Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets > $1 Bill

All Reporting CMR **Reporting Dockets: 106** **September 2003**

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	70,777	-22,496	-24 %	7.79 %	-204 bp
+200 bp	80,195	-13,078	-14 %	8.68 %	-115 bp
+100 bp	88,268	-5,005	-5 %	9.42 %	-42 bp
0 bp	93,273			9.83 %	
-100 bp	95,061	1,789	+2 %	9.95 %	+12 bp

Risk Measure for a Given Rate Shock

	9/30/2003	6/30/2003	9/30/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	9.83 %	9.69 %	10.24 %
Post-shock NPV Ratio	8.68 %	8.81 %	10.07 %
Sensitivity Measure: Decline in NPV Ratio	115 bp	88 bp	18 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Due to the recent abnormally low interest rate environment, OTS has reinterpreted the TB13a sensitivity measure to be based on the more negative outcome of a -100 or a +200 basis point interest rate shock. Furthermore, if neither a -100 nor a +200 basis point change in rates produces a reduction in NPV, the institution is presumed to have a sensitivity measure of zero.

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Amounts in Millions

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	104,132	101,513	96,274	91,177	86,393	98,228	103.34	3.87
30-Year Mortgage Securities	20,022	19,519	18,533	17,537	16,581	18,775	103.96	3.81
15-Year Mortgages and MBS	65,445	63,686	61,058	58,246	55,478	61,512	103.53	3.44
Balloon Mortgages and MBS	20,659	20,244	19,651	18,900	18,037	19,899	101.73	2.49
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	16,944	16,911	16,855	16,758	16,609	16,269	103.95	0.26
7 Month to 2 Year Reset Frequency	30,528	30,253	29,953	29,586	29,075	29,110	103.93	0.95
2+ to 5 Year Reset Frequency	83,067	80,869	78,275	75,384	72,278	79,605	101.59	2.96
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	121,005	120,296	119,323	118,066	116,490	115,337	104.30	0.70
2 Month to 5 Year Reset Frequency	38,194	37,437	36,604	35,687	34,681	36,473	102.64	2.12
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	20,862	20,607	20,358	20,114	19,865	20,539	100.33	1.23
Adjustable-Rate, Fully Amortizing	39,184	38,820	38,470	38,125	37,773	38,799	100.05	0.92
Fixed-Rate, Balloon	11,489	10,953	10,454	9,988	9,552	10,467	104.65	4.72
Fixed-Rate, Fully Amortizing	10,625	10,168	9,742	9,344	8,971	9,676	105.09	4.34
Construction and Land Loans								
Adjustable-Rate	15,729	15,706	15,682	15,661	15,639	15,710	99.97	0.15
Fixed-Rate	3,807	3,703	3,608	3,521	3,441	4,007	92.42	2.67
Second-Mortgage Loans and Securities								
Adjustable-Rate	36,603	36,556	36,507	36,467	36,424	36,877	99.13	0.13
Fixed-Rate	22,125	21,608	21,115	20,644	20,195	21,169	102.07	2.34
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	674	663	644	625	606	663	100.00	2.28
Accrued Interest Receivable	2,570	2,570	2,570	2,570	2,570	2,570	100.00	0.00
Advance for Taxes/Insurance	226	226	226	226	226	226	100.00	0.00
Float on Escrows on Owned Mortgages	69	165	297	402	486			-69.20
LESS: Value of Servicing on Mortgages Serviced by Others	-481	-605	-709	-733	-732			-18.81
TOTAL MORTGAGE LOANS AND SECURITIES	**664,441**	**653,079**	**636,910**	**619,761**	**602,101**	**635,911**	**102.70**	**2.11**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	24,453	24,414	24,376	24,342	24,310	24,418	99.98	0.16
Fixed-Rate	10,626	10,296	9,984	9,688	9,408	9,398	109.56	3.12
Consumer Loans								
Adjustable-Rate	12,469	12,455	12,440	12,426	12,412	12,300	101.26	0.12
Fixed-Rate	39,981	39,407	38,851	38,312	37,789	38,222	103.10	1.43
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,774	-1,755	-1,736	-1,719	-1,702	-1,755	0.00	1.07
Accrued Interest Receivable	553	553	553	553	553	553	100.00	0.00
TOTAL NONMORTGAGE LOANS	**86,308**	**85,370**	**84,468**	**83,603**	**82,771**	**83,136**	**102.69**	**1.08**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	23,622	23,622	23,622	23,622	23,622	23,622	100.00	0.00
Equities and All Mutual Funds	2,437	2,326	2,205	2,095	1,986	2,326	100.00	4.98
Zero-Coupon Securities	428	417	407	397	388	406	102.77	2.52
Government and Agency Securities	31,004	29,608	28,295	27,059	25,895	28,743	103.01	4.57
Term Fed Funds, Term Repos	10,937	10,920	10,901	10,882	10,863	10,921	99.98	0.17
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	3,994	3,740	3,516	3,319	3,143	3,341	111.96	6.38
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	41,734	41,153	40,103	38,859	37,631	41,052	100.25	1.98
Structured Securities (Complex)	14,750	14,521	14,209	13,827	13,453	14,411	100.76	1.86
LESS: Valuation Allowances for Investment Securities	2	2	2	2	2	2	100.00	1.18
TOTAL CASH, DEPOSITS, AND SECURITIES	**128,903**	**126,305**	**123,257**	**120,059**	**116,979**	**124,819**	**101.19**	**2.24**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	760	760	760	760	760	760	100.00	0.00
Real Estate Held for Investment	241	241	241	241	241	241	100.00	0.00
Investment in Unconsolidated Subsidiaries	388	387	371	346	315	387	100.00	2.28
Office Premises and Equipment	7,319	7,319	7,319	7,319	7,319	7,319	100.00	0.00
TOTAL REAL ASSETS, ETC.	**8,709**	**8,707**	**8,691**	**8,667**	**8,635**	**8,707**	**100.00**	**0.10**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2,874	3,974	5,480	6,211	6,354			-32.79
Adjustable-Rate Servicing	1,571	1,648	1,673	1,671	1,667			-3.10
Float on Mortgages Serviced for Others	1,904	2,578	3,381	3,930	4,301			-28.65
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**6,349**	**8,199**	**10,534**	**11,812**	**12,321**			**-25.52**
OTHER ASSETS								
Purchased and Excess Servicing						8,322		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	46,910	46,910	46,910	46,910	46,910	46,910	100.00	0.00
Miscellaneous II						17,392		
Deposit Intangibles								
Retail CD Intangible	237	287	324	360	395			-15.16
Transaction Account Intangible	4,927	6,987	9,108	11,179	13,525			-29.92
MMDA Intangible	5,049	6,841	9,085	10,845	12,532			-29.50
Passbook Account Intangible	2,862	4,051	5,240	6,412	7,458			-29.35
Non-Interest-Bearing Account Intangible	877	1,908	2,891	3,830	4,720			-52.78
TOTAL OTHER ASSETS	**60,861**	**66,984**	**73,558**	**79,535**	**85,539**	**72,623**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						6,086		
TOTAL ASSETS	**955,570**	**948,645**	**937,418**	**923,438**	**908,345**	**931,282**	**102/100*** **	**0.96/1.66*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	109,643	109,159	108,679	108,204	107,734	108,444	100.66	0.44
Fixed-Rate Maturing in 13 Months or More	71,080	69,101	67,205	65,389	63,649	65,627	105.29	2.80
Variable-Rate	1,692	1,691	1,690	1,689	1,688	1,687	100.23	0.06
Demand								
Transaction Accounts	93,658	93,658	93,658	93,658	93,658	93,658	100/93*	0.00/2.41*
MMDAs	142,337	142,337	142,337	142,337	142,337	142,337	100/95*	0.00/1.49*
Passbook Accounts	53,059	53,059	53,059	53,059	53,059	53,059	100/92*	0.00/2.43*
Non-Interest-Bearing Accounts	44,276	44,276	44,276	44,276	44,276	44,276	100/96*	0.00/2.38*
TOTAL DEPOSITS	**515,745**	**513,280**	**510,904**	**508,611**	**506,400**	**509,087**	**101/97***	**0.47/1.78***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	126,817	126,091	125,378	124,677	123,988	124,713	101.11	0.57
Fixed-Rate Maturing in 37 Months or More	24,493	23,390	22,349	21,368	20,441	22,039	106.13	4.58
Variable-Rate	69,602	69,498	69,392	69,286	69,181	69,465	100.05	0.15
TOTAL BORROWINGS	**220,912**	**218,979**	**217,119**	**215,331**	**213,610**	**216,217**	**101.28**	**0.87**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	8,144	8,144	8,144	8,144	8,144	8,144	100.00	0.00
Other Escrow Accounts	7,700	7,464	7,242	7,034	6,838	8,028	92.97	3.07
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	1	1	1	1	1	1	100.00	0.00
Miscellaneous I	52,731	52,731	52,731	52,731	52,731	52,731	100.00	0.00
Miscellaneous II	0	0	0	0	0	4,688		
TOTAL OTHER LIABILITIES	**68,575**	**68,339**	**68,117**	**67,909**	**67,713**	**73,591**	**92.86**	**0.34**
Other Liabilities not Included Above								
Self-Valued	55,837	54,680	53,470	52,419	51,390	51,625	105.92	2.16
Unamortized Yield Adjustments						396		
TOTAL LIABILITIES	**861,069**	**855,277**	**849,610**	**844,270**	**839,113**	**850,916**	**101/98****	**0.67/1.45****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	1,572	615	-1,867	-4,024	-5,865			
ARMs	380	227	44	-197	-512			
Other Mortgages	151	0	-190	-395	-593			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	3,077	735	-3,548	-7,251	-10,524			
Sell Mortgages and MBS	-6,012	-1,546	6,929	14,198	20,557			
Purchase Non-Mortgage Items	-10	0	10	19	28			
Sell Non-Mortgage Items	-1	0	1	3	4			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-2,025	-1,512	-795	-100	564			
Pay Floating, Receive Fixed	2,877	1,015	-916	-2,678	-4,284			
Basis Swaps	0	0	0	0	0			
Swaptions	94	257	495	796	1,144			
OTHER DERIVATIVES								
Options on Mortgages and MBS	8	10	334	718	1,045			
Interest-Rate Caps	1	3	6	10	17			
Interest-Rate Floors	330	186	91	38	26			
Futures	-1	0	0	-1	-3			
Options on Futures	18	2	0	3	6			
Construction LIP	-70	-135	-199	-260	-319			
Self-Valued	171	50	65	148	254			
TOTAL OFF-BALANCE-SHEET POSITIONS	**560**	**-95**	**460**	**1,027**	**1,545**			

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NET PORTFOLIO VALUE								
+ ASSETS	955,570	948,645	937,418	923,438	908,345	931,282	102/100***	0.96/1.66***
- LIABILITIES	861,069	855,277	849,610	844,270	839,113	850,916	101/98**	0.67/1.45**
+ OFF-BALANCE-SHEET POSITIONS	560	-95	460	1,027	1,545			
TOTAL NET PORTFOLIO VALUE #	95,061	93,273	88,268	80,195	70,777	80,366	116.06	3.64

* 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	$4,545	$36,404	$29,247	$14,353	$13,679
WARM	349 mo	349 mo	344 mo	320 mo	267 mo
WAC	4.28%	5.50%	6.39%	7.38%	9.08%
Amount of these that is FHA or VA Guaranteed	$196	$2,413	$3,245	$1,685	$3,982
Securities Backed by Conventional Mortgages	$587	$5,051	$2,355	$1,730	$246
WARM	310 mo	344 mo	312 mo	315 mo	228 mo
Weighted Average Pass-Through Rate	4.06%	5.23%	6.26%	7.21%	8.67%
Securities Backed by FHA or VA Mortgages	$240	$3,379	$2,168	$1,034	$1,986
WARM	358 mo	355 mo	329 mo	301 mo	211 mo
Weighted Average Pass-Through Rate	4.50%	5.34%	6.27%	7.28%	8.98%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$9,505	$18,988	$8,416	$4,032	$3,278
WAC	4.69%	5.39%	6.43%	7.39%	9.29%
Mortgage Securities	$7,278	$7,608	$2,018	$307	$83
Weighted Average Pass-Through Rate	4.33%	5.11%	6.15%	7.16%	8.45%
WARM (of 15-Year Loans and Securities)	168 mo	175 mo	161 mo	150 mo	164 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$5,939	$6,806	$1,702	$542	$597
WAC	4.52%	5.38%	6.41%	7.35%	9.74%
Mortgage Securities	$2,933	$1,116	$243	$21	$0
Weighted Average Pass-Through Rate	4.12%	5.38%	6.22%	7.18%	8.62%
WARM (of Balloon Loans and Securities)	115 mo	116 mo	105 mo	92 mo	153 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	$198,414

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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	$830	$724	$76	$5,721	$96
WAC	3.44%	4.40%	6.90%	2.85%	4.76%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$15,439	$28,386	$79,529	$109,616	$36,377
Weighted Average Margin	295 bp	340 bp	262 bp	281 bp	266 bp
WAC	5.11%	5.73%	4.91%	4.57%	5.54%
WARM	308 mo	312 mo	348 mo	336 mo	334 mo
Weighted Average Time Until Next Payment Reset	4 mo	13 mo	46 mo	5 mo	36 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$276,794**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 815)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$60	$86	$164	$14	$11
Weighted Average Distance from Lifetime Cap	73 bp	110 bp	144 bp	107 bp	124 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$96	$646	$245	$383	$777
Weighted Average Distance from Lifetime Cap	341 bp	360 bp	345 bp	334 bp	364 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$14,666	$27,294	$77,758	$114,769	$35,522
Weighted Average Distance from Lifetime Cap	807 bp	673 bp	571 bp	712 bp	638 bp
Balances Without Lifetime Cap	$1,447	$1,085	$1,438	$171	$164
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$10,784	$25,520	$67,712	$1,273	$9,292
Weighted Average Periodic Rate Cap	141 bp	179 bp	249 bp	149 bp	186 bp
Balances Subject to Periodic Rate Floors	$6,190	$21,492	$56,173	$791	$8,385
MBS Included in ARM Balances	$2,068	$4,304	$10,639	$10,927	$1,000

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$20,539	$38,799
WARM	98 mo	240 mo
Remaining Term to Full Amortization	293 mo	
Rate Index Code	0	0
Margin	214 bp	232 bp
Reset Frequency	27 mo	10 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$846	$689
Wghted Average Distance to Lifetime Cap	153 bp	161 bp
Fixed-Rate:		
Balances	$10,467	$9,676
WARM	82 mo	120 mo
Remaining Term to Full Amortization	285 mo	
WAC	6.70%	7.12%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$15,710	$4,007
WARM	17 mo	57 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	139 bp	6.25%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$36,877	$21,169
WARM	220 mo	175 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	97 bp	7.54%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$24,418	$9,398
WARM	37 mo	44 mo
Margin in Column 1; WAC in Column 2	150 bp	6.74%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$12,300	$38,222
WARM	53 mo	57 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	789 bp	10.17%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$3,902	$5,337
Fixed Rate		
Remaining WAL <= 5 Years	$4,846	$22,817
Remaining WAL 5-10 Years	$531	$2,329
Remaining WAL Over 10 Years	$282	
Superfloaters	$1	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$29	$0
Floating Rate	$10	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$270	$149
WAC	5.72%	7.16%
Principal-Only MBS	$549	$0
WAC	6.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$10,420	$30,632

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
All Reporting CMR
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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	$36,183	$221,337	$234,215	$127,205	$53,837
WARM	189 mo	279 mo	299 mo	290 mo	251 mo
Weighted Average Servicing Fee	28 bp	29 bp	31 bp	36 bp	41 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	4,635 loans				
FHA/VA	1,332 loans				
Subserviced by Others	227 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$98,523	$24,992	Total # of Adjustable-Rate Loans Serviced	776 loans
WARM (in months)	329 mo	286 mo	Number of These Subserviced by Others	24 loans
Weighted Average Servicing Fee	38 bp	83 bp		

Total Balances of Mortgage Loans Serviced for Others **$796,291**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$23,622		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$2,326		
Zero-Coupon Securities	$406	2.99%	30 mo
Government & Agency Securities	$28,743	3.68%	62 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$10,921	0.99%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$3,341	5.43%	119 mo
Memo: Complex Securities (from supplemental reporting)	$14,411		

Total Cash, Deposits, and Securities **$83,770**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$3,856
Accrued Interest Receivable	$2,570
Advances for Taxes and Insurance	$226
Less: Unamortized Yield Adjustments	$-4,182
Valuation Allowances	$3,193
Unrealized Gains (Losses)	$631

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$792
Accrued Interest Receivable	$553
Less: Unamortized Yield Adjustments	$-128
Valuation Allowances	$2,547
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$241
Repossessed Assets	$760
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$387
Office Premises and Equipment	$7,319
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$80
Less: Unamortized Yield Adjustments	$-1,065
Valuation Allowances	$2
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$8,322
Miscellaneous I	$46,910
Miscellaneous II	$17,392
TOTAL ASSETS	**$931,282**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$3,852
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$6,830
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,837
Mortgage-Related Mututal Funds	$489
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$54,132
Weighted Average Servicing Fee	11 bp
Adjustable-Rate Mortgage Loans Serviced	$63,994
Weighted Average Servicing Fee	14 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,676

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$32,124	$9,129	$964	$345
WAC	1.49%	3.45%	5.15%	
WARM	2 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$35,075	$27,081	$4,071	$639
WAC	1.53%	3.11%	5.74%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$28,437	$14,008	$277
WAC		3.02%	5.81%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$23,182	$111
WAC			4.59%	
WARM			56 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$174,071**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$7,288	$4,948	$7,671
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$56,710	$54,600	$31,002
Penalty in Months of Forgone Interest	3.11 mo	5.71 mo	8.10 mo
Balances in New Accounts	$5,833	$3,079	$2,494

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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%	$68,533	$24,750	$3,601	1.45%
3.00 to 3.99%	$844	$5,059	$6,355	3.53%
4.00 to 4.99%	$842	$6,191	$2,735	4.56%
5.00 to 5.99%	$1,029	$8,804	$4,711	5.42%
6.00 to 6.99%	$2,589	$3,781	$3,047	6.54%
7.00 to 7.99%	$135	$2,110	$461	7.29%
8.00 to 8.99%	$1	$22	$356	8.35%
9.00 and Above	$4	$19	$774	9.51%
WARM	1 mo	16 mo	63 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$146,752**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$122,776
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	$93,658	1.22%	$8,045
Money Market Deposit Accounts (MMDAs)	$142,337	1.33%	$11,876
Passbook Accounts	$53,059	0.79%	$2,082
Non-Interest-Bearing Non-Maturity Deposits	$44,276		$1,736
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,641	0.59%	
Escrow for Mortgages Serviced for Others	$6,503	2.07%	
Other Escrows	$8,028	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$349,502		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$396		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$1		
Miscellaneous I	$52,731		
Miscellaneous II	$4,688		
TOTAL LIABILITIES	**$850,916**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$822
EQUITY CAPITAL	$79,539
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$931,277**

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	$6,289
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	7	$20
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	52	$3,198
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	40	$9,267
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	38	$513
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	69	$10,008
1014	Opt commitment to orig 25- or 30-year FRMs	69	$30,791
1016	Opt commitment to orig "other" Mortgages	47	$5,032
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$264
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$440
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$9
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1,748
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	6	$8,320
2016	Commit/purchase "other" Mortgage loans, svc retained		$2,824
2022	Commit/sell 1-mo COFI ARM loans, svc retained		$1
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$49
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	8	$176
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	12	$123
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	35	$7,452
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	39	$19,037
2036	Commit/sell "other" Mortgage loans, svc retained		$135
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$20
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$8
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS	7	$11,772
2054	Commit/purchase 25- to 30-year FRM MBS	8	$26,762
2056	Commit/purchase "other" MBS		$23
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$151
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$613

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$239
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	18	$17,014
2074	Commit/sell 25- or 30-yr FRM MBS	20	$51,046
2076	Commit/sell "other" MBS		$1
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$840
2086	Commit/purchase high-risk Mortgage derivative product		$60
2088	Commit/sell high-risk Mortgage derivative product		$29
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$228
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$229
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$133
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$1,287
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$2,796
2116	Commit/purchase "other" Mortgage loans, svc released		$83
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	11	$6,256
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	12	$850
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	10	$393
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	20	$1,981
2134	Commit/sell 25- or 30-yr FRM loans, svc released	27	$11,009
2136	Commit/sell "other" Mortgage loans, svc released	12	$1,965
2202	Firm commitment to originate 1-month COFI ARM loans		$6
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$36
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	11	$206
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$129
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	7	$54
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	14	$520
2214	Firm commit/originate 25- or 30-year FRM loans	15	$1,426
2216	Firm commit/originate "other" Mortgage loans	18	$670

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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
3014	Option to purchase 25- or 30-yr FRMs		$201
3016	Option to purchase "other" Mortgages		$72
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$24
3028	Option to sell 3- or 5-year Treasury ARMs		$42
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$72
3032	Option to sell 10-, 15-, or 20-year FRMs	10	$349
3034	Option to sell 25- or 30-year FRMs	13	$5,707
3036	Option to sell "other" Mortgages		$13
3068	Short option to sell 3- or 5-yr Treasury ARMs		$219
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$24
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$160
3074	Short option to sell 25- or 30-yr FRMs		$206
3076	Short option to sell "other" Mortgages		$6
4002	Commit/purchase non-Mortgage financial assets	27	$1,466
4006	Commit/purchase "other" liabilities		$900
4022	Commit/sell non-Mortgage financial assets		$219
5002	IR swap: pay fixed, receive 1-month LIBOR		$4,014
5004	IR swap: pay fixed, receive 3-month LIBOR	13	$27,990
5006	IR swap: pay fixed, receive 6-month LIBOR		$75
5010	IR swap: pay fixed, receive 3-month Treasury		$800
5022	IR swap: pay fixed, receive the prime rate		$50
5024	IR swap: pay 1-month LIBOR, receive fixed		$9,121
5026	IR swap: pay 3-month LIBOR, receive fixed	7	$29,543
5104	IR swaption: pay fixed, receive 3-month LIBOR		$12,591
5126	IR swaption: pay 3-month LIBOR, receive fixed		$500
5226	Short IR swaption: pay 3-mo LIBOR, receive fixed		$10
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$233
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$145

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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
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$54
6002	Interest rate Cap based on 1-month LIBOR		$693
6004	Interest rate Cap based on 3-month LIBOR		$653
6020	Interest rate Cap based on cost-of-funds index (COFI)		$281
6022	Interest rate Cap based on the prime rate		$50
6032	Short interest rate Cap based on 1-month LIBOR		$8
6034	Short interest rate Cap based on 3-month LIBOR		$5
6050	Short interest rate Cap based on cost-of-funds index		$281
7004	Interest rate floor based on 3-month LIBOR		$4,850
7018	Interest rate floor based on 10-year Treasury		$1,555
7048	Short interest rate floor based on 10-year Treasury		$150
8008	Long futures contract on 5-year Treasury note		$1
8010	Long futures contract on 10-year Treasury note		$60
8016	Long futures contract on 3-month Eurodollar		$2
8038	Short futures contract on 5-year Treasury note		$9
8040	Short futures contract on 10-year Treasury note		$46
8046	Short futures contract on 3-month Eurodollar		$125
9010	Long call option on 10-year T-note futures contract		$26
9012	Long call option on Treasury bond futures contract		$200
9034	Long put option on 10-year T-note futures contract		$80
9036	Long put option on T-bond futures contract		$29
9058	Short call option on 10-year T-note futures contract		$23
9082	Short put option on 10-year T-note futures contract		$10
9502	Fixed-rate construction loans in process	45	$2,543
9512	Adjustable-rate construction loans in process	43	$5,876