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: 100** **March 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	100,525	-34,587	-26 %	8.73 %	-248 bp
+200 bp	114,261	-20,851	-15 %	9.75 %	-146 bp
+100 bp	126,102	-9,010	-7 %	10.59 %	-62 bp
0 bp	135,112			11.21 %	
-100 bp	138,531	3,419	+3 %	11.41 %	+20 bp
-200 bp	134,285	-827	-1 %	11.04 %	-17 bp

Risk Measure for a Given Rate Shock

	03/31/2005	12/31/2004	03/31/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	11.21 %	10.90 %	10.37 %
Post-shock NPV Ratio	9.75 %	9.52 %	8.62 %
Sensitivity Measure: Decline in NPV Ratio	146 bp	138 bp	174 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

The TB13a sensitivity measure is based on the more negative outcome of a -200 or a +200 basis point interest rate shock. Furthermore, if neither a -200 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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	-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	102,372	101,533	98,949	94,761	90,241	85,620	97,583	101.40	3.42
30-Year Mortgage Securities	20,069	19,903	19,267	18,294	17,289	16,324	19,174	100.48	4.18
15-Year Mortgages and MBS	66,615	65,404	63,198	60,557	57,818	55,128	62,845	100.56	3.83
Balloon Mortgages and MBS	24,695	24,270	23,671	22,894	21,971	20,947	23,786	99.51	2.91
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	25,755	25,735	25,677	25,537	25,255	24,820	24,895	103.14	0.39
7 Month to 2 Year Reset Frequency	53,705	53,220	52,513	51,499	50,196	48,679	51,923	101.14	1.64
2+ to 5 Year Reset Frequency	129,060	126,129	122,526	118,329	113,688	108,813	124,493	98.42	3.18
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	227,484	226,166	224,508	222,156	218,735	214,196	215,302	104.28	0.89
2 Month to 5 Year Reset Frequency	30,150	29,694	29,161	28,551	27,863	27,107	29,204	99.85	1.96
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	25,222	25,009	24,799	24,579	24,362	24,153	24,782	100.07	0.87
Adjustable-Rate, Fully Amortizing	49,686	49,401	49,124	48,839	48,557	48,275	49,243	99.76	0.57
Fixed-Rate, Balloon	10,961	10,473	10,015	9,583	9,176	8,793	9,813	102.05	4.45
Fixed-Rate, Fully Amortizing	10,862	10,372	9,917	9,495	9,103	8,737	9,592	103.39	4.42
Construction and Land Loans									
Adjustable-Rate	19,681	19,654	19,629	19,605	19,581	19,559	19,646	99.91	0.13
Fixed-Rate	5,082	4,919	4,771	4,636	4,512	4,398	4,984	95.73	2.97
Second-Mortgage Loans and Securities									
Adjustable-Rate	78,100	78,056	78,018	77,984	77,949	77,928	77,126	101.16	0.04
Fixed-Rate	26,925	26,259	25,627	25,026	24,454	23,908	25,303	101.28	2.41
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	3,722	3,682	3,627	3,554	3,471	3,378	3,627	100.00	1.76
Accrued Interest Receivable	3,721	3,721	3,721	3,721	3,721	3,721	3,721	100.00	0.00
Advance for Taxes/Insurance	313	313	313	313	313	313	313	100.00	0.00
Float on Escrows on Owned Mortgages	127	222	334	431	516	592			-31.22
LESS: Value of Servicing on Mortgages Serviced by Others	-61	-41	-4	11	14	14			659.51
TOTAL MORTGAGE LOANS AND SECURITIES	**914,369**	**904,178**	**889,367**	**870,333**	**848,757**	**825,376**	**877,356**	**101.37**	**1.90**

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Amounts in Millions

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	34,609	34,578	34,549	34,523	34,496	34,475	34,626	99.78	0.08
Fixed-Rate	9,727	9,348	8,989	8,649	8,326	8,021	8,660	103.79	3.89
Consumer Loans									
Adjustable-Rate	19,705	19,690	19,675	19,661	19,647	19,634	19,432	101.25	0.07
Fixed-Rate	46,841	46,135	45,453	44,793	44,155	43,536	45,186	100.59	1.48
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-1,948	-1,929	-1,911	-1,894	-1,877	-1,861	-1,911	0.00	0.92
Accrued Interest Receivable	612	612	612	612	612	612	612	100.00	0.00
TOTAL NONMORTGAGE LOANS	**109,546**	**108,433**	**107,366**	**106,343**	**105,359**	**104,416**	**106,605**	**100.71**	**0.97**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	19,968	19,968	19,968	19,968	19,968	19,968	19,968	100.00	0.00
Equities and All Mutual Funds	2,486	2,392	2,295	2,196	2,097	1,996	2,295	100.00	4.26
Zero-Coupon Securities	418	403	390	378	367	357	390	99.88	3.25
Government and Agency Securities	11,503	11,117	10,752	10,405	10,076	9,764	10,873	98.89	3.31
Term Fed Funds, Term Repos	3,586	3,580	3,575	3,569	3,564	3,559	3,576	99.96	0.15
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	3,112	2,933	2,770	2,623	2,488	2,365	2,765	100.18	5.60
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	61,806	61,332	60,295	58,685	57,026	55,415	60,677	99.37	2.19
Structured Securities (Complex)	18,488	18,169	17,723	17,101	16,487	15,968	17,796	99.59	3.01
LESS: Valuation Allowances for Investment Securities	2	2	2	2	2	2	2	100.00	1.18
TOTAL CASH, DEPOSITS, AND SECURITIES	**121,365**	**119,892**	**117,765**	**114,923**	**112,072**	**109,390**	**118,339**	**99.52**	**2.11**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	563	563	563	563	563	563	563	100.00	0.00
Real Estate Held for Investment	174	174	174	174	174	174	174	100.00	0.00
Investment in Unconsolidated Subsidiaries	0	709	699	657	597	525	699	100.00	3.71
Office Premises and Equipment	8,045	8,045	8,045	8,045	8,045	8,045	8,045	100.00	0.00
TOTAL REAL ASSETS, ETC.	**8,783**	**9,492**	**9,482**	**9,440**	**9,380**	**9,308**	**9,482**	**100.00**	**0.27**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	2,609	3,806	4,886	5,348	5,425	5,347			-15.78
Adjustable-Rate Servicing	1,985	2,061	2,097	2,129	2,147	2,148			-1.62
Float on Mortgages Serviced for Others	2,502	3,330	4,123	4,635	5,004	5,314			-15.83
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**7,097**	**9,196**	**11,107**	**12,112**	**12,576**	**12,809**			**-13.12**
OTHER ASSETS									
Purchased and Excess Servicing							9,627		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	34,512	34,512	34,512	34,512	34,512	34,512	34,512	100.00	0.00
Miscellaneous II							19,627		
Deposit Intangibles									
Retail CD Intangible	347	395	443	483	522	557			-10.02
Transaction Account Intangible	6,111	8,582	11,031	13,330	15,250	17,111			-21.52
MMDA Intangible	6,734	8,651	10,313	12,017	13,789	15,537			-16.32
Passbook Account Intangible	5,720	7,711	9,557	11,338	12,948	14,490			-18.97
Non-Interest-Bearing Account Intangible	1,997	3,308	4,550	5,731	6,860	7,932			-26.62
TOTAL OTHER ASSETS	**55,422**	**63,159**	**70,406**	**77,411**	**83,880**	**90,139**	**63,766**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							5,482		
TOTAL ASSETS	**1,216,582**	**1,214,351**	**1,205,494**	**1,190,563**	**1,172,024**	**1,151,438**	**1,181,030**	**102/99*** **	**0.99/1.63*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	164,367	163,746	163,130	162,520	161,918	161,321	163,370	99.85	0.37
Fixed-Rate Maturing in 13 Months or More	81,168	78,762	76,479	74,310	72,246	70,282	77,452	98.74	2.91
Variable-Rate	4,142	4,138	4,135	4,131	4,127	4,124	4,135	99.99	0.09
Demand									
Transaction Accounts	100,927	100,927	100,927	100,927	100,927	100,927	100,927	100/89*	0.00/2.64*
MMDAs	147,430	147,430	147,430	147,430	147,430	147,430	147,430	100/93*	0.00/1.23*
Passbook Accounts	86,043	86,043	86,043	86,043	86,043	86,043	86,043	100/89*	0.00/2.37*
Non-Interest-Bearing Accounts	56,738	56,738	56,738	56,738	56,738	56,738	56,738	100/92*	0.00/2.32*
TOTAL DEPOSITS	**640,816**	**637,784**	**634,883**	**632,100**	**629,430**	**626,865**	**636,095**	**100/94***	**0.45/1.66***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	181,185	179,910	178,660	177,434	176,230	175,050	179,586	99.48	0.69
Fixed-Rate Maturing in 37 Months or More	37,082	35,479	33,964	32,531	31,175	29,891	34,247	99.17	4.34
Variable-Rate	123,756	123,596	123,437	123,278	123,120	122,962	122,711	100.59	0.13
TOTAL BORROWINGS	**342,023**	**338,986**	**336,061**	**333,243**	**330,525**	**327,903**	**336,544**	**99.86**	**0.85**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	7,859	7,859	7,859	7,859	7,859	7,859	7,859	100.00	0.00
Other Escrow Accounts	7,474	7,249	7,037	6,838	6,651	6,474	8,004	87.92	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	33,145	33,145	33,145	33,145	33,145	33,145	33,145	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	2,683		
TOTAL OTHER LIABILITIES	**48,479**	**48,253**	**48,042**	**47,843**	**47,655**	**47,479**	**51,691**	**92.94**	**0.43**
Other Liabilities not Included Above									
Self-Valued	53,831	52,400	51,214	50,239	49,549	48,914	50,863	100.69	2.11
Unamortized Yield Adjustments							-140		
TOTAL LIABILITIES	**1,085,148**	**1,077,423**	**1,070,199**	**1,063,425**	**1,057,159**	**1,051,161**	**1,075,054**	**100/96****	**0.65/1.37****

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	732	602	-85	-1,193	-2,309	-3,359			
ARMs	970	814	541	121	-483	-1,224			
Other Mortgages	317	191	0	-242	-517	-813			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	3,421	2,666	-249	-4,062	-7,777	-11,253			
Sell Mortgages and MBS	-4,356	-3,382	-334	4,019	8,512	12,907			
Purchase Non-Mortgage Items	-308	-151	0	145	285	420			
Sell Non-Mortgage Items	-22	-11	0	11	21	31			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-1,664	-665	280	1,176	2,025	2,833			
Pay Floating, Receive Fixed Swaps	3,459	1,308	-673	-2,501	-4,193	-5,764			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	21	17	69	220	371	508			
Interest-Rate Caps	4	9	19	31	44	56			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-113	-56	0	56	112	169			
Options on Futures	7	3	0	0	0	0			
Construction LIP	70	-17	-104	-188	-272	-354			
Self-Valued	314	275	352	1,373	3,577	6,092			
TOTAL OFF-BALANCE-SHEET POSITIONS	**2,851**	**1,603**	**-183**	**-1,036**	**-603**	**248**			

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			Base Case						
	-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	1,216,582	1,214,351	1,205,494	1,190,563	1,172,024	1,151,438	1,181,030	102/99***	0.99/1.63***
MINUS TOTAL LIABILITIES	1,085,148	1,077,423	1,070,199	1,063,425	1,057,159	1,051,161	1,075,054	100/96**	0.65/1.37**
PLUS OFF-BALANCE-SHEET POSITIONS	2,851	1,603	-183	-1,036	-603	248			
TOTAL NET PORTFOLIO VALUE #	134,285	138,531	135,112	126,102	114,261	100,525	105,976	127.49	4.60

* 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	$1,763	$44,283	$28,824	$11,535	$11,178
WARM	320 mo	343 mo	337 mo	318 mo	278 mo
WAC	4.48%	5.62%	6.38%	7.43%	9.03%
Amount of these that is FHA or VA Guaranteed	$36	$1,216	$1,513	$1,126	$2,843
Securities Backed by Conventional Mortgages	$861	$9,644	$1,730	$324	$126
WARM	303 mo	344 mo	314 mo	262 mo	205 mo
Weighted Average Pass-Through Rate	4.53%	5.21%	6.38%	7.23%	8.76%
Securities Backed by FHA or VA Mortgages	$490	$3,336	$1,177	$479	$1,007
WARM	346 mo	345 mo	323 mo	279 mo	181 mo
Weighted Average Pass-Through Rate	3.95%	5.25%	6.20%	7.34%	9.13%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$6,237	$20,074	$9,794	$3,489	$3,167
WAC	4.71%	5.46%	6.43%	7.42%	9.28%
Mortgage Securities	$10,226	$8,872	$798	$139	$49
Weighted Average Pass-Through Rate	4.31%	5.12%	6.14%	7.21%	8.56%
WARM (of 15-Year Loans and Securities)	156 mo	174 mo	168 mo	153 mo	151 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$5,634	$11,684	$1,230	$189	$172
WAC	4.61%	5.36%	6.29%	7.34%	9.77%
Mortgage Securities	$4,218	$598	$56	$4	$0
Weighted Average Pass-Through Rate	4.29%	5.23%	6.20%	7.36%	9.25%
WARM (of Balloon Loans and Securities)	83 mo	114 mo	103 mo	103 mo	87 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$203,388**

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ASSETS (continued)

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$1,375	$1,269	$1,302	$12,456	$331
WAC	3.70%	3.97%	5.61%	1.87%	4.49%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$23,520	$50,654	$123,190	$202,847	$28,873
Weighted Average Margin	283 bp	347 bp	259 bp	293 bp	273 bp
WAC	5.34%	5.26%	4.86%	5.02%	5.23%
WARM	324 mo	327 mo	346 mo	345 mo	319 mo
Weighted Average Time Until Next Payment Reset	2 mo	15 mo	44 mo	6 mo	28 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$445,817**

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	$157	$69	$117	$11	$3
Weighted Average Distance from Lifetime Cap	82 bp	140 bp	52 bp	95 bp	119 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$426	$594	$841	$1,685	$156
Weighted Average Distance from Lifetime Cap	336 bp	357 bp	327 bp	363 bp	368 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$21,763	$49,958	$121,989	$213,485	$28,955
Weighted Average Distance from Lifetime Cap	715 bp	634 bp	549 bp	632 bp	680 bp
Balances Without Lifetime Cap	$2,549	$1,303	$1,545	$122	$90
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$14,470	$39,466	$112,637	$3,851	$7,503
Weighted Average Periodic Rate Cap	186 bp	191 bp	323 bp	128 bp	188 bp
Balances Subject to Periodic Rate Floors	$9,487	$30,758	$97,982	$1,408	$6,825
MBS Included in ARM Balances	$5,257	$6,856	$12,719	$8,580	$740

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ASSETS (continued)

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$24,782	$49,243
WARM	101 mo	246 mo
Remaining Term to Full Amortization	301 mo	
Rate Index Code	0	0
Margin	234 bp	237 bp
Reset Frequency	22 mo	10 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,216	$1,003
Wghted Average Distance to Lifetime Cap	84 bp	148 bp
Fixed-Rate:		
Balances	$9,813	$9,592
WARM	69 mo	122 mo
Remaining Term to Full Amortization	286 mo	
WAC	6.25%	6.72%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$19,646	$4,984
WARM	16 mo	57 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	137 bp	6.34%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$77,126	$25,303
WARM	202 mo	187 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	40 bp	7.48%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$34,626	$8,660
WARM	33 mo	58 mo
Margin in Column 1; WAC in Column 2	238 bp	7.57%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$19,432	$45,186
WARM	60 mo	55 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	648 bp	9.36%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$816	$13,553
Fixed Rate		
Remaining WAL <= 5 Years	$2,153	$34,591
Remaining WAL 5-10 Years	$1,932	$3,006
Remaining WAL Over 10 Years	$862	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$27	$0
Floating Rate	$42	$47
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$358	$371
WAC	3.15%	5.42%
Principal-Only MBS	$2,919	$0
WAC	5.75%	0.00%
Total Mortgage-Derivative Securities - Book Value	$9,109	$51,568

AGGREGATE SCHEDULE CMR REPORT

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	$44,907	$279,935	$200,040	$66,090	$34,398
WARM	171 mo	272 mo	289 mo	261 mo	194 mo
Weighted Average Servicing Fee	26 bp	27 bp	30 bp	34 bp	40 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	4,443 loans
FHA/VA	1,045 loans
Subserviced by Others	333 loans

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$144,121	$57,787	Total # of Adjustable-Rate Loans Serviced	1,049 loans
WARM (in months)	240 mo	332 mo	Number of These Subserviced by Others	24 loans
Weighted Average Servicing Fee	30 bp	63 bp		

Total Balances of Mortgage Loans Serviced for Others	**$827,277**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$19,968		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,295		
Zero-Coupon Securities	$390	3.54%	39 mo
Government & Agency Securities	$10,873	3.70%	45 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,576	2.63%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,765	4.60%	90 mo
Memo: Complex Securities (from supplemental reporting)	$17,796		
Total Cash, Deposits, and Securities	**$57,663**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$6,933
Accrued Interest Receivable	$3,721
Advances for Taxes and Insurance	$313
Less: Unamortized Yield Adjustments	$-6,412
Valuation Allowances	$3,306
Unrealized Gains (Losses)	$-784

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$718
Accrued Interest Receivable	$612
Less: Unamortized Yield Adjustments	$-59
Valuation Allowances	$2,629
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$174
Repossessed Assets	$563
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$699
Office Premises and Equipment	$8,045
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-214
Less: Unamortized Yield Adjustments	$-10
Valuation Allowances	$2
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$9,627
Miscellaneous I	$34,512
Miscellaneous II	$19,627
TOTAL ASSETS	**$1,181,030**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$8,857
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$86
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,071
Mortgage-Related Mututal Funds	$224
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$38,462
Weighted Average Servicing Fee	26 bp
Adjustable-Rate Mortgage Loans Serviced	$48,063
Weighted Average Servicing Fee	27 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$3,859

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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	$57,002	$9,211	$2,736	$539
WAC	2.37%	2.67%	6.45%	
WARM	1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$62,151	$27,567	$4,703	$1,005
WAC	2.78%	2.63%	5.41%	
WARM	6 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$32,749	$22,633	$384
WAC		3.08%	4.60%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$22,069	$178
WAC			4.26%	
WARM			73 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$240,821**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$30,529	$6,290	$11,226
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$86,584	$62,216	$43,974
Penalty in Months of Forgone Interest	2.89 mo	5.66 mo	8.43 mo
Balances in New Accounts	$24,043	$7,266	$2,647

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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%	$90,013	$37,338	$606	2.56%
3.00 to 3.99%	$2,051	$32,352	$12,477	3.45%
4.00 to 4.99%	$2,013	$9,437	$12,821	4.43%
5.00 to 5.99%	$551	$3,688	$5,018	5.40%
6.00 to 6.99%	$154	$797	$2,425	6.58%
7.00 to 7.99%	$638	$441	$243	7.27%
8.00 to 8.99%	$0	$7	$249	8.07%
9.00 and Above	$0	$104	$409	9.64%
WARM	1 mo	17 mo	60 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$213,833**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$177,710
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	$100,927	1.42%	$5,734
Money Market Deposit Accounts (MMDAs)	$147,430	1.81%	$12,069
Passbook Accounts	$86,043	1.36%	$6,884
Non-Interest-Bearing Non-Maturity Deposits	$56,738		$2,874
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,677	0.38%	
Escrow for Mortgages Serviced for Others	$6,183	0.09%	
Other Escrows	$8,004	0.12%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$407,002		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-60		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-80		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$33,145		
Miscellaneous II	$2,683		
TOTAL LIABILITIES	**$1,075,054**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$901
EQUITY CAPITAL	$105,092
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,181,047**

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	9	$6,644
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$16
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	48	$7,676
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	37	$19,173
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	36	$1,234
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	66	$5,857
1014	Opt commitment to orig 25- or 30-year FRMs	62	$18,098
1016	Opt commitment to orig "other" Mortgages	49	$8,341
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$85
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$730
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$40
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	$78
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	7	$1,342
2016	Commit/purchase "other" Mortgage loans, svc retained	9	$1,077
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$317
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	8	$1,297
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$5
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	24	$317
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	37	$3,674
2036	Commit/sell "other" Mortgage loans, svc retained		$612
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$219
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$291
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS	6	$9,356
2054	Commit/purchase 25- to 30-year FRM MBS	12	$40,629
2056	Commit/purchase "other" MBS		$4
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$13,859
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$1,416

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	15	$7,522
2074	Commit/sell 25- or 30-yr FRM MBS	16	$39,818
2076	Commit/sell "other" MBS		$38
2102	Commit/purchase 1-mo COFI ARM loans, svc released		$0
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$505
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$1,736
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		$802
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$8,387
2116	Commit/purchase "other" Mortgage loans, svc released		$417
2122	Commit/sell 1-mo COFI ARM loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	9	$10,779
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	8	$1,745
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	9	$713
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	19	$1,026
2134	Commit/sell 25- or 30-yr FRM loans, svc released	21	$9,029
2136	Commit/sell "other" Mortgage loans, svc released	9	$3,682
2202	Firm commitment to originate 1-month COFI ARM loans		$153
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$60
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	10	$125
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	9	$515
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	7	$121
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	15	$349
2214	Firm commit/originate 25- or 30-year FRM loans	16	$376
2216	Firm commit/originate "other" Mortgage loans	17	$655
3006	Option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs		$1
3014	Option to purchase 25- or 30-yr FRMs		$560
3016	Option to purchase "other" Mortgages		$392

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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
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$3
3028	Option to sell 3- or 5-year Treasury ARMs		$16
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$15
3032	Option to sell 10-, 15-, or 20-year FRMs		$27
3034	Option to sell 25- or 30-year FRMs	11	$2,757
3036	Option to sell "other" Mortgages		$18
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$19
3074	Short option to sell 25- or 30-yr FRMs		$130
3076	Short option to sell "other" Mortgages		$143
4002	Commit/purchase non-Mortgage financial assets	28	$6,095
4006	Commit/purchase "other" liabilities		$6,287
4022	Commit/sell non-Mortgage financial assets		$756
5002	IR swap: pay fixed, receive 1-month LIBOR		$8,008
5004	IR swap: pay fixed, receive 3-month LIBOR	12	$45,086
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		$13,220
5026	IR swap: pay 3-month LIBOR, receive fixed	9	$40,036
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$317
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$93
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$194
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$12
6002	Interest rate Cap based on 1-month LIBOR		$398
6032	Short interest rate Cap based on 1-month LIBOR		$398
8010	Long futures contract on 10-year Treasury note		$29
8016	Long futures contract on 3-month Eurodollar		$2,672
8038	Short futures contract on 5-year Treasury note		$73
8040	Short futures contract on 10-year Treasury note		$70

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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
8042	Short futures contract on Treasury bond		$3
8046	Short futures contract on 3-month Eurodollar		$22,758
9012	Long call option on Treasury bond futures contract		$29
9502	Fixed-rate construction loans in process	45	$3,253
9512	Adjustable-rate construction loans in process	40	$7,869

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SUPPLEMENTAL REPORTING

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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		$19
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$685
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$623
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$134
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$1,657
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$294
120	Other investment securities, fixed-coupon securities		$55
122	Other investment securities, floating-rate securities		$84
125	Multi/nonres mtg loans; fixed-rate, Balloon		$120
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$183
140	Second Mortgages (adj-rate)		$74
180	Consumer loans; loans on deposits		$0
182	Consumer loans; education loans		$10
183	Consumer loans; auto loans and leases		$3,247
185	Consumer loans; credit cards		$7,141
187	Consumer loans; recreational vehicles		$2,766
189	Consumer loans; other		$768
200	Variable-rate, fixed-maturity CDs	40	$4,135
220	Variable-rate FHLB advances	26	$94,716
299	Other variable-rate	32	$27,996
300	Govt. & agency securities, fixed-coupon securities		$127

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # >	Balance	Estimated Market Value After Specified Rate Shock -200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	52	$17,796	$18,488	$18,169	$17,723	$17,101	$16,487	$15,968
123 - Mortgage Derivatives - M/V estimate	68	$61,432	$61,806	$61,332	$60,295	$58,685	$57,026	$55,415
129 - Mortgage-Related Mutual Funds - M/V estimate		$106	$109	$109	$106	$103	$100	$96
280 - FHLB putable advance-M/V estimate	28	$11,593	$12,712	$12,259	$11,910	$11,662	$11,505	$11,404
281 - FHLB convertible advance-M/V estimate	21	$7,421	$8,074	$7,816	$7,604	$7,416	$7,299	$7,188
282 - FHLB callable advance-M/V estimate	8	$1,149	$1,244	$1,199	$1,157	$1,122	$1,093	$1,067
283 - FHLB periodic floor floating rate advance-M/V Estimates		$193	$192	$192	$192	$192	$192	$192
289 - Other FHLB structured advances - M/V estimate	14	$17,887	$18,341	$18,088	$17,774	$17,478	$17,252	$16,991
290 - Other structured borrowings - M/V estimate	15	$12,621	$13,266	$12,847	$12,576	$12,369	$12,207	$12,072
500 - Other OBS Positions w/o contract code or exceeds 16 positions	18	$175,195	$314	$275	$352	$1,373	$3,577	$6,092