Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: West

All Reporting CMR | **Reporting Dockets: 92** | **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	37,628	-13,900	-27 %	7.53 %	-240 bp
+200 bp	43,313	-8,215	-16 %	8.54 %	-139 bp
+100 bp	48,244	-3,284	-6 %	9.39 %	-54 bp
0 bp	51,528			9.93 %	
-100 bp	53,311	1,783	+3 %	10.21 %	+28 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	9.93 %	9.97 %	10.69 %
Post-shock NPV Ratio	8.54 %	8.63 %	10.69 %
Sensitivity Measure: Decline in NPV Ratio	139 bp	134 bp	0 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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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	53,595	52,000	48,928	46,023	43,353	50,838	102.29	4.49
30-Year Mortgage Securities	7,852	7,688	7,381	7,014	6,630	7,377	104.22	3.07
15-Year Mortgages and MBS	22,929	22,216	21,216	20,182	19,184	21,568	103.00	3.86
Balloon Mortgages and MBS	8,241	8,074	7,834	7,532	7,187	7,956	101.48	2.52
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	8,192	8,178	8,155	8,121	8,069	7,805	104.78	0.22
7 Month to 2 Year Reset Frequency	13,694	13,564	13,429	13,271	13,050	13,017	104.20	0.98
2+ to 5 Year Reset Frequency	33,806	32,852	31,728	30,482	29,156	32,483	101.14	3.16
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	119,760	119,062	118,098	116,851	115,285	114,121	104.33	0.70
2 Month to 5 Year Reset Frequency	36,012	35,292	34,499	33,627	32,671	34,333	102.79	2.14
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	12,683	12,563	12,446	12,330	12,206	12,605	99.66	0.94
Adjustable-Rate, Fully Amortizing	30,647	30,372	30,114	29,860	29,599	30,471	99.67	0.88
Fixed-Rate, Balloon	5,420	5,184	4,962	4,752	4,554	4,794	108.13	4.42
Fixed-Rate, Fully Amortizing	3,633	3,465	3,309	3,164	3,029	3,277	105.73	4.67
Construction and Land Loans								
Adjustable-Rate	4,323	4,317	4,311	4,306	4,300	4,320	99.94	0.14
Fixed-Rate	2,271	2,200	2,135	2,076	2,023	2,436	90.30	3.10
Second-Mortgage Loans and Securities								
Adjustable-Rate	18,049	18,024	17,999	17,977	17,955	18,228	98.88	0.14
Fixed-Rate	8,249	8,047	7,855	7,672	7,498	8,054	99.92	2.45
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	384	380	375	369	362	380	100.00	1.16
Accrued Interest Receivable	1,377	1,377	1,377	1,377	1,377	1,377	100.00	0.00
Advance for Taxes/Insurance	170	170	170	170	170	170	100.00	0.00
Float on Escrows on Owned Mortgages	10	32	59	82	101			-76.91
LESS: Value of Servicing on Mortgages Serviced by Others	-401	-512	-606	-629	-628			-20.04
TOTAL MORTGAGE LOANS AND SECURITIES	**391,698**	**385,569**	**376,984**	**367,867**	**358,388**	**375,609**	**102.65**	**1.91**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	11,342	11,325	11,309	11,294	11,281	11,299	100.23	0.15
Fixed-Rate	1,862	1,769	1,683	1,605	1,533	1,551	114.04	5.05
Consumer Loans								
Adjustable-Rate	463	463	463	463	462	479	96.75	0.06
Fixed-Rate	13,459	13,248	13,043	12,844	12,651	11,990	110.50	1.57
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-444	-438	-433	-428	-424	-438	0.00	1.21
Accrued Interest Receivable	226	226	226	226	226	226	100.00	0.00
TOTAL NONMORTGAGE LOANS	**26,908**	**26,592**	**26,291**	**26,004**	**25,729**	**25,106**	**105.92**	**1.16**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	12,322	12,322	12,322	12,322	12,322	12,322	100.00	0.00
Equities and All Mutual Funds	963	917	864	819	774	917	100.00	5.41
Zero-Coupon Securities	130	126	123	120	116	125	101.21	2.76
Government and Agency Securities	23,016	21,828	20,711	19,662	18,675	21,329	102.34	5.28
Term Fed Funds, Term Repos	2,450	2,448	2,445	2,442	2,439	2,447	100.04	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	602	560	524	491	461	537	104.27	6.94
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	9,907	9,865	9,749	9,596	9,437	9,860	100.05	0.80
Structured Securities (Complex)	4,617	4,556	4,478	4,399	4,318	4,524	100.69	1.52
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.12
TOTAL CASH, DEPOSITS, AND SECURITIES	**54,007**	**52,622**	**51,216**	**49,850**	**48,544**	**52,061**	**101.08**	**2.65**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	363	363	363	363	363	363	100.00	0.00
Real Estate Held for Investment	128	128	128	128	128	128	100.00	0.00
Investment in Unconsolidated Subsidiaries	188	187	179	167	152	187	100.00	2.28
Office Premises and Equipment	4,114	4,114	4,114	4,114	4,114	4,114	100.00	0.00
TOTAL REAL ASSETS, ETC.	**4,793**	**4,792**	**4,784**	**4,773**	**4,757**	**4,792**	**100.00**	**0.09**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2,149	2,979	4,086	4,591	4,677			-32.49
Adjustable-Rate Servicing	1,258	1,321	1,342	1,340	1,337			-3.18
Float on Mortgages Serviced for Others	1,383	1,853	2,409	2,777	3,033			-27.68
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**4,790**	**6,154**	**7,836**	**8,708**	**9,048**			**-24.75**
OTHER ASSETS								
Purchased and Excess Servicing						6,221		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	32,110	32,110	32,110	32,110	32,110	32,110	100.00	0.00
Miscellaneous II						13,499		
Deposit Intangibles								
Retail CD Intangible	84	106	121	136	150			-17.54
Transaction Account Intangible	3,354	4,792	6,249	7,669	9,318			-30.21
MMDA Intangible	2,505	3,400	4,515	5,394	6,238			-29.56
Passbook Account Intangible	1,235	1,752	2,267	2,772	3,227			-29.46
Non-Interest-Bearing Account Intangible	436	950	1,439	1,906	2,349			-52.78
TOTAL OTHER ASSETS	**39,723**	**43,109**	**46,701**	**49,986**	**53,391**	**51,830**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						3,802		
TOTAL ASSETS	**521,919**	**518,838**	**513,812**	**507,188**	**499,857**	**513,200**	**101/99*** **	**0.78/1.48*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	51,099	50,884	50,670	50,458	50,249	50,683	100.40	0.42
Fixed-Rate Maturing in 13 Months or More	24,231	23,605	23,002	22,419	21,857	22,446	105.16	2.60
Variable-Rate	181	181	181	181	181	181	100.03	0.06
Demand								
Transaction Accounts	64,232	64,232	64,232	64,232	64,232	64,232	100/93*	0.00/2.44*
MMDAs	70,772	70,772	70,772	70,772	70,772	70,772	100/95*	0.00/1.49*
Passbook Accounts	22,963	22,963	22,963	22,963	22,963	22,963	100/92*	0.00/2.43*
Non-Interest-Bearing Accounts	22,038	22,038	22,038	22,038	22,038	22,038	100/96*	0.00/2.38*
TOTAL DEPOSITS	**255,516**	**254,675**	**253,857**	**253,063**	**252,292**	**253,316**	**101/96***	**0.32/1.77***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	73,079	72,711	72,348	71,990	71,639	72,074	100.88	0.50
Fixed-Rate Maturing in 37 Months or More	10,840	10,326	9,844	9,391	8,964	9,665	106.84	4.82
Variable-Rate	55,119	55,027	54,932	54,838	54,745	55,090	99.88	0.17
TOTAL BORROWINGS	**139,038**	**138,064**	**137,124**	**136,220**	**135,348**	**136,829**	**100.90**	**0.69**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	5,295	5,295	5,295	5,295	5,295	5,295	100.00	0.00
Other Escrow Accounts	7,132	6,913	6,708	6,515	6,333	7,437	92.96	3.07
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	1	1	1	1	1	1	100.00	0.00
Miscellaneous I	42,298	42,298	42,298	42,298	42,298	42,298	100.00	0.00
Miscellaneous II	0	0	0	0	0	3,726		
TOTAL OTHER LIABILITIES	**54,726**	**54,507**	**54,302**	**54,109**	**53,927**	**58,756**	**92.77**	**0.39**
Other Liabilities not Included Above								
Self-Valued	20,958	20,591	20,210	19,840	19,478	20,032	102.79	1.81
Unamortized Yield Adjustments						20		
TOTAL LIABILITIES	**470,238**	**467,837**	**465,494**	**463,232**	**461,045**	**468,953**	**100/97****	**0.51/1.28****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	1,119	446	-1,291	-2,778	-4,046			
ARMs	293	164	17	-171	-412			
Other Mortgages	52	0	-70	-152	-239			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	2,442	533	-2,976	-6,003	-8,676			
Sell Mortgages and MBS	-3,843	-787	4,872	9,559	13,620			
Purchase Non-Mortgage Items	1	0	-1	-1	-2			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-1,438	-1,141	-686	-241	187			
Pay Floating, Receive Fixed	2,450	849	-818	-2,337	-3,718			
Basis Swaps	0	0	0	0	0			
Swaptions	94	257	494	775	1,071			
OTHER DERIVATIVES								
Options on Mortgages and MBS	0	6	315	680	992			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	310	180	90	38	26			
Futures	1	0	-1	-3	-5			
Options on Futures	-1	-1	0	0	0			
Construction LIP	-54	-86	-116	-143	-170			
Self-Valued	202	105	97	135	189			
TOTAL OFF-BALANCE-SHEET POSITIONS	**1,630**	**527**	**-74**	**-644**	**-1,183**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
+ ASSETS	521,919	518,838	513,812	507,188	499,857	513,200	101/99***	0.78/1.48***
- LIABILITIES	470,238	467,837	465,494	463,232	461,045	468,953	100/97**	0.51/1.28**
+ OFF-BALANCE-SHEET POSITIONS	1,630	527	-74	-644	-1,183			
TOTAL NET PORTFOLIO VALUE #	53,311	51,528	48,244	43,313	37,628	44,246	116.46	4.92

* 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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Amounts in Millions

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	$3,741	$23,404	$13,945	$6,581	$3,167
WARM	356 mo	351 mo	345 mo	319 mo	290 mo
WAC	4.24%	5.46%	6.37%	7.37%	8.92%
Amount of these that is FHA or VA Guaranteed	$180	$1,976	$2,163	$813	$324
Securities Backed by Conventional Mortgages	$269	$1,954	$1,193	$1,432	$185
WARM	319 mo	354 mo	333 mo	326 mo	228 mo
Weighted Average Pass-Through Rate	4.27%	5.22%	6.23%	7.23%	8.77%
Securities Backed by FHA or VA Mortgages	$31	$215	$1,277	$491	$331
WARM	346 mo	318 mo	330 mo	315 mo	274 mo
Weighted Average Pass-Through Rate	4.50%	5.16%	6.33%	7.15%	8.34%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$5,830	$8,075	$2,437	$1,047	$531
WAC	4.70%	5.32%	6.39%	7.36%	9.09%
Mortgage Securities	$1,139	$1,978	$428	$69	$35
Weighted Average Pass-Through Rate	4.31%	5.14%	6.09%	7.22%	8.74%
WARM (of 15-Year Loans and Securities)	174 mo	177 mo	159 mo	130 mo	136 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$3,426	$3,227	$577	$200	$75
WAC	4.54%	5.33%	6.42%	7.34%	8.66%
Mortgage Securities	$307	$107	$29	$9	$0
Weighted Average Pass-Through Rate	4.30%	5.33%	6.19%	7.10%	9.40%
WARM (of Balloon Loans and Securities)	163 mo	142 mo	128 mo	108 mo	109 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$87,739**

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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	$109	$79	$1	$5,720	$98
WAC	3.98%	4.17%	6.64%	2.85%	4.77%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$7,696	$12,938	$32,482	$108,401	$34,235
Weighted Average Margin	337 bp	376 bp	266 bp	283 bp	268 bp
WAC	5.71%	6.04%	4.84%	4.58%	5.59%
WARM	305 mo	313 mo	350 mo	336 mo	337 mo
Weighted Average Time Until Next Payment Reset	3 mo	13 mo	48 mo	5 mo	37 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$201,758**

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	$25	$62	$40	$13	$9
Weighted Average Distance from Lifetime Cap	77 bp	107 bp	109 bp	109 bp	133 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$48	$129	$194	$378	$707
Weighted Average Distance from Lifetime Cap	341 bp	334 bp	339 bp	334 bp	363 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$6,962	$12,285	$31,895	$113,586	$33,576
Weighted Average Distance from Lifetime Cap	720 bp	663 bp	552 bp	711 bp	636 bp
Balances Without Lifetime Cap	$769	$540	$354	$144	$41
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$5,929	$12,188	$29,362	$918	$7,606
Weighted Average Periodic Rate Cap	159 bp	165 bp	291 bp	182 bp	184 bp
Balances Subject to Periodic Rate Floors	$4,508	$11,682	$29,393	$752	$7,242
MBS Included in ARM Balances	$1,778	$1,565	$1,230	$10,027	$213

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$12,605	$30,471
WARM	101 mo	283 mo
Remaining Term to Full Amortization	298 mo	
Rate Index Code	0	0
Margin	209 bp	235 bp
Reset Frequency	17 mo	5 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$224	$104
Wghted Average Distance to Lifetime Cap	217 bp	184 bp
Fixed-Rate:		
Balances	$4,794	$3,277
WARM	69 mo	130 mo
Remaining Term to Full Amortization	292 mo	
WAC	7.17%	7.23%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,320	$2,436
WARM	14 mo	72 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	147 bp	6.46%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$18,228	$8,054
WARM	306 mo	215 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	97 bp	6.76%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$11,299	$1,551
WARM	35 mo	81 mo
Margin in Column 1; WAC in Column 2	129 bp	6.90%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$479	$11,990
WARM	116 mo	53 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	325 bp	12.49%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$3,380	$2,508
Fixed Rate		
Remaining WAL <= 5 Years	$204	$2,161
Remaining WAL 5-10 Years	$9	$742
Remaining WAL Over 10 Years	$63	
Superfloaters	$0	
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	$206	$0
WAC	5.51%	9.50%
Principal-Only MBS	$548	$0
WAC	6.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$4,449	$5,411

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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	$29,093	$168,018	$173,828	$98,601	$28,579
WARM	189 mo	284 mo	300 mo	290 mo	261 mo
Weighted Average Servicing Fee	28 bp	28 bp	31 bp	37 bp	40 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	3,401 loans
FHA/VA	854 loans
Subserviced by Others	0 loans

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$63,525	$24,332	Total # of Adjustable-Rate Loans Serviced	558 loans
WARM (in months)	329 mo	286 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	41 bp	84 bp		

Total Balances of Mortgage Loans Serviced for Others **$585,976**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$12,322		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$917		
Zero-Coupon Securities	$125	2.29%	33 mo
Government & Agency Securities	$21,329	3.65%	71 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,447	1.16%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$537	5.30%	121 mo
Memo: Complex Securities (from supplemental reporting)	$4,524		

Total Cash, Deposits, and Securities **$42,201**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$2,362
Accrued Interest Receivable	$1,377
Advances for Taxes and Insurance	$170
Less: Unamortized Yield Adjustments	$-2,411
Valuation Allowances	$1,982
Unrealized Gains (Losses)	$446

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$292
Accrued Interest Receivable	$226
Less: Unamortized Yield Adjustments	$-38
Valuation Allowances	$730
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$128
Repossessed Assets	$363
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$187
Office Premises and Equipment	$4,114
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-32
Less: Unamortized Yield Adjustments	$-941
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$6,221
Miscellaneous I	$32,110
Miscellaneous II	$13,499
TOTAL ASSETS	**$513,200**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$1,400
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$949
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$494
Mortgage-Related Mututal Funds	$424
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$35,768
Weighted Average Servicing Fee	7 bp
Adjustable-Rate Mortgage Loans Serviced	$47,304
Weighted Average Servicing Fee	13 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$8

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$17,313	$3,768	$173	$198
WAC	1.36%	3.12%	4.01%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$18,141	$10,331	$958	$356
WAC	1.41%	2.78%	3.62%	
WARM	6 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$10,897	$3,364	$149
WAC		3.05%	5.85%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$8,186	$44
WAC			4.55%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$73,130**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$3,778	$676	$471
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$30,855	$23,894	$11,928
Penalty in Months of Forgone Interest	2.84 mo	4.94 mo	9.11 mo
Balances in New Accounts	$1,523	$1,356	$588

AGGREGATE SCHEDULE CMR REPORT

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%	$40,630	$16,211	$2,445	1.52%
3.00 to 3.99%	$496	$2,369	$1,270	3.56%
4.00 to 4.99%	$441	$2,314	$831	4.53%
5.00 to 5.99%	$995	$5,032	$2,608	5.42%
6.00 to 6.99%	$1,081	$1,902	$1,573	6.59%
7.00 to 7.99%	$134	$442	$112	7.39%
8.00 to 8.99%	$0	$15	$303	8.36%
9.00 and Above	$3	$9	$524	9.62%
WARM	1 mo	14 mo	68 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$81,739**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$75,303
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	$64,232	1.49%	$6,375
Money Market Deposit Accounts (MMDAs)	$70,772	1.36%	$4,393
Passbook Accounts	$22,963	0.81%	$1,076
Non-Interest-Bearing Non-Maturity Deposits	$22,038		$1,143
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$518	1.67%	
Escrow for Mortgages Serviced for Others	$4,777	2.78%	
Other Escrows	$7,437	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$192,737		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$18		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$1		
Miscellaneous I	$42,298		
Miscellaneous II	$3,726		
TOTAL LIABILITIES	**$468,953**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$142
EQUITY CAPITAL	$44,126
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$513,220**

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	$6,290
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	11	$26
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	32	$1,182
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	17	$7,806
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	13	$105
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	43	$7,352
1014	Opt commitment to orig 25- or 30-year FRMs	42	$21,075
1016	Opt commitment to orig "other" Mortgages	29	$2,313
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		$15
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1,588
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$7,223
2016	Commit/purchase "other" Mortgage loans, svc retained		$2,682
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$0
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$129
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	7	$8
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	20	$5,829
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	20	$13,608
2036	Commit/sell "other" Mortgage loans, svc retained		$2
2042	Commit/purchase 1-month COFI ARM MBS		$4
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$7
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$8
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$11,635
2054	Commit/purchase 25- to 30-year FRM MBS	8	$24,536
2056	Commit/purchase "other" MBS		$10
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$151
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$615

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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		$41
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	8	$13,990
2074	Commit/sell 25- or 30-yr FRM MBS	10	$38,916
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$95
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$56
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$26
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$176
2116	Commit/purchase "other" Mortgage loans, svc released		$83
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$2
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$342
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	11	$13
2134	Commit/sell 25- or 30-yr FRM loans, svc released	14	$74
2136	Commit/sell "other" Mortgage loans, svc released		$14
2202	Firm commitment to originate 1-month COFI ARM loans		$6
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$2
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$128
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$17
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$1
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	10	$47
2214	Firm commit/originate 25- or 30-year FRM loans	14	$348
2216	Firm commit/originate "other" Mortgage loans	15	$76
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$26
3028	Option to sell 3- or 5-year Treasury ARMs		$21
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$229
3034	Option to sell 25- or 30-year FRMs	7	$5,364
3036	Option to sell "other" Mortgages		$2

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$120
3074	Short option to sell 25- or 30-yr FRMs		$76
4002	Commit/purchase non-Mortgage financial assets	12	$79
4006	Commit/purchase "other" liabilities		$1
4022	Commit/sell non-Mortgage financial assets		$103
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,182
5004	IR swap: pay fixed, receive 3-month LIBOR	7	$22,754
5006	IR swap: pay fixed, receive 6-month LIBOR		$15
5022	IR swap: pay fixed, receive the prime rate		$50
5024	IR swap: pay 1-month LIBOR, receive fixed		$875
5026	IR swap: pay 3-month LIBOR, receive fixed		$29,064
5104	IR swaption: pay fixed, receive 3-month LIBOR		$10,891
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		$54
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$145
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$54
5572	IR swap, amortizing: pay 1-mo LIBOR, receive MBS coupon		$10
6004	Interest rate Cap based on 3-month LIBOR		$50
6020	Interest rate Cap based on cost-of-funds index (COFI)		$281
6050	Short interest rate Cap based on cost-of-funds index		$281
7004	Interest rate floor based on 3-month LIBOR		$4,850
8010	Long futures contract on 10-year Treasury note		$24
8046	Short futures contract on 3-month Eurodollar		$120
9010	Long call option on 10-year T-note futures contract		$19
9058	Short call option on 10-year T-note futures contract		$23
9502	Fixed-rate construction loans in process	47	$1,531
9512	Adjustable-rate construction loans in process	39	$3,076