Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: West

All Reporting CMR | **Reporting Dockets: 74** | **March 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	44,560	-21,772	-33 %	7.90 %	-345 bp
+200 bp	54,002	-12,331	-19 %	9.43 %	-192 bp
+100 bp	61,235	-5,097	-8 %	10.56 %	-78 bp
0 bp	66,332			11.35 %	
-100 bp	70,313	3,981	+6 %	11.96 %	+61 bp
-200 bp	73,051	6,719	+10 %	12.38 %	+103 bp

Risk Measure for a Given Rate Shock

	3/31/2007	12/31/2006	3/31/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	11.35 %	11.20 %	10.71 %
Post-shock NPV Ratio	9.43 %	9.61 %	8.68 %
Sensitivity Measure: Decline in NPV Ratio	192 bp	159 bp	203 bp
TB 13a Level of Risk	Minimal	Minimal	Moderate

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	35,497	34,985	34,308	33,134	31,637	30,042	34,034	100.81	2.70
30-Year Mortgage Securities	9,659	9,525	9,201	8,752	8,278	7,806	9,375	98.14	4.20
15-Year Mortgages and MBS	15,352	15,029	14,580	14,051	13,489	12,927	14,484	100.66	3.36
Balloon Mortgages and MBS	10,142	9,952	9,721	9,438	9,098	8,706	9,773	99.47	2.65
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	11,464	11,387	11,318	11,244	11,150	11,037	10,871	104.12	0.63
7 Month to 2 Year Reset Frequency	19,314	19,144	18,985	18,842	18,573	18,273	18,772	101.14	0.79
2+ to 5 Year Reset Frequency	22,341	22,026	21,733	21,262	20,527	19,642	21,619	100.53	1.76
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	191,711	190,098	188,345	186,227	183,408	179,702	181,218	103.93	1.03
2 Month to 5 Year Reset Frequency	16,384	16,135	15,862	15,569	15,249	14,900	16,419	96.61	1.78
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	9,556	9,486	9,428	9,372	9,286	9,157	9,449	99.77	0.60
Adjustable-Rate, Fully Amortizing	38,292	38,098	37,972	37,833	37,385	36,534	38,004	99.92	0.35
Fixed-Rate, Balloon	5,376	5,103	4,848	4,610	4,387	4,178	4,797	101.06	5.09
Fixed-Rate, Fully Amortizing	2,638	2,502	2,376	2,260	2,153	2,054	2,330	101.98	5.08
Construction and Land Loans									
Adjustable-Rate	7,990	7,972	7,954	7,936	7,919	7,902	7,955	99.98	0.22
Fixed-Rate	3,690	3,540	3,407	3,287	3,180	3,083	3,520	96.79	3.71
Second-Mortgage Loans and Securities									
Adjustable-Rate	37,881	37,785	37,691	37,598	37,507	37,417	37,689	100.01	0.25
Fixed-Rate	16,402	16,005	15,627	15,267	14,924	14,596	15,232	102.59	2.36
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	2,747	2,718	2,686	2,647	2,595	2,531	2,686	100.00	1.33
Accrued Interest Receivable	2,515	2,515	2,515	2,515	2,515	2,515	2,515	100.00	0.00
Advance for Taxes/Insurance	185	185	185	185	185	185	185	100.00	0.00
Float on Escrows on Owned Mortgages	30	50	76	102	126	150			-34.23
LESS: Value of Servicing on Mortgages Serviced by Others	18	27	44	55	60	62			-31.65
TOTAL MORTGAGE LOANS AND SECURITIES	**459,149**	**454,216**	**448,774**	**442,077**	**433,512**	**423,275**	**440,928**	**101.78**	**1.35**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	17,484	17,450	17,418	17,387	17,357	17,328	17,408	100.06	0.18
Fixed-Rate	3,097	3,000	2,908	2,819	2,733	2,651	3,130	92.90	3.12
Consumer Loans									
Adjustable-Rate	18,058	18,027	17,995	17,965	17,934	17,904	17,391	103.48	0.17
Fixed-Rate	3,007	2,980	2,954	2,928	2,904	2,879	3,048	96.92	0.88
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-614	-611	-609	-606	-603	-601	-609	0.00	0.44
Accrued Interest Receivable	241	241	241	241	241	241	241	100.00	0.00
TOTAL NONMORTGAGE LOANS	**41,273**	**41,087**	**40,908**	**40,734**	**40,566**	**40,402**	**40,609**	**100.74**	**0.43**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	14,379	14,379	14,379	14,379	14,379	14,379	14,379	100.00	0.00
Equities and All Mutual Funds	197	191	184	178	171	164	184	100.00	3.53
Zero-Coupon Securities	2	1	1	1	1	1	1	104.29	7.29
Government and Agency Securities	5,243	5,050	4,868	4,696	4,533	4,379	4,748	102.53	3.64
Term Fed Funds, Term Repos	1,750	1,748	1,746	1,744	1,743	1,741	1,747	99.97	0.10
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	8,280	7,788	7,361	6,989	6,665	6,381	7,457	98.71	5.42
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	15,272	15,016	14,657	14,179	13,612	12,867	14,699	99.72	2.86
Structured Securities (Complex)	2,736	2,698	2,662	2,588	2,499	2,406	2,666	99.83	2.07
LESS: Valuation Allowances for Investment Securities	1	1	1	1	0	0	1	100.00	1.66
TOTAL CASH, DEPOSITS, AND SECURITIES	**47,858**	**46,871**	**45,858**	**44,754**	**43,602**	**42,318**	**45,881**	**99.95**	**2.31**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	712	712	712	712	712	712	712	100.00	0.00
Real Estate Held for Investment	47	47	47	47	47	47	47	100.00	0.00
Investment in Unconsolidated Subsidiaries	2,005	1,885	1,765	1,645	1,525	1,405	1,765	100.00	6.80
Office Premises and Equipment	4,320	4,320	4,320	4,320	4,320	4,320	4,320	100.00	0.00
TOTAL REAL ASSETS, ETC.	**7,084**	**6,964**	**6,844**	**6,724**	**6,604**	**6,484**	**6,844**	**100.00**	**1.75**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	1,688	2,169	2,749	3,115	3,261	3,280			-17.22
Adjustable-Rate Servicing	2,851	2,902	2,970	3,195	3,235	3,232			-4.93
Float on Mortgages Serviced for Others	1,990	2,349	2,721	3,048	3,299	3,506			-12.84
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**6,528**	**7,420**	**8,440**	**9,358**	**9,794**	**10,018**			**-11.48**
OTHER ASSETS									
Purchased and Excess Servicing							9,194		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	18,392	18,392	18,392	18,392	18,392	18,392	18,392	100.00	0.00
Miscellaneous II							26,153		
Deposit Intangibles									
Retail CD Intangible	208	234	262	293	326	361			-11.21
Transaction Account Intangible	2,528	3,359	4,140	4,611	5,203	5,903			-15.11
MMDA Intangible	2,117	2,505	2,980	3,490	3,984	4,476			-16.54
Passbook Account Intangible	3,454	4,352	4,749	5,409	6,477	7,451			-11.13
Non-Interest-Bearing Account Intangible	1,615	2,372	3,090	3,772	4,422	5,042			-22.67
TOTAL OTHER ASSETS	**28,315**	**31,214**	**33,613**	**35,968**	**38,804**	**41,624**	**53,739**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							2,530		
TOTAL ASSETS	**590,206**	**587,772**	**584,437**	**579,616**	**572,882**	**564,122**	**590,531**	**99/96*** **	**0.70/1.14*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	168,497	168,103	167,715	167,359	167,029	166,734	167,760	99.97	0.22
Fixed-Rate Maturing in 13 Months or More	14,926	14,547	14,186	13,856	13,545	13,248	14,151	100.25	2.44
Variable-Rate	9,094	9,089	9,085	9,080	9,075	9,070	9,087	99.97	0.05
Demand									
Transaction Accounts	36,159	36,159	36,159	36,159	36,159	36,159	36,159	100/89*	0.00/1.95*
MMDAs	40,533	40,533	40,533	40,533	40,533	40,533	40,533	100/93*	0.00/1.32*
Passbook Accounts	47,185	47,185	47,185	47,185	47,185	47,185	47,185	100/90*	0.00/1.25*
Non-Interest-Bearing Accounts	33,002	33,002	33,002	33,002	33,002	33,002	33,002	100/91*	0.00/2.34*
TOTAL DEPOSITS	**349,397**	**348,618**	**347,864**	**347,173**	**346,528**	**345,931**	**347,877**	**100/96***	**0.21/0.94***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	41,421	41,030	40,649	40,277	39,915	39,561	40,825	99.57	0.93
Fixed-Rate Maturing in 37 Months or More	15,009	14,170	13,392	12,671	12,000	11,376	13,656	98.07	5.60
Variable-Rate	89,059	88,915	88,768	88,617	88,463	88,306	88,470	100.34	0.17
TOTAL BORROWINGS	**145,489**	**144,115**	**142,809**	**141,565**	**140,378**	**139,244**	**142,951**	**99.90**	**0.89**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	3,902	3,902	3,902	3,902	3,902	3,902	3,902	100.00	0.00
Other Escrow Accounts	463	449	436	424	412	401	512	85.09	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	17,435	17,435	17,435	17,435	17,435	17,435	17,435	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	3,783		
TOTAL OTHER LIABILITIES	**21,800**	**21,786**	**21,772**	**21,760**	**21,748**	**21,737**	**25,632**	**84.94**	**0.06**
Other Liabilities not Included Above									
Self-Valued	6,035	5,827	5,639	5,484	5,354	5,234	5,638	100.02	3.04
Unamortized Yield Adjustments							-12		
TOTAL LIABILITIES	**522,720**	**520,346**	**518,084**	**515,982**	**514,008**	**512,146**	**522,087**	**99/96****	**0.42/0.91****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	232	153	67	-161	-449	-741			
ARMs	138	76	-16	-112	-246	-430			
Other Mortgages	1,183	690	0	-902	-1,963	-3,160			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	2,219	1,365	-579	-3,656	-7,107	-10,585			
Sell Mortgages and MBS	-2,289	-1,544	29	2,539	5,375	8,244			
Purchase Non-Mortgage Items	2	1	0	-1	-2	-4			
Sell Non-Mortgage Items	-1	-1	0	1	1	2			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-1,450	-705	-20	611	1,194	1,734			
Pay Floating, Receive Fixed Swaps	2,802	1,450	193	-978	-2,071	-3,091			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	271	178	7	227	456	684			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-162	-83	0	88	179	275			
Options on Futures	0	0	0	0	0	0			
Construction LIP	61	26	-10	-45	-79	-113			
Self-Valued	2,558	1,279	309	-10	-162	-232			
TOTAL OFF-BALANCE-SHEET POSITIONS	**5,565**	**2,886**	**-20**	**-2,399**	**-4,873**	**-7,416**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	590,206	587,772	584,437	579,616	572,882	564,122	590,531	99/96***	0.70/1.14***
MINUS TOTAL LIABILITIES	522,720	520,346	518,084	515,982	514,008	512,146	522,087	99/96**	0.42/0.91**
PLUS OFF-BALANCE-SHEET POSITIONS	5,565	2,886	-20	-2,399	-4,873	-7,416			
TOTAL NET PORTFOLIO VALUE #	73,051	70,313	66,332	61,235	54,002	44,560	68,444	96.91	6.84

* 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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Amounts in Millions

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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	$342	$7,704	$16,389	$7,459	$2,140
WARM	307 mo	328 mo	340 mo	340 mo	325 mo
WAC	4.02%	5.62%	6.50%	7.41%	9.04%
Amount of these that is FHA or VA Guaranteed	$3	$203	$287	$125	$37
Securities Backed by Conventional Mortgages	$1,650	$5,939	$1,413	$63	$13
WARM	403 mo	361 mo	328 mo	280 mo	199 mo
Weighted Average Pass-Through Rate	4.81%	5.30%	6.21%	7.14%	8.57%
Securities Backed by FHA or VA Mortgages	$42	$186	$61	$8	$0
WARM	316 mo	323 mo	309 mo	252 mo	209 mo
Weighted Average Pass-Through Rate	4.72%	5.29%	6.26%	7.09%	8.19%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$785	$4,432	$4,484	$1,867	$904
WAC	4.64%	5.63%	6.40%	7.42%	9.05%
Mortgage Securities	$842	$1,039	$122	$7	$3
Weighted Average Pass-Through Rate	4.40%	5.20%	6.07%	7.08%	9.04%
WARM (of 15-Year Loans and Securities)	136 mo	164 mo	171 mo	114 mo	151 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$253	$2,427	$5,146	$795	$198
WAC	4.68%	5.57%	6.38%	7.35%	8.71%
Mortgage Securities	$372	$555	$27	$0	$0
Weighted Average Pass-Through Rate	4.76%	5.23%	6.06%	7.46%	9.25%
WARM (of Balloon Loans and Securities)	158 mo	263 mo	288 mo	253 mo	205 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$67,667**

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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	$590	$219	$1	$2,715	$256
WAC	6.72%	5.57%	6.97%	2.52%	3.60%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$10,281	$18,553	$21,617	$178,503	$16,163
Weighted Average Margin	432 bp	336 bp	272 bp	311 bp	269 bp
WAC	8.02%	6.05%	6.13%	7.91%	5.95%
WARM	336 mo	331 mo	341 mo	342 mo	302 mo
Weighted Average Time Until Next Payment Reset	2 mo	13 mo	45 mo	6 mo	22 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$248,899**

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	$2,036	$128	$64	$12,805	$200
Weighted Average Distance from Lifetime Cap	158 bp	99 bp	103 bp	170 bp	171 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$2,453	$838	$363	$114,378	$791
Weighted Average Distance from Lifetime Cap	302 bp	347 bp	352 bp	314 bp	351 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$6,221	$17,200	$20,848	$53,893	$15,400
Weighted Average Distance from Lifetime Cap	581 bp	555 bp	531 bp	485 bp	624 bp
Balances Without Lifetime Cap	$162	$606	$344	$143	$28
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$7,218	$17,329	$20,966	$17	$4,108
Weighted Average Periodic Rate Cap	136 bp	275 bp	335 bp	192 bp	189 bp
Balances Subject to Periodic Rate Floors	$4,915	$11,460	$19,829	$15	$3,997
MBS Included in ARM Balances	$630	$4,002	$859	$628	$262

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$9,449	$38,004
WARM	101 mo	257 mo
Remaining Term to Full Amortization	314 mo	
Rate Index Code	0	0
Margin	235 bp	248 bp
Reset Frequency	10 mo	5 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$2,176	$11,387
Wghted Average Distance to Lifetime Cap	119 bp	131 bp
Fixed-Rate:		
Balances	$4,797	$2,330
WARM	83 mo	142 mo
Remaining Term to Full Amortization	308 mo	
WAC	6.50%	6.63%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$7,955	$3,520
WARM	13 mo	75 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	160 bp	7.38%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$37,689	$15,232
WARM	326 mo	166 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	43 bp	8.20%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$17,408	$3,130
WARM	66 mo	43 mo
Margin in Column 1; WAC in Column 2	329 bp	5.64%
Reset Frequency	1 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$17,391	$3,048
WARM	120 mo	58 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	565 bp	7.80%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$385	$7,735
Fixed Rate		
Remaining WAL <= 5 Years	$43	$4,539
Remaining WAL 5-10 Years	$411	$190
Remaining WAL Over 10 Years	$557	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$59	$0
Floating Rate	$303	$26
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$369	$10
WAC	6.75%	6.10%
Principal-Only MBS	$56	$0
WAC	6.32%	0.00%
Total Mortgage-Derivative Securities - Book Value	$2,184	$12,501

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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	$21,330	$142,899	$123,083	$28,310	$7,511
WARM	158 mo	268 mo	307 mo	300 mo	274 mo
Weighted Average Servicing Fee	26 bp	29 bp	31 bp	34 bp	40 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	2,198 loans				
FHA/VA	33 loans				
Subserviced by Others	18 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$183,876	$109,459	Total # of Adjustable-Rate Loans Serviced	1,180 loans
WARM (in months)	320 mo	349 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	39 bp	72 bp		

Total Balances of Mortgage Loans Serviced for Others **$616,468**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$14,379		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$184		
Zero-Coupon Securities	$1	4.93%	80 mo
Government & Agency Securities	$4,748	4.79%	51 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,747	5.11%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$7,457	5.26%	102 mo
Memo: Complex Securities (from supplemental reporting)	$2,666		

Total Cash, Deposits, and Securities **$31,183**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$4,424
Accrued Interest Receivable	$2,515
Advances for Taxes and Insurance	$185
Less: Unamortized Yield Adjustments	$-2,660
Valuation Allowances	$1,737
Unrealized Gains (Losses)	$-149

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$451
Accrued Interest Receivable	$241
Less: Unamortized Yield Adjustments	$6
Valuation Allowances	$1,059
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$47
Repossessed Assets	$712
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$1,765
Office Premises and Equipment	$4,320
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-9
Less: Unamortized Yield Adjustments	$-34
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$9,194
Miscellaneous I	$18,392
Miscellaneous II	$26,153
TOTAL ASSETS	**$590,517**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$7,069
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$115
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$125
Mortgage-Related Mututal Funds	$59
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$6,285
Weighted Average Servicing Fee	40 bp
Adjustable-Rate Mortgage Loans Serviced	$12,967
Weighted Average Servicing Fee	36 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$5,300

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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	$69,530	$3,727	$1,656	$534
WAC	5.17%	4.63%	4.89%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$74,221	$16,478	$2,149	$636
WAC	5.08%	5.13%	4.45%	
WARM	6 mo	7 mo	7 mo	
Balances Maturing in 13 to 36 Months		$4,996	$5,197	$124
WAC		4.75%	4.24%	
WARM		18 mo	24 mo	
Balances Maturing in 37 or More Months			$3,959	$80
WAC			4.98%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$181,911**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$28,934	$1,889	$2,894
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$113,675	$22,797	$9,912
Penalty in Months of Forgone Interest	2.71 mo	5.36 mo	7.38 mo
Balances in New Accounts	$14,744	$1,259	$157

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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%	$50	$92	$1,903	0.49%
3.00 to 3.99%	$484	$2,507	$67	3.60%
4.00 to 4.99%	$895	$12,036	$3,737	4.55%
5.00 to 5.99%	$19,947	$4,433	$5,881	5.41%
6.00 to 6.99%	$5	$191	$1,969	6.76%
7.00 to 7.99%	$4	$20	$71	7.24%
8.00 to 8.99%	$10	$149	$5	8.04%
9.00 and Above	$0	$0	$23	10.15%
WARM	1 mo	24 mo	82 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$54,481**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$103,196
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	$36,159	2.40%	$1,338
Money Market Deposit Accounts (MMDAs)	$40,533	2.96%	$4,487
Passbook Accounts	$47,185	2.63%	$4,110
Non-Interest-Bearing Non-Maturity Deposits	$33,002		$1,991
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$560	0.40%	
Escrow for Mortgages Serviced for Others	$3,341	0.09%	
Other Escrows	$512	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$161,293		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-6		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-6		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$17,435		
Miscellaneous II	$3,783		
TOTAL LIABILITIES	**$522,087**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$2,451
EQUITY CAPITAL	$65,977
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$590,516**

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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	7	$826
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$12
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	15	$6,617
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	11	$3,652
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	7	$521
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	33	$964
1014	Opt commitment to orig 25- or 30-year FRMs	36	$6,584
1016	Opt commitment to orig "other" Mortgages	28	$46,230
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$53
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$129
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1,684
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$4
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$27
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$1,306
2016	Commit/purchase "other" Mortgage loans, svc retained		$151
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$486
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1,825
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	8	$8
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	13	$854
2036	Commit/sell "other" Mortgage loans, svc retained		$1,048
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$3,104
2054	Commit/purchase 25- to 30-year FRM MBS		$62,931
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$1
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$4,122
2074	Commit/sell 25- or 30-yr FRM MBS	6	$50,575
2076	Commit/sell "other" MBS		$300
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1,911

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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		$0
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$13
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$644
2116	Commit/purchase "other" Mortgage loans, svc released		$94
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$139
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$75
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	6	$5
2134	Commit/sell 25- or 30-yr FRM loans, svc released	14	$67
2136	Commit/sell "other" Mortgage loans, svc released		$2
2202	Firm commitment to originate 1-month COFI ARM loans		$23
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$7
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$16
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	8	$72
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	$14
2214	Firm commit/originate 25- or 30-year FRM loans	10	$146
2216	Firm commit/originate "other" Mortgage loans	9	$117
3014	Option to purchase 25- or 30-yr FRMs		$9,250
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$4
3028	Option to sell 3- or 5-year Treasury ARMs		$6
3032	Option to sell 10-, 15-, or 20-year FRMs		$301
3034	Option to sell 25- or 30-year FRMs		$4,274
4002	Commit/purchase non-Mortgage financial assets	11	$67
4022	Commit/sell non-Mortgage financial assets		$190
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,300
5004	IR swap: pay fixed, receive 3-month LIBOR		$15,081

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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
5024	IR swap: pay 1-month LIBOR, receive fixed		$9,725
5026	IR swap: pay 3-month LIBOR, receive fixed		$22,050
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$103
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$10
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$103
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$10
6004	Interest rate Cap based on 3-month LIBOR		$15
8002	Long futures contract on 30-day interest rate		$550
8006	Long futures contract on 2-year Treasury note		$600
8010	Long futures contract on 10-year Treasury note		$550
8016	Long futures contract on 3-month Eurodollar		$19,989
8046	Short futures contract on 3-month Eurodollar		$75,731
9040	Long put option on 3-month Eurodollar futures contract		$12,085
9502	Fixed-rate construction loans in process	40	$1,524
9512	Adjustable-rate construction loans in process	28	$4,249

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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		$163
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$506
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		$622
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,023
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$130
120	Other investment securities, fixed-coupon securities		$2
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$1
180	Consumer loans; loans on deposits		$3
183	Consumer loans; auto loans and leases		$131
184	Consumer loans; mobile home loans		$2
187	Consumer loans; recreational vehicles		$52
189	Consumer loans; other		$6
200	Variable-rate, fixed-maturity CDs	21	$9,087
220	Variable-rate FHLB advances	13	$54,466
299	Other variable-rate	7	$34,004
300	Govt. & agency securities, fixed-coupon securities		$3

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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	34	$2,666	$2,736	$2,698	$2,662	$2,588	$2,499	$2,406
123 - Mortgage Derivatives - M/V estimate	29	$14,699	$15,272	$15,016	$14,657	$14,179	$13,612	$12,867
129 - Mortgage-Related Mutual Funds - M/V estimate	7	$59	$60	$59	$59	$58	$56	$55
280 - FHLB putable advance-M/V estimate	16	$2,592	$2,808	$2,687	$2,579	$2,489	$2,415	$2,348
281 - FHLB convertible advance-M/V estimate	6	$256	$271	$262	$255	$253	$254	$253
282 - FHLB callable advance-M/V estimate		$1,424	$1,455	$1,440	$1,420	$1,398	$1,375	$1,352
289 - Other FHLB structured advances - M/V estimate		$698	$797	$753	$715	$680	$649	$620
290 - Other structured borrowings - M/V estimate	6	$668	$704	$685	$671	$664	$661	$659
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$186,217	$2,558	$1,279	$309	$-10	$-162	$-232