Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets $100 Mil - $1 Bill

All Reporting CMR | **Reporting Dockets: 444** | **September 2004**

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	15,258	-4,204	-22 %	11.25 %	-240 bp
+200 bp	16,964	-2,497	-13 %	12.28 %	-137 bp
+100 bp	18,424	-1,037	-5 %	13.11 %	-54 bp
0 bp	19,462			13.65 %	
-100 bp	19,561	99	+1 %	13.60 %	-4 bp

Risk Measure for a Given Rate Shock

	09/30/2004	06/30/2004	09/30/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	13.65 %	13.33 %	12.40 %
Post-shock NPV Ratio	12.28 %	11.60 %	11.03 %
Sensitivity Measure: Decline in NPV Ratio	137 bp	173 bp	138 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

	-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	11,020	10,771	10,303	9,776	9,260	10,511	102.46	3.33
30-Year Mortgage Securities	1,988	1,931	1,844	1,750	1,661	1,909	101.16	3.74
15-Year Mortgages and MBS	20,552	20,002	19,255	18,457	17,672	19,585	102.13	3.24
Balloon Mortgages and MBS	5,811	5,708	5,568	5,394	5,194	5,600	101.93	2.13
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,428	1,425	1,420	1,412	1,399	1,410	101.08	0.27
7 Month to 2 Year Reset Frequency	9,987	9,907	9,773	9,570	9,306	9,686	102.28	1.08
2+ to 5 Year Reset Frequency	10,640	10,407	10,116	9,778	9,411	10,293	101.10	2.52
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	190	189	187	185	183	187	101.22	0.86
2 Month to 5 Year Reset Frequency	1,871	1,845	1,814	1,778	1,734	1,832	100.67	1.53
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,397	3,367	3,338	3,310	3,280	3,355	100.36	0.87
Adjustable-Rate, Fully Amortizing	9,181	9,107	9,032	8,959	8,887	9,124	99.81	0.82
Fixed-Rate, Balloon	3,603	3,480	3,364	3,252	3,146	3,342	104.14	3.44
Fixed-Rate, Fully Amortizing	4,619	4,423	4,241	4,073	3,916	4,236	104.41	4.26
Construction and Land Loans								
Adjustable-Rate	4,659	4,649	4,640	4,632	4,625	4,660	99.76	0.20
Fixed-Rate	3,158	3,103	3,051	3,000	2,952	3,125	99.31	1.73
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,796	4,790	4,784	4,780	4,775	4,809	99.61	0.13
Fixed-Rate	2,512	2,463	2,416	2,371	2,328	2,467	99.86	1.94
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	105	103	101	98	96	103	100.00	1.80
Accrued Interest Receivable	395	395	395	395	395	395	100.00	0.00
Advance for Taxes/Insurance	14	14	14	14	14	14	100.00	0.00
Float on Escrows on Owned Mortgages	26	53	78	97	114			-48.92
LESS: Value of Servicing on Mortgages Serviced by Others	-10	-10	-9	-8	-8			7.03
TOTAL MORTGAGE LOANS AND SECURITIES	**99,962**	**98,141**	**95,745**	**93,090**	**90,356**	**96,643**	**101.55**	**2.15**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,962	2,957	2,953	2,949	2,945	2,974	99.44	0.16
Fixed-Rate	2,208	2,141	2,076	2,015	1,956	2,023	105.83	3.08
Consumer Loans								
Adjustable-Rate	775	774	773	772	771	773	100.15	0.15
Fixed-Rate	4,674	4,604	4,537	4,471	4,407	4,520	101.86	1.49
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-162	-160	-158	-156	-154	-160	0.00	1.35
Accrued Interest Receivable	93	93	93	93	93	93	100.00	0.00
TOTAL NONMORTGAGE LOANS	**10,551**	**10,409**	**10,274**	**10,144**	**10,019**	**10,223**	**101.83**	**1.33**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,169	4,169	4,169	4,169	4,169	4,169	100.00	0.00
Equities and All Mutual Funds	1,933	1,886	1,837	1,780	1,718	1,886	99.97	2.56
Zero-Coupon Securities	103	98	94	90	86	90	108.41	4.92
Government and Agency Securities	3,033	2,959	2,890	2,825	2,762	2,934	100.85	2.41
Term Fed Funds, Term Repos	3,888	3,881	3,874	3,867	3,860	3,877	100.09	0.18
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,549	1,485	1,427	1,372	1,322	1,440	103.16	4.09
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,601	3,569	3,442	3,307	3,177	3,581	99.67	2.22
Structured Securities (Complex)	5,760	5,679	5,493	5,281	5,058	5,708	99.49	2.36
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.86
TOTAL CASH, DEPOSITS, AND SECURITIES	**24,035**	**23,726**	**23,224**	**22,690**	**22,151**	**23,686**	**100.17**	**1.71**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	143	143	143	143	143	143	100.00	0.00
Real Estate Held for Investment	107	107	107	107	107	107	100.00	0.00
Investment in Unconsolidated Subsidiaries	75	73	68	62	54	73	100.00	4.81
Office Premises and Equipment	2,038	2,038	2,038	2,038	2,038	2,038	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,363**	**2,361**	**2,356**	**2,350**	**2,342**	**2,361**	**100.00**	**0.15**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	154	215	270	301	306			-26.82
Adjustable-Rate Servicing	174	180	183	184	185			-2.58
Float on Mortgages Serviced for Others	176	224	261	288	306			-19.05
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**504**	**619**	**714**	**772**	**798**			**-16.95**
OTHER ASSETS								
Purchased and Excess Servicing						310		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,679	3,679	3,679	3,679	3,679	3,679	100.00	0.00
Miscellaneous II						469		
Deposit Intangibles								
Retail CD Intangible	6	20	34	48	61			-70.53
Transaction Account Intangible	773	1,053	1,325	1,599	1,833			-26.22
MMDA Intangible	647	855	1,026	1,194	1,357			-22.16
Passbook Account Intangible	1,060	1,408	1,736	2,045	2,334			-24.03
Non-Interest-Bearing Account Intangible	215	347	472	591	704			-37.00
TOTAL OTHER ASSETS	**6,381**	**7,362**	**8,273**	**9,156**	**9,969**	**4,458**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						25		
TOTAL ASSETS	**143,796**	**142,619**	**140,586**	**138,202**	**135,634**	**137,395**	**104/101*** **	**1.13/1.84*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	32,194	32,050	31,909	31,769	31,630	31,991	100.18	0.44
Fixed-Rate Maturing in 13 Months or More	21,115	20,594	20,092	19,607	19,138	20,352	101.19	2.48
Variable-Rate	924	923	921	919	918	922	100.06	0.18
Demand								
Transaction Accounts	11,842	11,842	11,842	11,842	11,842	11,842	100/91*	0.00/2.56*
MMDAs	13,954	13,954	13,954	13,954	13,954	13,954	100/94*	0.00/1.45*
Passbook Accounts	15,271	15,271	15,271	15,271	15,271	15,271	100/91*	0.00/2.44*
Non-Interest-Bearing Accounts	5,784	5,784	5,784	5,784	5,784	5,784	100/94*	0.00/2.36*
TOTAL DEPOSITS	**101,083**	**100,418**	**99,772**	**99,145**	**98,536**	**100,116**	**100/97***	**0.65/1.66***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	8,867	8,783	8,700	8,619	8,540	8,744	100.44	0.95
Fixed-Rate Maturing in 37 Months or More	3,362	3,204	3,055	2,915	2,783	3,133	102.25	4.80
Variable-Rate	2,133	2,133	2,132	2,132	2,131	2,134	99.97	0.02
TOTAL BORROWINGS	**14,363**	**14,119**	**13,887**	**13,666**	**13,454**	**14,011**	**100.77**	**1.68**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	596	596	596	596	596	596	100.00	0.00
Other Escrow Accounts	355	345	335	325	316	378	91.10	3.00
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,423	1,423	1,423	1,423	1,423	1,423	100.00	0.00
Miscellaneous II	0	0	0	0	0	229		
TOTAL OTHER LIABILITIES	**2,375**	**2,364**	**2,354**	**2,345**	**2,336**	**2,627**	**90.01**	**0.44**
Other Liabilities not Included Above								
Self-Valued	6,428	6,248	6,104	5,988	5,899	5,934	105.28	2.60
Unamortized Yield Adjustments						7		
TOTAL LIABILITIES	**124,249**	**123,149**	**122,117**	**121,144**	**120,225**	**122,694**	**100/97****	**0.87/1.69****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	29	10	-25	-61	-96			
ARMs	18	14	7	-3	-17			
Other Mortgages	10	0	-15	-34	-55			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	62	27	-28	-90	-155			
Sell Mortgages and MBS	-45	-12	44	104	164			
Purchase Non-Mortgage Items	0	0	0	0	1			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-56	-16	21	55	86			
Pay Floating, Receive Fixed Swaps	5	-1	-6	-11	-15			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	1	2	7	12	18			
Interest-Rate Caps	0	0	1	1	1			
Interest-Rate Floors	0	0	0	0	0			
Futures	-4	0	3	4	5			
Options on Futures	0	0	1	1	1			
Construction LIP	-22	-52	-80	-106	-130			
Self-Valued	17	18	26	33	41			
TOTAL OFF-BALANCE-SHEET POSITIONS	**13**	**-8**	**-45**	**-94**	**-151**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	143,796	142,619	140,586	138,202	135,634	137,395	104/101***	1.13/1.84***
MINUS TOTAL LIABILITIES	124,249	123,149	122,117	121,144	120,225	122,694	100/97**	0.87/1.69**
PLUS OFF-BALANCE-SHEET POSITIONS	13	-8	-45	-94	-151			
TOTAL NET PORTFOLIO VALUE #	19,561	19,462	18,424	16,964	15,258	14,701	132.38	2.92

* 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	$260	$4,528	$3,525	$1,529	$670
WARM	304 mo	335 mo	325 mo	297 mo	242 mo
WAC	4.59%	5.54%	6.35%	7.33%	8.94%
Amount of these that is FHA or VA Guaranteed	$7	$46	$78	$72	$72
Securities Backed by Conventional Mortgages	$509	$702	$196	$74	$24
WARM	234 mo	317 mo	269 mo	271 mo	195 mo
Weighted Average Pass-Through Rate	4.25%	5.18%	6.23%	7.18%	8.65%
Securities Backed by FHA or VA Mortgages	$32	$137	$174	$44	$16
WARM	283 mo	326 mo	315 mo	274 mo	209 mo
Weighted Average Pass-Through Rate	4.38%	5.43%	6.34%	7.14%	8.59%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,357	$6,946	$3,339	$1,556	$726
WAC	4.67%	5.39%	6.40%	7.33%	8.83%
Mortgage Securities	$2,135	$1,039	$389	$84	$13
Weighted Average Pass-Through Rate	4.26%	5.15%	6.16%	7.16%	8.64%
WARM (of 15-Year Loans and Securities)	140 mo	158 mo	139 mo	123 mo	105 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$606	$1,293	$913	$450	$524
WAC	4.58%	5.47%	6.36%	7.33%	10.84%
Mortgage Securities	$1,504	$263	$43	$4	$0
Weighted Average Pass-Through Rate	4.14%	5.17%	6.13%	7.20%	8.00%
WARM (of Balloon Loans and Securities)	72 mo	76 mo	68 mo	60 mo	81 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$37,605**

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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	$34	$288	$175	$0	$109
WAC	3.75%	4.30%	5.23%	4.86%	4.66%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,376	$9,398	$10,119	$186	$1,723
Weighted Average Margin	181 bp	247 bp	266 bp	168 bp	235 bp
WAC	4.97%	4.68%	5.10%	4.04%	5.36%
WARM	183 mo	294 mo	321 mo	263 mo	246 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	42 mo	4 mo	15 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$23,408**

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	$28	$58	$83	$0	$7
Weighted Average Distance from Lifetime Cap	144 bp	101 bp	146 bp	200 bp	124 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$44	$240	$277	$0	$52
Weighted Average Distance from Lifetime Cap	304 bp	370 bp	351 bp	376 bp	375 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,006	$9,060	$9,403	$179	$1,704
Weighted Average Distance from Lifetime Cap	935 bp	650 bp	598 bp	810 bp	680 bp
Balances Without Lifetime Cap	$333	$327	$530	$8	$69
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$574	$8,712	$9,000	$19	$1,438
Weighted Average Periodic Rate Cap	177 bp	169 bp	215 bp	167 bp	170 bp
Balances Subject to Periodic Rate Floors	$447	$7,675	$8,058	$24	$926
MBS Included in ARM Balances	$328	$3,164	$1,709	$52	$64

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,355	$9,124
WARM	91 mo	202 mo
Remaining Term to Full Amortization	277 mo	
Rate Index Code	0	0
Margin	211 bp	264 bp
Reset Frequency	23 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$98	$249
Wghted Average Distance to Lifetime Cap	36 bp	90 bp
Fixed-Rate:		
Balances	$3,342	$4,236
WARM	52 mo	118 mo
Remaining Term to Full Amortization	268 mo	
WAC	6.47%	6.80%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,660	$3,125
WARM	30 mo	25 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	158 bp	6.55%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,809	$2,467
WARM	115 mo	108 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	80 bp	6.41%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,974	$2,023
WARM	46 mo	43 mo
Margin in Column 1; WAC in Column 2	111 bp	6.77%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$773	$4,520
WARM	59 mo	48 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	401 bp	9.09%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$28	$781
Fixed Rate		
Remaining WAL <= 5 Years	$395	$2,103
Remaining WAL 5-10 Years	$79	$139
Remaining WAL Over 10 Years	$12	
Superfloaters	$0	
Inverse Floaters & Super POs	$2	
Other	$4	$38
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	5.00%	8.50%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$520	$3,061

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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	$3,039	$11,474	$8,324	$4,225	$7,228
WARM	172 mo	256 mo	295 mo	282 mo	238 mo
Weighted Average Servicing Fee	27 bp	27 bp	31 bp	36 bp	48 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	348 loans				
FHA/VA	35 loans				
Subserviced by Others	2 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$19,816	$25	Total # of Adjustable-Rate Loans Serviced	156 loans
WARM (in months)	317 mo	227 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	37 bp	36 bp		

Total Balances of Mortgage Loans Serviced for Others	**$54,131**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,169		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,886		
Zero-Coupon Securities	$90	3.98%	53 mo
Government & Agency Securities	$2,934	3.17%	33 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,877	1.73%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,440	4.94%	64 mo
Memo: Complex Securities (from supplemental reporting)	$5,708		
Total Cash, Deposits, and Securities	**$20,104**		

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$630
Accrued Interest Receivable	$395
Advances for Taxes and Insurance	$14
Less: Unamortized Yield Adjustments	$30
Valuation Allowances	$528
Unrealized Gains (Losses)	$8

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$85
Accrued Interest Receivable	$93
Less: Unamortized Yield Adjustments	$-2
Valuation Allowances	$245
Unrealized Gains (Losses)	$-2

OTHER ITEMS	
Real Estate Held for Investment	$107
Repossessed Assets	$143
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$73
Office Premises and Equipment	$2,038
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$15
Less: Unamortized Yield Adjustments	$-32
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$310
Miscellaneous I	$3,679
Miscellaneous II	$469
TOTAL ASSETS	**$137,395**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$121
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$106
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$803
Mortgage-Related Mututal Funds	$1,083
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,152
Weighted Average Servicing Fee	31 bp
Adjustable-Rate Mortgage Loans Serviced	$3,719
Weighted Average Servicing Fee	26 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$44

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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	$7,735	$2,912	$421	$66
WAC	2.54%	2.79%	5.89%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$11,057	$8,266	$1,600	$101
WAC	1.89%	2.62%	6.03%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$9,588	$5,193	$67
WAC		2.71%	4.66%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$5,571	$28
WAC			3.92%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$52,343**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,026	$1,228	$943
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$15,791	$17,313	$10,299
Penalty in Months of Forgone Interest	3.07 mo	5.79 mo	7.29 mo
Balances in New Accounts	$1,862	$1,445	$595

Amounts in Millions

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%	$3,083	$2,934	$225	2.10%
3.00 to 3.99%	$55	$1,140	$1,118	3.51%
4.00 to 4.99%	$82	$597	$830	4.49%
5.00 to 5.99%	$55	$450	$611	5.47%
6.00 to 6.99%	$41	$220	$267	6.39%
7.00 to 7.99%	$1	$83	$72	7.36%
8.00 to 8.99%	$0	$1	$8	8.12%
9.00 and Above	$0	$0	$1	12.20%
WARM	1 mo	18 mo	67 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$11,877**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$8,990
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	$11,842	0.71%	$499
Money Market Deposit Accounts (MMDAs)	$13,954	1.31%	$856
Passbook Accounts	$15,271	0.94%	$489
Non-Interest-Bearing Non-Maturity Deposits	$5,784		$261
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$312	0.21%	
Escrow for Mortgages Serviced for Others	$284	0.63%	
Other Escrows	$378	0.23%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$47,825		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$8		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,423		
Miscellaneous II	$229		
TOTAL LIABILITIES	**$122,694**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$9
EQUITY CAPITAL	$14,691
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$137,395**

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SUPPLEMENTAL REPORTING

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$12
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	18	$38
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	85	$305
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	85	$233
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	48	$78
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	179	$273
1014	Opt commitment to orig 25- or 30-year FRMs	169	$490
1016	Opt commitment to orig "other" Mortgages	137	$592
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$6
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$2
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	6	$13
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	6	$47
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	12	$18
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	8	$16
2016	Commit/purchase "other" Mortgage loans, svc retained	11	$26
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$84
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$19
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	8	$27
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	34	$35
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	55	$148
2036	Commit/sell "other" Mortgage loans, svc retained	6	$62
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		$87
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$8
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$13
2054	Commit/purchase 25- to 30-year FRM MBS		$26
2056	Commit/purchase "other" MBS		$2

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2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$1
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$0
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$18
2074	Commit/sell 25- or 30-yr FRM MBS	7	$143
2084	Commit/sell low-risk fixed-rate mtg derivative product		$8
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$12
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$12
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$0
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$9
2116	Commit/purchase "other" Mortgage loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	12	$164
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	13	$73
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$2
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	34	$64
2134	Commit/sell 25- or 30-yr FRM loans, svc released	61	$400
2136	Commit/sell "other" Mortgage loans, svc released	9	$46
2202	Firm commitment to originate 1-month COFI ARM loans		$5
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$12
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	30	$130
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	30	$59
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	21	$57
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	87	$184
2214	Firm commit/originate 25- or 30-year FRM loans	74	$468
2216	Firm commit/originate "other" Mortgage loans	58	$265
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3016	Option to purchase "other" Mortgages		$2

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$11
3028	Option to sell 3- or 5-year Treasury ARMs		$31
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$4
3032	Option to sell 10-, 15-, or 20-year FRMs	8	$16
3034	Option to sell 25- or 30-year FRMs	10	$143
3036	Option to sell "other" Mortgages		$0
3066	Short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$4
3068	Short option to sell 3- or 5-yr Treasury ARMs		$8
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$1
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$10
3074	Short option to sell 25- or 30-yr FRMs		$55
4002	Commit/purchase non-Mortgage financial assets	37	$180
4006	Commit/purchase "other" liabilities		$50
4022	Commit/sell non-Mortgage financial assets		$116
5002	IR swap: pay fixed, receive 1-month LIBOR		$104
5004	IR swap: pay fixed, receive 3-month LIBOR		$523
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5026	IR swap: pay 3-month LIBOR, receive fixed		$81
5582	IR swap, amortizing: pay MBS coupon, receive 1-mo LIBOR		$9
6002	Interest rate Cap based on 1-month LIBOR		$16
6004	Interest rate Cap based on 3-month LIBOR		$54
6008	Interest rate Cap based on 3-month Treasury		$20
6034	Short interest rate Cap based on 3-month LIBOR		$38
6040	Short interest rate Cap based on 1-year Treasury		$3
7002	Interest rate floor based on 1-month LIBOR		$20
7010	Interest rate floor based on 1-year Treasury		$3
8038	Short futures contract on 5-year Treasury note		$15
8040	Short futures contract on 10-year Treasury note		$27

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
9034	Long put option on 10-year T-note futures contract		$50
9082	Short put option on 10-year T-note futures contract		$50
9502	Fixed-rate construction loans in process	211	$1,542
9512	Adjustable-rate construction loans in process	145	$1,074