Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: FHLB 11th District

All Reporting CMR **Reporting Dockets: 28** **December 2006**

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	44,458	-17,699	-28 %	8.15 %	-287 bp
+200 bp	52,349	-9,807	-16 %	9.46 %	-156 bp
+100 bp	58,008	-4,149	-7 %	10.37 %	-65 bp
0 bp	62,157			11.02 %	
-100 bp	65,402	3,245	+5 %	11.53 %	+51 bp
-200 bp	67,551	5,395	+9 %	11.86 %	+84 bp

Risk Measure for a Given Rate Shock

	12/31/2006	09/30/2006	12/31/2005
Pre-shock NPV Ratio: NPV as % of PV Assets	11.02 %	9.33 %	10.37 %
Post-shock NPV Ratio	9.46 %	7.60 %	8.72 %
Sensitivity Measure: Decline in NPV Ratio	156 bp	173 bp	165 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

The reports issued since the September 2006 cycle were generated with the Enhanced NPV Model. As a result, the results from this quarter are not directly comparable to those from previous quarters.

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Present Value Estimates by Interest Rate Scenario

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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	21,932	21,650	21,264	20,565	19,683	18,722	21,016	101.18	2.55
30-Year Mortgage Securities	9,198	9,074	8,756	8,325	7,868	7,410	8,956	97.77	4.28
15-Year Mortgages and MBS	11,620	11,382	11,046	10,644	10,211	9,776	10,965	100.74	3.34
Balloon Mortgages and MBS	15,709	15,411	15,048	14,601	14,066	13,445	15,169	99.20	2.69
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	13,074	12,987	12,908	12,821	12,711	12,579	12,393	104.16	0.64
7 Month to 2 Year Reset Frequency	19,190	19,022	18,880	18,737	18,481	18,198	18,555	101.75	0.76
2+ to 5 Year Reset Frequency	32,103	31,643	31,337	30,614	29,542	28,247	30,988	101.13	1.64
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	206,373	204,695	202,924	200,957	198,597	195,378	194,968	104.08	0.92
2 Month to 5 Year Reset Frequency	17,534	17,265	16,966	16,636	16,292	15,930	17,251	98.35	1.85
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	8,779	8,721	8,669	8,622	8,555	8,435	8,682	99.85	0.57
Adjustable-Rate, Fully Amortizing	37,964	37,785	37,640	37,497	37,055	36,170	37,654	99.96	0.38
Fixed-Rate, Balloon	4,773	4,525	4,294	4,078	3,877	3,689	4,297	99.94	5.20
Fixed-Rate, Fully Amortizing	1,884	1,786	1,696	1,613	1,536	1,465	1,686	100.65	5.11
Construction and Land Loans									
Adjustable-Rate	5,264	5,258	5,252	5,245	5,239	5,233	5,238	100.26	0.12
Fixed-Rate	3,235	3,104	2,988	2,885	2,794	2,713	3,045	98.13	3.65
Second-Mortgage Loans and Securities									
Adjustable-Rate	39,280	39,177	39,075	38,975	38,878	38,781	39,062	100.03	0.26
Fixed-Rate	15,241	14,866	14,509	14,170	13,847	13,539	14,164	102.44	2.40
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	2,122	2,099	2,074	2,043	2,003	1,954	2,074	100.00	1.35
Accrued Interest Receivable	2,574	2,574	2,574	2,574	2,574	2,574	2,574	100.00	0.00
Advance for Taxes/Insurance	178	178	178	178	178	178	178	100.00	0.00
Float on Escrows on Owned Mortgages	29	45	63	84	103	121			-30.82
LESS: Value of Servicing on Mortgages Serviced by Others	26	36	54	65	71	74			-27.15
TOTAL MORTGAGE LOANS AND SECURITIES	**468,030**	**463,211**	**458,088**	**451,803**	**444,021**	**434,465**	**448,914**	**102.04**	**1.25**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	9,015	9,005	8,996	8,988	8,980	8,973	8,991	100.06	0.10
Fixed-Rate	1,468	1,447	1,426	1,407	1,388	1,371	1,468	97.16	1.39
Consumer Loans									
Adjustable-Rate	11,446	11,419	11,392	11,365	11,339	11,313	10,748	105.99	0.24
Fixed-Rate	2,789	2,768	2,748	2,728	2,708	2,689	2,856	96.21	0.74
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-523	-521	-519	-518	-516	-515	-519	0.00	0.32
Accrued Interest Receivable	108	108	108	108	108	108	108	100.00	0.00
TOTAL NONMORTGAGE LOANS	**24,303**	**24,226**	**24,151**	**24,078**	**24,007**	**23,938**	**23,652**	**102.11**	**0.31**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	11,490	11,490	11,490	11,490	11,490	11,490	11,490	100.00	0.00
Equities and All Mutual Funds	175	171	166	160	154	149	166	100.00	3.26
Zero-Coupon Securities	0	0	0	0	0	0	0	0.00	0.08
Government and Agency Securities	4,629	4,396	4,178	3,973	3,781	3,600	4,051	103.14	5.06
Term Fed Funds, Term Repos	2,876	2,873	2,871	2,868	2,866	2,863	2,873	99.94	0.09
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	4,010	3,574	3,199	2,876	2,596	2,354	3,149	101.60	10.92
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	11,676	11,408	11,122	10,662	10,219	9,747	11,126	99.97	3.35
Structured Securities (Complex)	1,849	1,840	1,821	1,784	1,732	1,672	1,831	99.45	1.52
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**36,706**	**35,752**	**34,848**	**33,814**	**32,839**	**31,876**	**34,685**	**100.47**	**2.78**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	631	631	631	631	631	631	631	100.00	0.00
Real Estate Held for Investment	38	38	38	38	38	38	38	100.00	0.00
Investment in Unconsolidated Subsidiaries	1,867	1,756	1,644	1,532	1,420	1,309	1,644	100.00	6.80
Office Premises and Equipment	4,041	4,041	4,041	4,041	4,041	4,041	4,041	100.00	0.00
TOTAL REAL ASSETS, ETC.	**6,577**	**6,466**	**6,354**	**6,242**	**6,130**	**6,018**	**6,354**	**100.00**	**1.76**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	1,617	2,107	2,645	2,966	3,092	3,105			-16.25
Adjustable-Rate Servicing	2,823	2,888	3,003	3,124	3,132	3,113			-3.94
Float on Mortgages Serviced for Others	1,946	2,303	2,663	2,958	3,191	3,385			-12.31
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**6,387**	**7,297**	**8,311**	**9,049**	**9,415**	**9,603**			**-10.54**
OTHER ASSETS									
Purchased and Excess Servicing							8,483		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	18,490	18,490	18,490	18,490	18,490	18,490	18,490	100.00	0.00
Miscellaneous II							26,017		
Deposit Intangibles									
Retail CD Intangible	178	201	225	252	281	311			-11.41
Transaction Account Intangible	2,371	3,136	3,809	4,198	4,776	5,434			-13.93
MMDA Intangible	1,534	1,798	2,175	2,563	2,938	3,303			-17.58
Passbook Account Intangible	3,226	3,970	4,212	4,915	5,928	6,847			-11.22
Non-Interest-Bearing Account Intangible	1,700	2,477	3,214	3,914	4,579	5,213			-22.35
TOTAL OTHER ASSETS	**27,499**	**30,073**	**32,125**	**34,332**	**36,992**	**39,598**	**52,990**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							3,006		
TOTAL ASSETS	**569,502**	**567,025**	**563,877**	**559,318**	**553,403**	**545,498**	**569,601**	**99/97*** **	**0.68/1.09*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	157,721	157,329	156,942	156,612	156,315	156,038	156,986	99.97	0.23
Fixed-Rate Maturing in 13 Months or More	16,355	15,942	15,562	15,233	14,920	14,621	15,579	99.89	2.28
Variable-Rate	9,600	9,595	9,590	9,585	9,580	9,575	9,594	99.95	0.05
Demand									
Transaction Accounts	34,670	34,670	34,670	34,670	34,670	34,670	34,670	100/89*	0.00/1.72*
MMDAs	29,807	29,807	29,807	29,807	29,807	29,807	29,807	100/93*	0.00/1.39*
Passbook Accounts	44,093	44,093	44,093	44,093	44,093	44,093	44,093	100/90*	0.00/1.19*
Non-Interest-Bearing Accounts	31,787	31,787	31,787	31,787	31,787	31,787	31,787	100/90*	0.00/2.51*
TOTAL DEPOSITS	**324,034**	**323,223**	**322,452**	**321,787**	**321,172**	**320,591**	**322,518**	**100/96***	**0.22/0.93***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	48,945	48,746	48,550	48,359	48,171	47,986	48,662	99.77	0.40
Fixed-Rate Maturing in 37 Months or More	17,738	16,417	15,240	14,188	13,243	12,390	15,695	97.10	7.31
Variable-Rate	94,050	93,897	93,740	93,580	93,417	93,251	93,580	100.17	0.17
TOTAL BORROWINGS	**160,733**	**159,060**	**157,531**	**156,127**	**154,831**	**153,627**	**157,937**	**99.74**	**0.93**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	3,673	3,673	3,673	3,673	3,673	3,673	3,673	100.00	0.00
Other Escrow Accounts	370	359	348	338	329	320	410	85.06	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	14,853	14,853	14,853	14,853	14,853	14,853	14,853	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	3,786		
TOTAL OTHER LIABILITIES	**18,896**	**18,885**	**18,875**	**18,865**	**18,855**	**18,847**	**22,722**	**83.07**	**0.05**
Other Liabilities not Included Above									
Self-Valued	2,711	2,641	2,580	2,524	2,473	2,425	2,563	100.64	2.26
Unamortized Yield Adjustments							4		
TOTAL LIABILITIES	**506,375**	**503,809**	**501,437**	**499,303**	**497,331**	**495,489**	**505,743**	**99/96****	**0.45/0.90****

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	150	101	25	-139	-343	-551			
ARMs	146	101	49	-22	-115	-251			
Other Mortgages	1,139	675	0	-844	-1,832	-2,938			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	1,670	990	-707	-3,279	-6,213	-9,204			
Sell Mortgages and MBS	-1,808	-1,082	346	2,546	5,104	7,733			
Purchase Non-Mortgage Items	0	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-1,007	-505	-40	392	794	1,170			
Pay Floating, Receive Fixed Swaps	1,967	909	-69	-976	-1,818	-2,601			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	259	162	12	268	534	799			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-411	-206	0	206	412	618			
Options on Futures	0	0	0	0	0	0			
Construction LIP	56	29	3	-23	-49	-74			
Self-Valued	2,262	1,010	97	-137	-197	-251			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4,424**	**2,186**	**-283**	**-2,007**	**-3,723**	**-5,551**			

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	569,502	567,025	563,877	559,318	553,403	545,498	569,601	99/97***	0.68/1.09***
MINUS TOTAL LIABILITIES	506,375	503,809	501,437	499,303	497,331	495,489	505,743	99/96**	0.45/0.90**
PLUS OFF-BALANCE-SHEET POSITIONS	4,424	2,186	-283	-2,007	-3,723	-5,551			
TOTAL NET PORTFOLIO VALUE #	67,551	65,402	62,157	58,008	52,349	44,458	63,858	97.34	5.95

* 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	$38	$3,263	$10,583	$4,926	$2,207
WARM	320 mo	326 mo	338 mo	336 mo	336 mo
WAC	4.14%	5.67%	6.49%	7.41%	9.10%
Amount of these that is FHA or VA Guaranteed	$2	$148	$223	$87	$22
Securities Backed by Conventional Mortgages	$1,918	$6,343	$654	$6	$6
WARM	405 mo	390 mo	324 mo	330 mo	197 mo
Weighted Average Pass-Through Rate	4.79%	5.40%	6.40%	7.32%	9.02%
Securities Backed by FHA or VA Mortgages	$23	$5	$0	$1	$0
WARM	338 mo	477 mo	274 mo	265 mo	230 mo
Weighted Average Pass-Through Rate	4.91%	5.06%	6.52%	7.33%	8.00%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$195	$3,064	$3,879	$1,579	$726
WAC	4.63%	5.71%	6.41%	7.45%	8.89%
Mortgage Securities	$581	$832	$100	$5	$3
Weighted Average Pass-Through Rate	4.43%	5.20%	6.05%	7.04%	9.14%
WARM (of 15-Year Loans and Securities)	146 mo	169 mo	176 mo	126 mo	156 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$231	$4,681	$8,489	$629	$137
WAC	4.71%	5.68%	6.31%	7.33%	8.65%
Mortgage Securities	$369	$632	$1	$0	$0
Weighted Average Pass-Through Rate	4.73%	5.23%	6.00%	7.46%	9.56%
WARM (of Balloon Loans and Securities)	168 mo	302 mo	321 mo	240 mo	210 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$56,106**

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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	$718	$234	$0	$4,231	$316
WAC	5.80%	5.30%	0.00%	2.56%	3.12%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$11,675	$18,321	$30,988	$190,737	$16,935
Weighted Average Margin	413 bp	344 bp	256 bp	312 bp	271 bp
WAC	7.90%	6.09%	5.97%	7.80%	5.86%
WARM	335 mo	336 mo	345 mo	343 mo	306 mo
Weighted Average Time Until Next Payment Reset	2 mo	13 mo	48 mo	6 mo	22 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities: $274,155

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	$2,685	$56	$35	$9,239	$214
Weighted Average Distance from Lifetime Cap	155 bp	80 bp	41 bp	167 bp	185 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$2,818	$706	$199	$120,707	$634
Weighted Average Distance from Lifetime Cap	299 bp	355 bp	375 bp	317 bp	359 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$6,665	$17,050	$30,076	$64,871	$16,388
Weighted Average Distance from Lifetime Cap	619 bp	557 bp	519 bp	489 bp	632 bp
Balances Without Lifetime Cap	$224	$743	$679	$152	$16
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$7,177	$16,884	$30,577	$11	$3,993
Weighted Average Periodic Rate Cap	145 bp	270 bp	403 bp	184 bp	195 bp
Balances Subject to Periodic Rate Floors	$4,702	$12,279	$29,599	$8	$3,882
MBS Included in ARM Balances	$982	$3,659	$195	$645	$249

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$8,682	$37,654
WARM	102 mo	261 mo
Remaining Term to Full Amortization	319 mo	
Rate Index Code	0	0
Margin	249 bp	250 bp
Reset Frequency	7 mo	4 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,954	$11,571
Wghted Average Distance to Lifetime Cap	135 bp	137 bp
Fixed-Rate:		
Balances	$4,297	$1,686
WARM	85 mo	143 mo
Remaining Term to Full Amortization	313 mo	
WAC	6.43%	6.56%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$5,238	$3,045
WARM	11 mo	75 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	161 bp	7.37%
Reset Frequency	1 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$39,062	$14,164
WARM	330 mo	177 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	43 bp	8.19%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$8,991	$1,468
WARM	50 mo	20 mo
Margin in Column 1; WAC in Column 2	110 bp	5.75%
Reset Frequency	1 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$10,748	$2,856
WARM	123 mo	63 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	683 bp	7.53%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$245	$6,242
Fixed Rate		
Remaining WAL <= 5 Years	$44	$2,649
Remaining WAL 5-10 Years	$418	$312
Remaining WAL Over 10 Years	$341	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$49	$0
Floating Rate	$333	$32
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$410	$12
WAC	6.65%	6.10%
Principal-Only MBS	$38	$0
WAC	6.09%	0.00%
Total Mortgage-Derivative Securities - Book Value	$1,879	$9,247

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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	$21,352	$143,442	$114,740	$27,374	$7,350
WARM	157 mo	271 mo	305 mo	297 mo	275 mo
Weighted Average Servicing Fee	26 bp	29 bp	30 bp	34 bp	38 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	2,165 loans
FHA/VA	5 loans
Subserviced by Others	0 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$122,343	$138,579
WARM (in months)	312 mo	348 mo
Weighted Average Servicing Fee	41 bp	61 bp

Total # of Adjustable-Rate Loans Serviced	1,106 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others	**$575,181**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$11,490		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$166		
Zero-Coupon Securities	$0	5.27%	1 mo
Government & Agency Securities	$4,051	5.16%	72 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,873	4.37%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$3,149	5.52%	209 mo
Memo: Complex Securities (from supplemental reporting)	$1,831		
Total Cash, Deposits, and Securities	**$23,560**		

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$3,679
Accrued Interest Receivable	$2,574
Advances for Taxes and Insurance	$178
Less: Unamortized Yield Adjustments	$-3,102
Valuation Allowances	$1,604
Unrealized Gains (Losses)	$-110

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$174
Accrued Interest Receivable	$108
Less: Unamortized Yield Adjustments	$-7
Valuation Allowances	$693
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$38
Repossessed Assets	$631
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$1,644
Office Premises and Equipment	$4,041
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-12
Less: Unamortized Yield Adjustments	$-19
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$8,483
Miscellaneous I	$18,490
Miscellaneous II	$26,017
TOTAL ASSETS	**$569,602**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$7,124
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$107
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$91
Mortgage-Related Mututal Funds	$75
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$5,870
Weighted Average Servicing Fee	43 bp
Adjustable-Rate Mortgage Loans Serviced	$13,594
Weighted Average Servicing Fee	39 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$588

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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	$64,046	$3,643	$1,692	$448
WAC	5.01%	4.00%	5.07%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$72,069	$13,144	$2,393	$679
WAC	5.23%	5.08%	4.81%	
WARM	6 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$6,839	$4,820	$139
WAC		4.88%	4.26%	
WARM		18 mo	24 mo	
Balances Maturing in 37 or More Months			$3,920	$121
WAC			4.97%	
WARM			58 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$172,566**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$35,050	$2,167	$3,350
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$99,676	$20,913	$9,296
Penalty in Months of Forgone Interest	2.62 mo	5.19 mo	7.26 mo
Balances in New Accounts	$10,811	$732	$192

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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%	$4,244	$100	$1,890	0.16%
3.00 to 3.99%	$221	$1,840	$55	3.51%
4.00 to 4.99%	$655	$4,933	$3,901	4.57%
5.00 to 5.99%	$31,762	$4,584	$8,280	5.36%
6.00 to 6.99%	$3	$149	$1,469	6.73%
7.00 to 7.99%	$2	$20	$73	7.25%
8.00 to 8.99%	$0	$149	$5	8.01%
9.00 and Above	$0	$0	$23	9.99%
WARM	1 mo	18 mo	121 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$64,356**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$105,738
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	$34,670	2.59%	$1,138
Money Market Deposit Accounts (MMDAs)	$29,807	2.70%	$1,672
Passbook Accounts	$44,093	2.79%	$4,733
Non-Interest-Bearing Non-Maturity Deposits	$31,787		$1,542
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$410	0.41%	
Escrow for Mortgages Serviced for Others	$3,263	0.10%	
Other Escrows	$410	0.05%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$144,440		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$15		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-10		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$14,853		
Miscellaneous II	$3,786		
TOTAL LIABILITIES	**$505,743**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$2,447
EQUITY CAPITAL	$61,412
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$569,602**

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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	$560
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$4
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	9	$5,539
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	10	$2,410
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$356
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	8	$813
1014	Opt commitment to orig 25- or 30-year FRMs	10	$4,560
1016	Opt commitment to orig "other" Mortgages	13	$41,243
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$91
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$364
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$495
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$8
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$30
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$991
2016	Commit/purchase "other" Mortgage loans, svc retained		$340
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$767
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1,230
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$0
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$409
2036	Commit/sell "other" Mortgage loans, svc retained		$6,914
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$3,019
2054	Commit/purchase 25- to 30-year FRM MBS		$54,133
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$3,483
2074	Commit/sell 25- or 30-yr FRM MBS		$43,046
2076	Commit/sell "other" MBS		$175
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$863
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$2
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$21

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$508
2116	Commit/purchase "other" Mortgage loans, svc released		$339
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$254
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$89
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$0
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$7
2136	Commit/sell "other" Mortgage loans, svc released		$0
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		$23
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$80
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$1
2214	Firm commit/originate 25- or 30-year FRM loans		$2
2216	Firm commit/originate "other" Mortgage loans		$73
3014	Option to purchase 25- or 30-yr FRMs		$10,400
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$23
3028	Option to sell 3- or 5-year Treasury ARMs		$11
3032	Option to sell 10-, 15-, or 20-year FRMs		$1,200
3034	Option to sell 25- or 30-year FRMs		$4,514
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$300
4002	Commit/purchase non-Mortgage financial assets		$5
4022	Commit/sell non-Mortgage financial assets		$170
5004	IR swap: pay fixed, receive 3-month LIBOR		$12,797
5024	IR swap: pay 1-month LIBOR, receive fixed		$3,475
5026	IR swap: pay 3-month LIBOR, receive fixed		$21,043
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$118
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$40
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$118
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$10

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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
8006	Long futures contract on 2-year Treasury note		$30
8008	Long futures contract on 5-year Treasury note		$75
8016	Long futures contract on 3-month Eurodollar		$7,144
8046	Short futures contract on 3-month Eurodollar		$90,104
9040	Long put option on 3-month Eurodollar futures contract		$22,270
9088	Short put option on 3-mo Eurodollar futures contract		$3,000
9502	Fixed-rate construction loans in process	10	$1,462
9512	Adjustable-rate construction loans in process	11	$3,219

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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		$142
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$389
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$49
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$514
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,223
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$92
200	Variable-rate, fixed-maturity CDs	9	$9,594
220	Variable-rate FHLB advances		$68,240
299	Other variable-rate		$25,340

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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	12	$1,831	$1,849	$1,840	$1,821	$1,784	$1,732	$1,672
123 - Mortgage Derivatives - M/V estimate	13	$11,126	$11,676	$11,408	$11,122	$10,662	$10,219	$9,747
129 - Mortgage-Related Mutual Funds - M/V estimate		$70	$72	$71	$70	$69	$67	$66
280 - FHLB putable advance-M/V estimate		$183	$195	$190	$185	$182	$181	$180
282 - FHLB callable advance-M/V estimate		$1,672	$1,722	$1,693	$1,667	$1,641	$1,615	$1,589
289 - Other FHLB structured advances - M/V estimate		$363	$446	$413	$383	$358	$335	$315
290 - Other structured borrowings - M/V estimate		$345	$347	$345	$344	$343	$342	$341
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$182,370	$2,262	$1,010	$97	$-137	$-197	$-251