%	4.25%	
WARM	7 mo	7 mo	7 mo	
Balances Maturing in 13 to 36 Months		$6,423	$4,566	$84
WAC		4.10%	4.57%	
WARM		22 mo	23 mo	
Balances Maturing in 37 or More Months			$7,420	$49
WAC			5.02%	
WARM			77 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$140,706**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$28,429	$3,153	$7,987
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$56,866	$6,961	$6,774
Penalty in Months of Forgone Interest	2.95 mo	7.01 mo	7.09 mo
Balances in New Accounts	$10,308	$492	$3,945

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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%	$6,923	$13,671	$20	2.47%
3.00 to 3.99%	$1,094	$13,915	$1,815	3.66%
4.00 to 4.99%	$2,848	$16,525	$14,217	4.63%
5.00 to 5.99%	$602	$2,148	$8,497	5.48%
6.00 to 6.99%	$101	$1,565	$312	6.72%
7.00 to 7.99%	$0	$73	$27	7.22%
8.00 to 8.99%	$0	$156	$1	8.01%
9.00 and Above	$0	$0	$24	9.94%
WARM	1 mo	17 mo	80 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$84,531**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$147,203
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	$30,175	1.32%	$898
Money Market Deposit Accounts (MMDAs)	$101,333	2.00%	$29,341
Passbook Accounts	$32,015	1.43%	$1,524
Non-Interest-Bearing Non-Maturity Deposits	$37,213		$1,560
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$359	0.28%	
Escrow for Mortgages Serviced for Others	$3,626	0.08%	
Other Escrows	$1,317	0.02%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$206,038		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-47		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-39		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$15,175		
Miscellaneous II	$944		
TOTAL LIABILITIES	**$594,511**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$3,912
EQUITY CAPITAL	$49,248
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$647,671**

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	6	$46
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$12
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	12	$568
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	7	$778
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	7	$2,341
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	27	$2,802
1014	Opt commitment to orig 25- or 30-year FRMs	28	$15,776
1016	Opt commitment to orig "other" Mortgages	23	$1,392
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1
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		$83
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$2,356
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	6	$15
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	7	$20
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1,301
2054	Commit/purchase 25- to 30-year FRM MBS		$28,756
2056	Commit/purchase "other" MBS		$1
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$26
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$915
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$2,144
2074	Commit/sell 25- or 30-yr FRM MBS		$47,339
2076	Commit/sell "other" MBS		$235
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$1
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$5
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$40
2134	Commit/sell 25- or 30-yr FRM loans, svc released	7	$187
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$2

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$3
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$51
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$193
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans		$12
2214	Firm commit/originate 25- or 30-year FRM loans	8	$44
2216	Firm commit/originate "other" Mortgage loans	9	$3,741
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3028	Option to sell 3- or 5-year Treasury ARMs		$0
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$9,672
4002	Commit/purchase non-Mortgage financial assets	8	$85
4022	Commit/sell non-Mortgage financial assets		$2
5002	IR swap: pay fixed, receive 1-month LIBOR		$5,239
5004	IR swap: pay fixed, receive 3-month LIBOR		$60,313
5024	IR swap: pay 1-month LIBOR, receive fixed		$3,598
5026	IR swap: pay 3-month LIBOR, receive fixed		$45,656
5069	IR swap: pay 1-year Treasury, receive 1-month LIBOR		$500
5104	IR swaption: pay fixed, receive 3-month LIBOR		$22,825
5126	IR swaption: pay 3-month LIBOR, receive fixed		$7,425
5204	Short IR swaption: pay fixed, receive 3-mo LIBOR		$4,000
5226	Short IR swaption: pay 3-mo LIBOR, receive fixed		$6,250
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$70
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$8
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$70
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$8
6004	Interest rate Cap based on 3-month LIBOR		$65
6032	Short interest rate Cap based on 1-month LIBOR		$1,151

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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
9502	Fixed-rate construction loans in process	32	$547
9512	Adjustable-rate construction loans in process	24	$2,377

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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		$130
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$692
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$114
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$178
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,685
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$154
120	Other investment securities, fixed-coupon securities		$1
187	Consumer loans; recreational vehicles		$57
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	14	$112
220	Variable-rate FHLB advances	12	$79,353
299	Other variable-rate		$44,138
300	Govt. & agency securities, fixed-coupon securities		$2

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	**#Firms if # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	24	$1,698	$1,701	$1,684	$1,637	$1,577	$1,513
123 - Mortgage Derivatives - M/V estimate	24	$40,355	$40,230	$38,383	$36,410	$34,625	$33,131
129 - Mortgage-Related Mutual Funds - M/V estimate		$17	$17	$17	$17	$16	$16
280 - FHLB putable advance-M/V estimate	15	$2,718	$2,888	$2,761	$2,657	$2,569	$2,493
281 - FHLB convertible advance-M/V estimate	6	$1,162	$1,239	$1,208	$1,184	$1,165	$1,150
282 - FHLB callable advance-M/V estimate		$70	$72	$70	$70	$68	$66
289 - Other FHLB structured advances - M/V estimate		$19,328	$20,601	$20,122	$19,654	$19,189	$18,704
290 - Other structured borrowings - M/V estimate	6	$320	$343	$332	$323	$317	$312
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$73,030	$1,569	$940	$714	$695	$732