Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: US Total

All Reporting CMR **Reporting Dockets: 822** **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	118,561	-39,597	-25 %	9.11 %	-249 bp
+200 bp	134,206	-23,952	-15 %	10.13 %	-147 bp
+100 bp	147,803	-10,355	-7 %	10.98 %	-62 bp
0 bp	158,158			11.60 %	
-100 bp	162,072	3,914	+2 %	11.80 %	+20 bp
-200 bp	157,361	-797	-1 %	11.43 %	-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	11.60 %	11.28 %	10.75 %
Post-shock NPV Ratio	10.13 %	9.90 %	9.06 %
Sensitivity Measure: Decline in NPV Ratio	147 bp	138 bp	168 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	115,068	114,124	111,199	106,454	101,334	96,131	109,689	101.38	3.45
30-Year Mortgage Securities	22,461	22,264	21,545	20,462	19,345	18,273	21,469	100.36	4.18
15-Year Mortgages and MBS	89,418	87,815	84,913	81,442	77,842	74,309	84,448	100.55	3.75
Balloon Mortgages and MBS	31,789	31,260	30,525	29,575	28,447	27,194	30,608	99.73	2.76
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	27,456	27,434	27,371	27,223	26,927	26,474	26,586	102.95	0.39
7 Month to 2 Year Reset Frequency	63,947	63,391	62,575	61,389	59,851	58,052	61,911	101.07	1.60
2+ to 5 Year Reset Frequency	140,487	137,346	133,479	128,964	123,963	118,704	135,483	98.52	3.14
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	227,740	226,420	224,760	222,406	218,981	214,439	215,551	104.27	0.89
2 Month to 5 Year Reset Frequency	32,427	31,942	31,376	30,725	29,988	29,175	31,423	99.85	1.94
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	29,066	28,818	28,575	28,323	28,073	27,832	28,581	99.98	0.87
Adjustable-Rate, Fully Amortizing	59,961	59,586	59,218	58,840	58,466	58,095	59,441	99.62	0.63
Fixed-Rate, Balloon	14,936	14,316	13,732	13,181	12,660	12,168	13,438	102.19	4.14
Fixed-Rate, Fully Amortizing	16,346	15,615	14,938	14,310	13,726	13,183	14,441	103.44	4.37
Construction and Land Loans									
Adjustable-Rate	25,184	25,147	25,112	25,078	25,045	25,014	25,145	99.87	0.14
Fixed-Rate	8,879	8,651	8,440	8,245	8,064	7,895	8,719	96.81	2.40
Second-Mortgage Loans and Securities									
Adjustable-Rate	83,479	83,428	83,383	83,344	83,303	83,276	82,461	101.12	0.05
Fixed-Rate	29,669	28,951	28,267	27,617	26,997	26,405	27,967	101.07	2.36
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	3,801	3,760	3,704	3,630	3,544	3,450	3,704	100.00	1.76
Accrued Interest Receivable	4,169	4,169	4,169	4,169	4,169	4,169	4,169	100.00	0.00
Advance for Taxes/Insurance	334	334	334	334	334	334	334	100.00	0.00
Float on Escrows on Owned Mortgages	150	267	405	525	629	722			-31.79
LESS: Value of Servicing on Mortgages Serviced by Others	-68	-47	-8	7	10	10			316.58
TOTAL MORTGAGE LOANS AND SECURITIES	**1,026,835**	**1,015,084**	**998,027**	**976,225**	**951,678**	**925,282**	**985,567**	**101.26**	**1.95**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	37,974	37,937	37,902	37,870	37,839	37,813	37,995	99.76	0.09
Fixed-Rate	12,209	11,751	11,318	10,907	10,517	10,147	10,955	103.32	3.73
Consumer Loans									
Adjustable-Rate	20,452	20,435	20,419	20,404	20,389	20,375	20,171	101.23	0.08
Fixed-Rate	51,353	50,579	49,831	49,107	48,406	47,727	49,617	100.43	1.48
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-2,111	-2,090	-2,070	-2,050	-2,032	-2,014	-2,070	0.00	0.96
Accrued Interest Receivable	713	713	713	713	713	713	713	100.00	0.00
TOTAL NONMORTGAGE LOANS	**120,589**	**119,325**	**118,113**	**116,950**	**115,832**	**114,761**	**117,380**	**100.62**	**1.01**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	24,579	24,579	24,579	24,579	24,579	24,579	24,579	100.00	0.00
Equities and All Mutual Funds	4,650	4,512	4,366	4,213	4,054	3,891	4,367	99.96	3.43
Zero-Coupon Securities	693	672	653	637	622	608	647	100.95	2.70
Government and Agency Securities	15,394	14,917	14,465	14,036	13,629	13,242	14,617	98.95	3.04
Term Fed Funds, Term Repos	7,735	7,720	7,706	7,691	7,677	7,663	7,711	99.93	0.19
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	4,769	4,526	4,304	4,101	3,915	3,744	4,277	100.64	4.93
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	65,209	64,716	63,625	61,889	60,101	58,369	64,045	99.34	2.22
Structured Securities (Complex)	24,826	24,440	23,885	23,036	22,199	21,456	24,042	99.35	2.94
LESS: Valuation Allowances for Investment Securities	2	2	2	2	2	2	2	100.00	1.21
TOTAL CASH, DEPOSITS, AND SECURITIES	**147,851**	**146,079**	**143,580**	**140,179**	**136,773**	**133,550**	**144,284**	**99.51**	**2.05**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	716	716	716	716	716	716	716	100.00	0.00
Real Estate Held for Investment	246	246	246	246	246	246	246	100.00	0.00
Investment in Unconsolidated Subsidiaries	0	765	754	709	644	566	754	100.00	3.71
Office Premises and Equipment	10,441	10,441	10,441	10,441	10,441	10,441	10,441	100.00	0.00
TOTAL REAL ASSETS, ETC.	**11,404**	**12,169**	**12,158**	**12,113**	**12,048**	**11,970**	**12,158**	**100.00**	**0.23**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	2,809	4,082	5,239	5,751	5,847	5,767			-15.93
Adjustable-Rate Servicing	2,200	2,282	2,321	2,356	2,377	2,378			-1.61
Float on Mortgages Serviced for Others	2,702	3,586	4,433	4,984	5,381	5,715			-15.76
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**7,711**	**9,950**	**11,994**	**13,091**	**13,605**	**13,861**			**-13.09**
OTHER ASSETS									
Purchased and Excess Servicing							10,057		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	38,391	38,391	38,391	38,391	38,391	38,391	38,391	100.00	0.00
Miscellaneous II							20,192		
Deposit Intangibles									
Retail CD Intangible	453	516	579	632	684	730			-10.09
Transaction Account Intangible	6,897	9,680	12,433	15,023	17,198	19,301			-21.49
MMDA Intangible	7,434	9,551	11,389	13,276	15,232	17,157			-16.35
Passbook Account Intangible	6,856	9,241	11,452	13,579	15,509	17,360			-18.94
Non-Interest-Bearing Account Intangible	2,250	3,727	5,127	6,457	7,729	8,937			-26.62
TOTAL OTHER ASSETS	**62,281**	**71,106**	**79,371**	**87,357**	**94,743**	**101,877**	**68,641**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							5,321		
TOTAL ASSETS	**1,376,671**	**1,373,713**	**1,363,243**	**1,345,916**	**1,324,679**	**1,301,300**	**1,333,350**	**102/99*** **	**1.02/1.67*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	200,588	199,803	199,026	198,256	197,495	196,742	199,353	99.84	0.39
Fixed-Rate Maturing in 13 Months or More	104,973	101,989	99,150	96,443	93,860	91,393	100,439	98.72	2.80
Variable-Rate	5,197	5,192	5,187	5,181	5,176	5,171	5,182	100.10	0.10
Demand									
Transaction Accounts	113,854	113,854	113,854	113,854	113,854	113,854	113,854	100/89*	0.00/2.63*
MMDAs	162,630	162,630	162,630	162,630	162,630	162,630	162,630	100/93*	0.00/1.23*
Passbook Accounts	103,105	103,105	103,105	103,105	103,105	103,105	103,105	100/89*	0.00/2.37*
Non-Interest-Bearing Accounts	63,926	63,926	63,926	63,926	63,926	63,926	63,926	100/92*	0.00/2.32*
TOTAL DEPOSITS	**754,272**	**750,499**	**746,877**	**743,394**	**740,045**	**736,820**	**748,489**	**100/94***	**0.48/1.66***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	190,784	189,420	188,082	186,770	185,482	184,219	189,064	99.48	0.70
Fixed-Rate Maturing in 37 Months or More	40,738	38,957	37,275	35,686	34,183	32,761	37,612	99.11	4.39
Variable-Rate	125,262	125,102	124,942	124,782	124,624	124,466	124,214	100.59	0.13
TOTAL BORROWINGS	**356,785**	**353,479**	**350,299**	**347,238**	**344,289**	**341,445**	**350,890**	**99.83**	**0.89**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	8,537	8,537	8,537	8,537	8,537	8,537	8,537	100.00	0.00
Other Escrow Accounts	7,608	7,379	7,163	6,961	6,770	6,590	8,145	87.94	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	34,827	34,827	34,827	34,827	34,827	34,827	34,827	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	2,918		
TOTAL OTHER LIABILITIES	**50,972**	**50,743**	**50,527**	**50,325**	**50,134**	**49,954**	**54,427**	**92.84**	**0.41**
Other Liabilities not Included Above									
Self-Valued	60,228	58,595	57,240	56,123	55,354	54,658	56,739	100.88	2.16
Unamortized Yield Adjustments							-122		
TOTAL LIABILITIES	**1,222,257**	**1,213,316**	**1,204,944**	**1,197,081**	**1,189,822**	**1,182,878**	**1,210,422**	**100/96****	**0.67/1.40****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	774	638	-83	-1,243	-2,411	-3,511			
ARMs	988	829	550	122	-494	-1,251			
Other Mortgages	337	203	0	-258	-553	-872			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	3,506	2,727	-237	-4,116	-7,901	-11,450			
Sell Mortgages and MBS	-4,439	-3,444	-324	4,133	8,729	13,224			
Purchase Non-Mortgage Items	-306	-150	0	144	283	417			
Sell Non-Mortgage Items	-23	-11	0	11	22	32			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-1,705	-681	287	1,204	2,073	2,898			
Pay Floating, Receive Fixed Swaps	3,469	1,310	-679	-2,514	-4,212	-5,789			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	21	18	72	229	387	531			
Interest-Rate Caps	4	9	19	31	44	56			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-116	-58	0	58	115	173			
Options on Futures	7	3	0	0	0	0			
Construction LIP	95	-17	-126	-234	-340	-445			
Self-Valued	337	300	379	1,402	3,608	6,125			
TOTAL OFF-BALANCE-SHEET POSITIONS	**2,947**	**1,675**	**-141**	**-1,033**	**-651**	**139**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	1,376,671	1,373,713	1,363,243	1,345,916	1,324,679	1,301,300	1,333,350	102/99***	1.02/1.67***
MINUS TOTAL LIABILITIES	1,222,257	1,213,316	1,204,944	1,197,081	1,189,822	1,182,878	1,210,422	100/96**	0.67/1.40**
PLUS OFF-BALANCE-SHEET POSITIONS	2,947	1,675	-141	-1,033	-651	139			
TOTAL NET PORTFOLIO VALUE #	157,361	162,072	158,158	147,803	134,206	118,561	122,928	128.66	4.51

* 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	$2,061	$49,820	$32,796	$13,107	$11,906
WARM	318 mo	342 mo	336 mo	315 mo	275 mo
WAC	4.49%	5.62%	6.37%	7.42%	9.02%
Amount of these that is FHA or VA Guaranteed	$41	$1,332	$1,583	$1,217	$2,942
Securities Backed by Conventional Mortgages	$1,521	$10,485	$1,921	$389	$148
WARM	278 mo	341 mo	309 mo	263 mo	202 mo
Weighted Average Pass-Through Rate	4.43%	5.21%	6.36%	7.22%	8.75%
Securities Backed by FHA or VA Mortgages	$582	$3,549	$1,332	$518	$1,023
WARM	348 mo	343 mo	321 mo	278 mo	181 mo
Weighted Average Pass-Through Rate	4.02%	5.26%	6.22%	7.32%	9.13%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$9,696	$27,894	$13,549	$5,223	$3,998
WAC	4.70%	5.44%	6.42%	7.39%	9.18%
Mortgage Securities	$12,566	$10,110	$1,134	$217	$60
Weighted Average Pass-Through Rate	4.31%	5.12%	6.14%	7.19%	8.51%
WARM (of 15-Year Loans and Securities)	152 mo	170 mo	160 mo	143 mo	142 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$6,307	$13,444	$2,481	$819	$747
WAC	4.61%	5.38%	6.34%	7.34%	10.49%
Mortgage Securities	$5,813	$892	$96	$8	$0
Weighted Average Pass-Through Rate	4.26%	5.20%	6.19%	7.32%	8.61%
WARM (of Balloon Loans and Securities)	81 mo	109 mo	85 mo	66 mo	73 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$246,213**

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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	$1,427	$1,638	$1,493	$12,462	$470
WAC	3.66%	4.06%	5.55%	1.87%	4.58%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$25,158	$60,274	$133,990	$203,089	$30,953
Weighted Average Margin	276 bp	332 bp	259 bp	292 bp	271 bp
WAC	5.35%	5.20%	4.88%	5.02%	5.24%
WARM	315 mo	321 mo	344 mo	345 mo	315 mo
Weighted Average Time Until Next Payment Reset	2 mo	14 mo	44 mo	6 mo	28 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$470,953**

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	$215	$128	$260	$11	$22
Weighted Average Distance from Lifetime Cap	90 bp	139 bp	98 bp	97 bp	122 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$503	$967	$1,262	$1,696	$235
Weighted Average Distance from Lifetime Cap	331 bp	358 bp	338 bp	362 bp	370 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$22,921	$59,199	$131,955	$213,713	$30,958
Weighted Average Distance from Lifetime Cap	723 bp	635 bp	553 bp	632 bp	679 bp
Balances Without Lifetime Cap	$2,946	$1,617	$2,006	$131	$207
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$15,113	$48,365	$122,435	$3,881	$9,234
Weighted Average Periodic Rate Cap	186 bp	188 bp	315 bp	129 bp	185 bp
Balances Subject to Periodic Rate Floors	$10,015	$38,467	$106,371	$1,431	$7,997
MBS Included in ARM Balances	$5,652	$10,017	$14,908	$8,671	$867

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ASSETS (continued)

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$28,581	$59,441
WARM	99 mo	239 mo
Remaining Term to Full Amortization	298 mo	
Rate Index Code	0	0
Margin	232 bp	241 bp
Reset Frequency	22 mo	13 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,331	$1,386
Wghted Average Distance to Lifetime Cap	77 bp	140 bp
Fixed-Rate:		
Balances	$13,438	$14,441
WARM	64 mo	121 mo
Remaining Term to Full Amortization	278 mo	
WAC	6.29%	6.73%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$25,145	$8,719
WARM	19 mo	43 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	139 bp	6.45%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$82,461	$27,967
WARM	197 mo	179 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	42 bp	7.37%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$37,995	$10,955
WARM	34 mo	55 mo
Margin in Column 1; WAC in Column 2	227 bp	7.39%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$20,171	$49,617
WARM	60 mo	55 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	638 bp	9.19%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$921	$14,250
Fixed Rate		
Remaining WAL <= 5 Years	$2,426	$36,593
Remaining WAL 5-10 Years	$2,038	$3,116
Remaining WAL Over 10 Years	$886	
Superfloaters	$0	
Inverse Floaters & Super POs	$2	
Other	$4	$45
CMO Residuals:		
Fixed Rate	$27	$0
Floating Rate	$42	$47
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$359	$371
WAC	3.15%	5.42%
Principal-Only MBS	$2,919	$0
WAC	5.75%	11.50%
Total Mortgage-Derivative Securities - Book Value	$9,623	$54,422

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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	$48,823	$296,889	$211,302	$70,929	$41,658
WARM	172 mo	272 mo	290 mo	263 mo	202 mo
Weighted Average Servicing Fee	26 bp	27 bp	30 bp	34 bp	41 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	4,868 loans				
FHA/VA	1,098 loans				
Subserviced by Others	335 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$165,644	$58,720
WARM (in months)	253 mo	332 mo
Weighted Average Servicing Fee	31 bp	63 bp

Total # of Adjustable-Rate Loans Serviced	1,193 loans
Number of These Subserviced by Others	25 loans

Total Balances of Mortgage Loans Serviced for Others	**$893,965**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$24,579		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$4,358		
Zero-Coupon Securities	$647	3.18%	32 mo
Government & Agency Securities	$14,617	3.59%	41 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$7,711	2.62%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$4,277	4.73%	78 mo
Memo: Complex Securities (from supplemental reporting)	$24,042		
Total Cash, Deposits, and Securities	**$80,231**		

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$7,617
Accrued Interest Receivable	$4,169
Advances for Taxes and Insurance	$334
Less: Unamortized Yield Adjustments	$-6,381
Valuation Allowances	$3,913
Unrealized Gains (Losses)	$-878

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$801
Accrued Interest Receivable	$713
Less: Unamortized Yield Adjustments	$-80
Valuation Allowances	$2,871
Unrealized Gains (Losses)	$-6

OTHER ITEMS

Real Estate Held for Investment	$246
Repossessed Assets	$716
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$754
Office Premises and Equipment	$10,441
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-289
Less: Unamortized Yield Adjustments	$-33
Valuation Allowances	$2
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$10,057
Miscellaneous I	$38,391
Miscellaneous II	$20,192
TOTAL ASSETS	**$1,333,341**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$9,021
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$195
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,900
Mortgage-Related Mututal Funds	$1,457
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$39,864
Weighted Average Servicing Fee	26 bp
Adjustable-Rate Mortgage Loans Serviced	$50,989
Weighted Average Servicing Fee	27 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$3,910

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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	$65,381	$12,301	$3,428	$614
WAC	2.33%	2.67%	6.35%	
WARM	1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$75,346	$36,533	$6,364	$1,131
WAC	2.73%	2.62%	5.43%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$43,570	$28,856	$478
WAC		3.07%	4.55%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$28,013	$223
WAC			4.20%	
WARM			69 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$299,792**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$31,729	$7,439	$12,007
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$105,038	$81,736	$55,979
Penalty in Months of Forgone Interest	2.92 mo	5.67 mo	8.01 mo
Balances in New Accounts	$26,340	$8,911	$3,284

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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%	$92,704	$39,777	$804	2.56%
3.00 to 3.99%	$2,563	$34,601	$13,560	3.44%
4.00 to 4.99%	$2,123	$10,032	$13,967	4.43%
5.00 to 5.99%	$608	$4,149	$5,665	5.41%
6.00 to 6.99%	$210	$975	$2,657	6.56%
7.00 to 7.99%	$723	$484	$293	7.28%
8.00 to 8.99%	$2	$8	$257	8.07%
9.00 and Above	$0	$104	$409	9.65%
WARM	1 mo	17 mo	61 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$226,676**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$186,135
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	$113,854	1.35%	$6,259
Money Market Deposit Accounts (MMDAs)	$162,630	1.79%	$12,926
Passbook Accounts	$103,105	1.31%	$7,371
Non-Interest-Bearing Non-Maturity Deposits	$63,926		$3,209
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$2,007	0.35%	
Escrow for Mortgages Serviced for Others	$6,530	0.10%	
Other Escrows	$8,145	0.13%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$460,196		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-61		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-62		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$34,827		
Miscellaneous II	$2,918		
TOTAL LIABILITIES	**$1,210,422**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$906
EQUITY CAPITAL	$121,949
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,333,277**

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs	17	$6,677
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	29	$41
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	152	$7,968
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	137	$19,440
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	100	$1,295
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	327	$6,205
1014	Opt commitment to orig 25- or 30-year FRMs	284	$18,897
1016	Opt commitment to orig "other" Mortgages	240	$9,040
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$23
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$3
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	12	$154
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	9	$756
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$41
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	20	$96
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	16	$1,353
2016	Commit/purchase "other" Mortgage loans, svc retained	19	$1,103
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained	6	$318
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	12	$1,306
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	10	$10
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	63	$345
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	98	$3,786
2036	Commit/sell "other" Mortgage loans, svc retained	10	$630
2042	Commit/purchase 1-month COFI ARM MBS		$1
2044	Commit/purchase 6-mo or 1-yr COFI ARM MBS		$3
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$223
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$311
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS	7	$9,358
2054	Commit/purchase 25- to 30-year FRM MBS	13	$40,637

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
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
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	19	$7,658
2074	Commit/sell 25- or 30-yr FRM MBS	24	$40,335
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	9	$534
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released	8	$1,744
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	6	$804
2114	Commit/purchase 25- or 30-yr FRM loans, svc released	10	$8,404
2116	Commit/purchase "other" Mortgage loans, svc released		$418
2122	Commit/sell 1-mo COFI ARM loans, svc released		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	25	$10,977
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	17	$1,808
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	12	$714
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	67	$1,126
2134	Commit/sell 25- or 30-yr FRM loans, svc released	108	$9,799
2136	Commit/sell "other" Mortgage loans, svc released	22	$3,758
2202	Firm commitment to originate 1-month COFI ARM loans		$156
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans	11	$79
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	49	$217
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	47	$603
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	31	$181
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	119	$771
2214	Firm commit/originate 25- or 30-year FRM loans	107	$829
2216	Firm commit/originate "other" Mortgage loans	92	$928

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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
3006	Option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs		$1
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$0
3014	Option to purchase 25- or 30-yr FRMs		$560
3016	Option to purchase "other" Mortgages		$396
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$38
3028	Option to sell 3- or 5-year Treasury ARMs	6	$27
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$18
3032	Option to sell 10-, 15-, or 20-year FRMs	16	$40
3034	Option to sell 25- or 30-year FRMs	24	$2,845
3036	Option to sell "other" Mortgages	6	$29
3066	Short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$1
3068	Short option to sell 3- or 5-yr Treasury ARMs		$20
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$19
3074	Short option to sell 25- or 30-yr FRMs		$146
3076	Short option to sell "other" Mortgages		$143
4002	Commit/purchase non-Mortgage financial assets	77	$6,200
4006	Commit/purchase "other" liabilities		$6,287
4022	Commit/sell non-Mortgage financial assets	10	$915
5002	IR swap: pay fixed, receive 1-month LIBOR	6	$8,045
5004	IR swap: pay fixed, receive 3-month LIBOR	17	$45,444
5006	IR swap: pay fixed, receive 6-month LIBOR		$20
5010	IR swap: pay fixed, receive 3-month Treasury		$205
5024	IR swap: pay 1-month LIBOR, receive fixed	7	$13,275
5026	IR swap: pay 3-month LIBOR, receive fixed	12	$40,111
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

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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
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		$88
8040	Short futures contract on 10-year Treasury note		$85
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	349	$4,985
9512	Adjustable-rate construction loans in process	232	$9,029

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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		$21
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$729
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap	7	$759
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		$1,659
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap	6	$397
120	Other investment securities, fixed-coupon securities	16	$107
122	Other investment securities, floating-rate securities	11	$99
125	Multi/nonres mtg loans; fixed-rate, Balloon		$180
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	16	$307
130	Construction and land loans (adj-rate)		$81
140	Second Mortgages (adj-rate)		$79
150	Commercial loans (adj-rate)		$11
180	Consumer loans; loans on deposits	9	$12
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$17
183	Consumer loans; auto loans and leases	9	$3,446
184	Consumer loans; mobile home loans		$27
185	Consumer loans; credit cards		$7,142
187	Consumer loans; recreational vehicles		$2,906
189	Consumer loans; other	9	$782
200	Variable-rate, fixed-maturity CDs	229	$5,182
220	Variable-rate FHLB advances	117	$95,706
299	Other variable-rate	79	$28,508
300	Govt. & agency securities, fixed-coupon securities	15	$280
302	Govt. & agency securities, floating-rate securities	8	$10

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	**#Firms if # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	427	$24,042	$24,826	$24,440	$23,885	$23,036	$22,199	$21,456
123 - Mortgage Derivatives - M/V estimate	299	$64,806	$65,209	$64,716	$63,625	$61,889	$60,101	$58,369
129 - Mortgage-Related Mutual Funds - M/V estimate	76	$852	$861	$858	$851	$839	$828	$817
280 - FHLB putable advance-M/V estimate	116	$13,525	$14,829	$14,304	$13,899	$13,611	$13,430	$13,313
281 - FHLB convertible advance-M/V estimate	131	$10,463	$11,408	$11,042	$10,735	$10,461	$10,303	$10,159
282 - FHLB callable advance-M/V estimate	31	$1,486	$1,603	$1,550	$1,502	$1,463	$1,430	$1,401
283 - FHLB periodic floor floating rate advance-M/V Estimates	7	$216	$215	$216	$216	$216	$216	$216
289 - Other FHLB structured advances - M/V estimate	30	$18,405	$18,879	$18,612	$18,288	$17,980	$17,744	$17,474
290 - Other structured borrowings - M/V estimate	21	$12,644	$13,293	$12,872	$12,601	$12,393	$12,231	$12,095
500 - Other OBS Positions w/o contract code or exceeds 16 positions	25	$175,269	$337	$300	$379	$1,402	$3,608	$6,125