Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: West

All Reporting CMR **Reporting Dockets: 63** **September 2007**

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	48,344	-20,904	-30 %	6.89 %	-263 bp
+200 bp	56,892	-12,356	-18 %	8.00 %	-153 bp
+100 bp	63,851	-5,398	-8 %	8.87 %	-66 bp
0 bp	69,248			9.52 %	
-100 bp	73,315	4,067	+6 %	10.01 %	+49 bp
-200 bp	76,934	7,686	+11 %	10.44 %	+92 bp

Risk Measure for a Given Rate Shock

	9/30/2007	6/30/2007	9/30/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	9.52 %	11.15 %	9.63 %
Post-shock NPV Ratio	8.00 %	9.00 %	7.91 %
Sensitivity Measure: Decline in NPV Ratio	153 bp	216 bp	172 bp
TB 13a Level of Risk	Minimal	Moderate	Minimal

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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	53,367	52,560	51,541	50,006	47,967	45,763	51,058	100.95	2.48
30-Year Mortgage Securities	11,954	11,706	11,283	10,749	10,182	9,638	11,572	97.50	4.24
15-Year Mortgages and MBS	14,668	14,417	14,048	13,600	13,119	12,635	14,001	100.34	2.91
Balloon Mortgages and MBS	21,303	20,950	20,534	20,025	19,412	18,696	20,464	100.34	2.25
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	11,061	10,991	10,926	10,858	10,755	10,660	10,805	101.12	0.61
7 Month to 2 Year Reset Frequency	34,637	34,304	33,916	33,239	32,675	32,047	34,148	99.32	1.57
2+ to 5 Year Reset Frequency	24,094	23,810	23,508	23,066	22,367	21,584	23,357	100.65	1.58
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	177,769	176,370	174,889	173,245	171,288	168,761	169,326	103.29	0.89
2 Month to 5 Year Reset Frequency	33,114	32,662	32,189	31,711	31,219	30,677	33,792	95.26	1.48
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	9,398	9,319	9,257	9,201	9,114	9,000	9,256	100.01	0.63
Adjustable-Rate, Fully Amortizing	38,167	37,895	37,734	37,601	37,217	36,510	37,705	100.08	0.39
Fixed-Rate, Balloon	5,706	5,414	5,141	4,885	4,647	4,424	5,214	98.60	5.14
Fixed-Rate, Fully Amortizing	2,963	2,805	2,660	2,527	2,406	2,293	2,649	100.40	5.21
Construction and Land Loans									
Adjustable-Rate	8,648	8,632	8,615	8,599	8,582	8,566	8,605	100.12	0.19
Fixed-Rate	3,185	3,060	2,947	2,845	2,752	2,668	3,173	92.88	3.65
Second-Mortgage Loans and Securities									
Adjustable-Rate	54,062	53,919	53,778	53,639	53,503	53,369	53,724	100.10	0.26
Fixed-Rate	37,127	36,208	35,334	34,503	33,712	32,958	34,371	102.80	2.41
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	5,895	5,835	5,769	5,690	5,592	5,476	5,769	100.00	1.25
Accrued Interest Receivable	3,372	3,372	3,372	3,372	3,372	3,372	3,372	100.00	0.00
Advance for Taxes/Insurance	144	144	144	144	144	144	144	100.00	0.00
Float on Escrows on Owned Mortgages	27	46	71	100	129	154			-38.09
LESS: Value of Servicing on Mortgages Serviced by Others	-54	-50	-38	-27	-23	-22			31.15
TOTAL MORTGAGE LOANS AND SECURITIES	**550,715**	**544,467**	**537,694**	**529,634**	**520,176**	**509,417**	**532,505**	**100.97**	**1.38**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	14,418	14,388	14,359	14,331	14,304	14,277	14,361	99.98	0.20
Fixed-Rate	3,214	3,122	3,033	2,947	2,864	2,785	3,254	93.19	2.88
Consumer Loans									
Adjustable-Rate	19,877	19,844	19,811	19,779	19,747	19,715	19,160	103.40	0.16
Fixed-Rate	2,798	2,771	2,745	2,720	2,696	2,673	2,822	97.28	0.93
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-720	-717	-714	-711	-708	-705	-714	0.00	0.44
Accrued Interest Receivable	216	216	216	216	216	216	216	100.00	0.00
TOTAL NONMORTGAGE LOANS	**39,803**	**39,624**	**39,450**	**39,283**	**39,120**	**38,962**	**39,101**	**100.89**	**0.43**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	14,692	14,692	14,692	14,692	14,692	14,692	14,692	100.00	0.00
Equities and All Mutual Funds	319	309	297	285	273	261	297	100.00	3.97
Zero-Coupon Securities	2	1	1	1	1	1	1	107.47	8.64
Government and Agency Securities	12,268	11,537	10,860	10,235	9,656	9,119	10,311	105.33	5.99
Term Fed Funds, Term Repos	14,011	14,000	13,989	13,979	13,968	13,958	13,980	100.06	0.08
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	20,007	19,476	19,018	18,620	18,273	17,970	19,070	99.73	2.25
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	35,474	34,968	34,127	32,968	31,657	30,350	34,336	99.39	2.94
Structured Securities (Complex)	3,254	3,220	3,186	3,118	3,025	2,927	3,205	99.40	1.59
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	1.87
TOTAL CASH, DEPOSITS, AND SECURITIES	**100,026**	**98,203**	**96,170**	**93,899**	**91,545**	**89,278**	**95,892**	**100.29**	**2.24**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	1,528	1,528	1,528	1,528	1,528	1,528	1,528	100.00	0.00
Real Estate Held for Investment	48	48	48	48	48	48	48	100.00	0.00
Investment in Unconsolidated Subsidiaries	2,275	2,139	2,003	1,867	1,731	1,594	2,003	100.00	6.81
Office Premises and Equipment	4,159	4,159	4,159	4,159	4,159	4,159	4,159	100.00	0.00
TOTAL REAL ASSETS, ETC.	**8,010**	**7,874**	**7,738**	**7,601**	**7,465**	**7,329**	**7,738**	**100.00**	**1.76**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	1,473	1,881	2,482	2,971	3,185	3,237			-21.96
Adjustable-Rate Servicing	2,751	2,785	2,828	3,119	3,207	3,215			-5.92
Float on Mortgages Serviced for Others	1,809	2,132	2,494	2,845	3,103	3,311			-14.29
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**6,033**	**6,798**	**7,804**	**8,936**	**9,495**	**9,763**			**-13.70**
OTHER ASSETS									
Purchased and Excess Servicing							9,857		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	22,130	22,130	22,130	22,130	22,130	22,130	22,130	100.00	0.00
Miscellaneous II							27,640		
Deposit Intangibles									
Retail CD Intangible	198	224	250	280	311	344			-11.18
Transaction Account Intangible	2,067	2,771	3,491	3,982	4,522	5,089			-17.34
MMDA Intangible	3,467	4,194	4,886	5,633	6,488	7,318			-14.73
Passbook Account Intangible	3,014	3,879	4,479	5,026	5,884	6,675			-12.81
Non-Interest-Bearing Account Intangible	1,531	2,300	3,031	3,726	4,387	5,018			-23.51
TOTAL OTHER ASSETS	**32,407**	**35,498**	**38,268**	**40,777**	**43,722**	**46,574**	**59,628**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							2,640		
TOTAL ASSETS	**736,995**	**732,463**	**727,124**	**720,129**	**711,523**	**701,323**	**737,504**	**99/96*** **	**0.85/1.24*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	202,631	202,069	201,514	200,976	200,472	200,029	201,113	100.20	0.27
Fixed-Rate Maturing in 13 Months or More	20,773	20,042	19,359	18,800	18,407	18,025	18,969	102.06	3.21
Variable-Rate	1,942	1,942	1,941	1,941	1,940	1,940	1,938	100.18	0.03
Demand									
Transaction Accounts	31,430	31,430	31,430	31,430	31,430	31,430	31,430	100/89*	0.00/2.17*
MMDAs	69,365	69,365	69,365	69,365	69,365	69,365	69,365	100/93*	0.00/1.12*
Passbook Accounts	42,957	42,957	42,957	42,957	42,957	42,957	42,957	100/90*	0.00/1.49*
Non-Interest-Bearing Accounts	33,585	33,585	33,585	33,585	33,585	33,585	33,585	100/91*	0.00/2.33*
TOTAL DEPOSITS	**402,683**	**401,389**	**400,151**	**399,054**	**398,156**	**397,331**	**399,357**	**100/96***	**0.29/1.00***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	75,390	74,712	74,047	73,396	72,757	72,131	74,100	99.93	0.89
Fixed-Rate Maturing in 37 Months or More	25,477	24,224	23,055	21,965	20,945	19,991	23,344	98.76	4.90
Variable-Rate	114,310	114,114	113,913	113,707	113,498	113,285	113,399	100.45	0.18
TOTAL BORROWINGS	**215,177**	**213,050**	**211,016**	**209,068**	**207,200**	**205,407**	**210,844**	**100.08**	**0.94**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	4,771	4,771	4,771	4,771	4,771	4,771	4,771	100.00	0.00
Other Escrow Accounts	555	538	522	508	494	481	612	85.33	2.91
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	16,767	16,767	16,767	16,767	16,767	16,767	16,767	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	3,138		
TOTAL OTHER LIABILITIES	**22,092**	**22,076**	**22,060**	**22,045**	**22,031**	**22,018**	**25,288**	**87.23**	**0.07**
Other Liabilities not Included Above									
Self-Valued	27,313	26,490	25,708	24,940	24,157	23,315	25,274	101.72	3.01
Unamortized Yield Adjustments							-76		
TOTAL LIABILITIES	**667,266**	**663,005**	**658,935**	**655,107**	**651,544**	**648,071**	**660,686**	**100/97****	**0.60/1.03****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	716	485	235	-315	-1,006	-1,746			
ARMs	108	68	32	-12	-63	-139			
Other Mortgages	1,273	719	0	-933	-2,023	-3,245			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	1,178	682	24	-1,073	-2,328	-3,603			
Sell Mortgages and MBS	-2,533	-1,635	-523	1,364	3,545	5,798			
Purchase Non-Mortgage Items	5	3	0	-3	-5	-8			
Sell Non-Mortgage Items	-2	-2	0	1	3	4			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-1,217	-670	-154	333	793	1,228			
Pay Floating, Receive Fixed Swaps	4,553	2,372	394	-1,404	-3,043	-4,540			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	-4	-4	6	49	96	142			
Interest-Rate Caps	0	0	1	2	3	4			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-353	-172	0	164	321	471			
Options on Futures	0	0	0	0	0	0			
Construction LIP	67	26	-15	-55	-94	-133			
Self-Valued	3,415	1,984	1,059	711	716	860			
TOTAL OFF-BALANCE-SHEET POSITIONS	**7,206**	**3,857**	**1,059**	**-1,170**	**-3,086**	**-4,908**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	736,995	732,463	727,124	720,129	711,523	701,323	737,504	99/96***	0.85/1.24***
MINUS TOTAL LIABILITIES	667,266	663,005	658,935	655,107	651,544	648,071	660,686	100/97**	0.60/1.03**
PLUS OFF-BALANCE-SHEET POSITIONS	7,206	3,857	1,059	-1,170	-3,086	-4,908			
TOTAL NET PORTFOLIO VALUE #	76,934	73,315	69,248	63,851	56,892	48,344	76,818	90.15	6.81

* 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	$333	$8,861	$21,778	$16,185	$3,900
WARM	303 mo	323 mo	340 mo	345 mo	341 mo
WAC	4.06%	5.63%	6.55%	7.40%	8.82%
Amount of these that is FHA or VA Guaranteed	$2	$209	$589	$237	$41
Securities Backed by Conventional Mortgages	$1,714	$7,477	$2,196	$53	$11
WARM	396 mo	384 mo	343 mo	273 mo	194 mo
Weighted Average Pass-Through Rate	4.81%	5.38%	6.17%	7.16%	8.57%
Securities Backed by FHA or VA Mortgages	$40	$63	$13	$4	$0
WARM	314 mo	315 mo	320 mo	234 mo	203 mo
Weighted Average Pass-Through Rate	4.73%	5.05%	6.17%	7.05%	8.18%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$692	$3,832	$5,057	$1,891	$630
WAC	4.64%	5.62%	6.46%	7.37%	8.75%
Mortgage Securities	$777	$1,011	$104	$5	$3
Weighted Average Pass-Through Rate	4.59%	5.39%	6.35%	7.32%	8.96%
WARM (of 15-Year Loans and Securities)	133 mo	160 mo	144 mo	100 mo	132 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$266	$2,300	$11,263	$3,894	$1,831
WAC	4.69%	5.57%	6.50%	7.37%	8.94%
Mortgage Securities	$363	$516	$31	$0	$0
Weighted Average Pass-Through Rate	4.76%	5.23%	6.03%	7.46%	9.25%
WARM (of Balloon Loans and Securities)	163 mo	251 mo	288 mo	262 mo	236 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$97,095**

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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	$690	$255	$1	$5,586	$180
WAC	6.96%	5.63%	5.64%	5.26%	4.29%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$10,115	$33,894	$23,356	$163,740	$33,613
Weighted Average Margin	351 bp	220 bp	262 bp	303 bp	171 bp
WAC	8.07%	5.99%	6.55%	7.82%	7.22%
WARM	310 mo	328 mo	341 mo	341 mo	320 mo
Weighted Average Time Until Next Payment Reset	3 mo	16 mo	50 mo	5 mo	9 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$271,429**

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	$1,493	$1,053	$20	$13,722	$11,988
Weighted Average Distance from Lifetime Cap	159 bp	156 bp	157 bp	167 bp	160 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$2,978	$1,887	$400	$92,352	$8,417
Weighted Average Distance from Lifetime Cap	322 bp	311 bp	348 bp	307 bp	248 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$6,099	$31,130	$22,875	$63,109	$13,370
Weighted Average Distance from Lifetime Cap	618 bp	543 bp	525 bp	508 bp	614 bp
Balances Without Lifetime Cap	$234	$78	$61	$144	$17
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$6,924	$31,880	$22,898	$1,331	$3,984
Weighted Average Periodic Rate Cap	128 bp	246 bp	361 bp	299 bp	190 bp
Balances Subject to Periodic Rate Floors	$5,388	$23,814	$21,394	$1,988	$18,590
MBS Included in ARM Balances	$785	$3,894	$867	$934	$209

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$9,256	$37,705
WARM	101 mo	262 mo
Remaining Term to Full Amortization	316 mo	
Rate Index Code	0	0
Margin	237 bp	247 bp
Reset Frequency	10 mo	4 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,916	$10,119
Wghted Average Distance to Lifetime Cap	110 bp	140 bp
Fixed-Rate:		
Balances	$5,214	$2,649
WARM	84 mo	152 mo
Remaining Term to Full Amortization	313 mo	
WAC	6.49%	6.66%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$8,605	$3,173
WARM	19 mo	78 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	161 bp	7.44%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$53,724	$34,371
WARM	315 mo	193 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	40 bp	8.27%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$14,361	$3,254
WARM	108 mo	40 mo
Margin in Column 1; WAC in Column 2	402 bp	5.06%
Reset Frequency	1 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$19,160	$2,822
WARM	120 mo	60 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	591 bp	8.35%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$757	$9,713
Fixed Rate		
Remaining WAL <= 5 Years	$4,337	$16,575
Remaining WAL 5-10 Years	$1,118	$371
Remaining WAL Over 10 Years	$794	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$61	$0
Floating Rate	$207	$7
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$311	$22
WAC	7.35%	7.67%
Principal-Only MBS	$72	$0
WAC	6.16%	0.00%
Total Mortgage-Derivative Securities - Book Value	$7,659	$26,688

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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	$19,446	$135,304	$136,683	$30,955	$7,822
WARM	149 mo	265 mo	309 mo	307 mo	284 mo
Weighted Average Servicing Fee	26 bp	29 bp	31 bp	35 bp	41 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	2,178 loans
FHA/VA	12 loans
Subserviced by Others	20 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$198,473	$91,109
WARM (in months)	317 mo	348 mo
Weighted Average Servicing Fee	38 bp	80 bp

Total # of Adjustable-Rate Loans Serviced	1,109 loans
Number of These Subserviced by Others	2 loans

Total Balances of Mortgage Loans Serviced for Others	**$619,792**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$14,692		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$297		
Zero-Coupon Securities	$1	4.82%	94 mo
Government & Agency Securities	$10,311	5.16%	89 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$13,980	4.96%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$19,070	5.09%	43 mo
Memo: Complex Securities (from supplemental reporting)	$3,205		

Total Cash, Deposits, and Securities	**$61,557**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$9,043
Accrued Interest Receivable	$3,372
Advances for Taxes and Insurance	$144
Less: Unamortized Yield Adjustments	$-3,084
Valuation Allowances	$3,274
Unrealized Gains (Losses)	$-325

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$509
Accrued Interest Receivable	$216
Less: Unamortized Yield Adjustments	$8
Valuation Allowances	$1,223
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$48
Repossessed Assets	$1,528
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$2,003
Office Premises and Equipment	$4,159
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-54
Less: Unamortized Yield Adjustments	$57
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$9,857
Miscellaneous I	$22,130
Miscellaneous II	$27,640
TOTAL ASSETS	**$737,515**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$2,837
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$133
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$245
Mortgage-Related Mututal Funds	$52
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$5,728
Weighted Average Servicing Fee	41 bp
Adjustable-Rate Mortgage Loans Serviced	$21,193
Weighted Average Servicing Fee	22 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$6,156

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$79,024	$5,140	$1,388	$715
WAC	5.23%	4.96%	4.71%	
WARM	2 mo	1 mo	2 mo	
Balances Maturing in 4 to 12 Months	$101,833	$10,834	$2,895	$1,701
WAC	5.11%	4.91%	4.29%	
WARM	7 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months		$5,589	$6,875	$234
WAC		4.83%	4.32%	
WARM		19 mo	23 mo	
Balances Maturing in 37 or More Months			$6,506	$152
WAC			5.26%	
WARM			74 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$220,082**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$29,304	$2,381	$7,288
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$134,759	$15,345	$8,083
Penalty in Months of Forgone Interest	2.78 mo	6.46 mo	8.15 mo
Balances in New Accounts	$25,695	$1,682	$455

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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%	$11	$321	$1,974	0.68%
3.00 to 3.99%	$1,320	$6,148	$28	3.63%
4.00 to 4.99%	$7,076	$24,899	$11,798	4.71%
5.00 to 5.99%	$23,944	$9,974	$6,537	5.31%
6.00 to 6.99%	$11	$203	$2,927	6.51%
7.00 to 7.99%	$2	$41	$60	7.22%
8.00 to 8.99%	$0	$150	$5	8.01%
9.00 and Above	$0	$0	$15	10.02%
WARM	1 mo	19 mo	71 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$97,445**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$140,611
Book Value of Redeemable Preferred Stock	$0

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$31,430	2.09%	$1,113
Money Market Deposit Accounts (MMDAs)	$69,365	2.77%	$10,104
Passbook Accounts	$42,957	2.46%	$1,990
Non-Interest-Bearing Non-Maturity Deposits	$33,585		$2,106
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$886	0.56%	
Escrow for Mortgages Serviced for Others	$3,885	0.10%	
Other Escrows	$612	0.02%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$182,720		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-76		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$16,767		
Miscellaneous II	$3,138		
TOTAL LIABILITIES	**$660,686**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$2,943
EQUITY CAPITAL	$73,885
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$737,514**

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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	8	$309
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	6	$35
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	11	$3,883
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	11	$1,817
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	6	$2,420
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	29	$2,248
1014	Opt commitment to orig 25- or 30-year FRMs	30	$16,353
1016	Opt commitment to orig "other" Mortgages	26	$48,307
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$17
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$0
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$70
2016	Commit/purchase "other" Mortgage loans, svc retained		$561
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1,473
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$523
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$371
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$41
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	11	$385
2036	Commit/sell "other" Mortgage loans, svc retained		$581
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$13
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$813
2054	Commit/purchase 25- to 30-year FRM MBS		$15,433
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$7
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$529
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$1,541
2074	Commit/sell 25- or 30-yr FRM MBS		$23,211
2076	Commit/sell "other" MBS		$201
2102	Commit/purchase 1-mo COFI ARM loans, svc released		$23
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$8

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$2
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$998
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$425
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$8,718
2116	Commit/purchase "other" Mortgage loans, svc released		$700
2122	Commit/sell 1-mo COFI ARM loans, svc released		$23
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$168
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$24
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$3,146
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$1,008
2134	Commit/sell 25- or 30-yr FRM loans, svc released	8	$16,757
2136	Commit/sell "other" Mortgage loans, svc released		$1,367
2202	Firm commitment to originate 1-month COFI ARM loans		$11
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$14
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$61
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$11
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	6	$10
2214	Firm commit/originate 25- or 30-year FRM loans	8	$25
2216	Firm commit/originate "other" Mortgage loans	10	$158
3028	Option to sell 3- or 5-year Treasury ARMs		$3
3032	Option to sell 10-, 15-, or 20-year FRMs		$0
3034	Option to sell 25- or 30-year FRMs		$959
4002	Commit/purchase non-Mortgage financial assets	8	$104
4022	Commit/sell non-Mortgage financial assets		$110
5002	IR swap: pay fixed, receive 1-month LIBOR		$2,700
5004	IR swap: pay fixed, receive 3-month LIBOR		$13,784
5024	IR swap: pay 1-month LIBOR, receive fixed		$10,074
5026	IR swap: pay 3-month LIBOR, receive fixed		$26,541

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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
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$90
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$8
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$90
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$8
6004	Interest rate Cap based on 3-month LIBOR		$65
8002	Long futures contract on 30-day interest rate		$575
8006	Long futures contract on 2-year Treasury note		$500
8014	Long futures contract on 1-month LIBOR		$150
8016	Long futures contract on 3-month Eurodollar		$103
8036	Short futures contract on 2-year Treasury note		$1,600
8038	Short futures contract on 5-year Treasury note		$700
8040	Short futures contract on 10-year Treasury note		$775
8046	Short futures contract on 3-month Eurodollar		$21,848
9502	Fixed-rate construction loans in process	35	$1,329
9512	Adjustable-rate construction loans in process	26	$4,581

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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		$191
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$520
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$44
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$541
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,203
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$170
120	Other investment securities, fixed-coupon securities		$1
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$1
187	Consumer loans; recreational vehicles		$58
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	17	$1,938
220	Variable-rate FHLB advances	11	$76,392
299	Other variable-rate		$37,007
300	Govt. & agency securities, fixed-coupon securities		$2

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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	30	$3,205	$3,254	$3,220	$3,186	$3,118	$3,025	$2,927
123 - Mortgage Derivatives - M/V estimate	22	$34,336	$35,474	$34,968	$34,127	$32,968	$31,657	$30,350
129 - Mortgage-Related Mutual Funds - M/V estimate		$52	$52	$53	$52	$51	$50	$49
280 - FHLB putable advance-M/V estimate	17	$2,797	$3,055	$2,927	$2,809	$2,710	$2,626	$2,553
281 - FHLB convertible advance-M/V estimate	6	$1,088	$1,183	$1,143	$1,110	$1,084	$1,063	$1,043
282 - FHLB callable advance-M/V estimate		$1,584	$1,601	$1,592	$1,581	$1,559	$1,534	$1,506
289 - Other FHLB structured advances - M/V estimate		$19,342	$20,973	$20,350	$19,744	$19,131	$18,483	$17,764
290 - Other structured borrowings - M/V estimate	6	$463	$500	$478	$464	$456	$452	$449
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$170,828	$3,415	$1,984	$1,059	$711	$716	$860