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: 27** **September 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	35,722	-18,023	-34 %	6.93 %	-316 bp
+200 bp	43,292	-10,454	-19 %	8.28 %	-181 bp
+100 bp	49,227	-4,519	-8 %	9.31 %	-78 bp
0 bp	53,745			10.09 %	
-100 bp	57,872	4,127	+8 %	10.79 %	+71 bp
-200 bp	62,088	8,342	+16 %	11.51 %	+143 bp

Risk Measure for a Given Rate Shock

	9/30/2007	6/30/2007	9/30/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	10.09 %	11.14 %	9.33 %
Post-shock NPV Ratio	8.28 %	8.94 %	7.60 %
Sensitivity Measure: Decline in NPV Ratio	181 bp	220 bp	173 bp
TB 13a Level of Risk	Minimal	Moderate	Minimal

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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	34,833	34,341	33,805	32,965	31,710	30,293	33,220	101.76	2.04
30-Year Mortgage Securities	8,652	8,462	8,135	7,736	7,315	6,914	8,384	97.03	4.46
15-Year Mortgages and MBS	11,351	11,176	10,908	10,574	10,211	9,842	10,820	100.81	2.76
Balloon Mortgages and MBS	15,764	15,513	15,207	14,827	14,364	13,821	15,222	99.90	2.25
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	9,587	9,529	9,478	9,424	9,362	9,287	9,311	101.80	0.56
7 Month to 2 Year Reset Frequency	17,874	17,736	17,602	17,481	17,239	16,932	17,487	100.66	0.72
2+ to 5 Year Reset Frequency	23,101	22,829	22,541	22,123	21,453	20,700	22,384	100.70	1.57
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	164,856	163,586	162,238	160,721	158,888	156,501	156,976	103.35	0.88
2 Month to 5 Year Reset Frequency	14,202	14,004	13,792	13,565	13,326	13,065	14,146	97.50	1.59
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	8,544	8,475	8,424	8,378	8,300	8,197	8,423	100.01	0.58
Adjustable-Rate, Fully Amortizing	37,406	37,141	36,987	36,862	36,485	35,786	36,958	100.08	0.38
Fixed-Rate, Balloon	5,101	4,836	4,589	4,357	4,141	3,939	4,665	98.35	5.22
Fixed-Rate, Fully Amortizing	2,556	2,417	2,290	2,173	2,067	1,968	2,291	99.93	5.32
Construction and Land Loans									
Adjustable-Rate	6,697	6,684	6,671	6,658	6,645	6,632	6,673	99.97	0.19
Fixed-Rate	2,416	2,320	2,234	2,157	2,088	2,025	2,420	92.33	3.65
Second-Mortgage Loans and Securities									
Adjustable-Rate	40,529	40,427	40,327	40,229	40,132	40,036	40,290	100.09	0.25
Fixed-Rate	19,362	18,901	18,461	18,041	17,641	17,259	17,978	102.69	2.33
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	5,459	5,404	5,343	5,272	5,180	5,071	5,343	100.00	1.24
Accrued Interest Receivable	2,667	2,667	2,667	2,667	2,667	2,667	2,667	100.00	0.00
Advance for Taxes/Insurance	142	142	142	142	142	142	142	100.00	0.00
Float on Escrows on Owned Mortgages	24	39	59	84	109	131			-37.85
LESS: Value of Servicing on Mortgages Serviced by Others	24	29	44	56	62	65			-30.86
TOTAL MORTGAGE LOANS AND SECURITIES	**431,101**	**426,600**	**421,858**	**416,379**	**409,402**	**401,145**	**415,802**	**101.46**	**1.21**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	4,443	4,439	4,435	4,432	4,429	4,426	4,442	99.85	0.08
Fixed-Rate	580	558	537	518	499	481	571	94.14	3.74
Consumer Loans									
Adjustable-Rate	10,503	10,478	10,453	10,428	10,403	10,379	9,919	105.38	0.24
Fixed-Rate	2,483	2,459	2,436	2,414	2,392	2,371	2,514	96.89	0.93
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-427	-426	-424	-423	-421	-420	-424	0.00	0.36
Accrued Interest Receivable	80	80	80	80	80	80	80	100.00	0.00
TOTAL NONMORTGAGE LOANS	**17,662**	**17,588**	**17,517**	**17,449**	**17,383**	**17,319**	**17,102**	**102.43**	**0.40**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	8,923	8,923	8,923	8,923	8,923	8,923	8,923	100.00	0.00
Equities and All Mutual Funds	273	263	253	243	233	223	253	100.00	3.94
Zero-Coupon Securities	0	0	0	0	0	0	0	0.00	0.33
Government and Agency Securities	11,150	10,437	9,778	9,170	8,608	8,087	9,239	105.84	6.48
Term Fed Funds, Term Repos	3,630	3,627	3,624	3,621	3,618	3,616	3,623	100.02	0.08
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	8,786	8,270	7,825	7,440	7,106	6,815	7,890	99.18	5.30
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	16,135	15,795	15,332	14,827	14,269	13,695	15,334	99.99	3.16
Structured Securities (Complex)	2,472	2,464	2,453	2,415	2,350	2,274	2,453	100.03	1.01
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**51,370**	**49,780**	**48,189**	**46,641**	**45,108**	**43,634**	**47,715**	**100.99**	**3.26**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	1,256	1,256	1,256	1,256	1,256	1,256	1,256	100.00	0.00
Real Estate Held for Investment	43	43	43	43	43	43	43	100.00	0.00
Investment in Unconsolidated Subsidiaries	2,156	2,027	1,898	1,769	1,640	1,511	1,898	100.00	6.81
Office Premises and Equipment	3,814	3,814	3,814	3,814	3,814	3,814	3,814	100.00	0.00
TOTAL REAL ASSETS, ETC.	**7,269**	**7,140**	**7,011**	**6,882**	**6,753**	**6,624**	**7,011**	**100.00**	**1.84**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	1,461	1,866	2,461	2,944	3,154	3,205			-21.90
Adjustable-Rate Servicing	2,749	2,783	2,826	3,117	3,205	3,213			-5.92
Float on Mortgages Serviced for Others	1,805	2,126	2,486	2,834	3,090	3,297			-14.24
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**6,014**	**6,775**	**7,773**	**8,895**	**9,449**	**9,715**			**-13.64**
OTHER ASSETS									
Purchased and Excess Servicing							9,762		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	18,014	18,014	18,014	18,014	18,014	18,014	18,014	100.00	0.00
Miscellaneous II							26,254		
Deposit Intangibles									
Retail CD Intangible	156	177	199	224	250	278			-11.65
Transaction Account Intangible	1,904	2,552	3,214	3,659	4,158	4,686			-17.23
MMDA Intangible	1,806	2,179	2,472	2,848	3,352	3,838			-13.53
Passbook Account Intangible	2,679	3,440	3,961	4,447	5,252	5,994			-12.71
Non-Interest-Bearing Account Intangible	1,340	2,013	2,652	3,260	3,839	4,390			-23.51
TOTAL OTHER ASSETS	**25,899**	**28,375**	**30,514**	**32,452**	**34,866**	**37,201**	**54,030**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							2,144		
TOTAL ASSETS	**539,314**	**536,257**	**532,862**	**528,698**	**522,960**	**515,636**	**543,804**	**98/96*****	**0.71/1.12*****

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	165,852	165,419	164,992	164,577	164,178	163,837	164,706	100.17	0.26
Fixed-Rate Maturing in 13 Months or More	12,553	12,220	11,900	11,605	11,348	11,098	11,715	101.58	2.58
Variable-Rate	1,475	1,474	1,474	1,473	1,473	1,472	1,470	100.23	0.03
Demand									
Transaction Accounts	29,088	29,088	29,088	29,088	29,088	29,088	29,088	100/89*	0.00/2.14*
MMDAs	37,336	37,336	37,336	37,336	37,336	37,336	37,336	100/93*	0.00/0.96*
Passbook Accounts	38,406	38,406	38,406	38,406	38,406	38,406	38,406	100/90*	0.00/1.46*
Non-Interest-Bearing Accounts	29,332	29,332	29,332	29,332	29,332	29,332	29,332	100/91*	0.00/2.34*
TOTAL DEPOSITS	**314,042**	**313,275**	**312,528**	**311,818**	**311,161**	**310,569**	**312,054**	**100/96***	**0.23/0.93***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	53,178	52,776	52,381	51,994	51,614	51,241	52,364	100.03	0.75
Fixed-Rate Maturing in 37 Months or More	13,283	12,490	11,758	11,082	10,458	9,879	12,102	97.15	5.98
Variable-Rate	84,387	84,227	84,065	83,900	83,733	83,564	83,732	100.40	0.19
TOTAL BORROWINGS	**150,848**	**149,492**	**148,204**	**146,976**	**145,805**	**144,684**	**148,198**	**100.00**	**0.85**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	4,669	4,669	4,669	4,669	4,669	4,669	4,669	100.00	0.00
Other Escrow Accounts	373	362	351	341	332	323	412	85.34	2.91
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	11,740	11,740	11,740	11,740	11,740	11,740	11,740	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	2,997		
TOTAL OTHER LIABILITIES	**16,783**	**16,771**	**16,761**	**16,751**	**16,741**	**16,733**	**19,818**	**84.57**	**0.06**
Other Liabilities not Included Above									
Self-Valued	2,906	2,850	2,802	2,744	2,681	2,619	2,786	100.58	1.90
Unamortized Yield Adjustments							-38		
TOTAL LIABILITIES	**484,579**	**482,389**	**480,294**	**478,288**	**476,389**	**474,606**	**482,819**	**99/97****	**0.43/0.88****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	340	227	123	-123	-453	-815			
ARMs	103	65	30	-11	-61	-135			
Other Mortgages	1,256	711	0	-924	-2,002	-3,210			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	609	320	-107	-796	-1,575	-2,352			
Sell Mortgages and MBS	-1,013	-620	-75	824	1,850	2,894			
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	-1,148	-636	-155	298	724	1,126			
Pay Floating, Receive Fixed Swaps	4,548	2,372	399	-1,395	-3,029	-4,521			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	-4	-4	6	49	96	142			
Interest-Rate Caps	0	0	1	2	3	4			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-353	-172	0	164	321	471			
Options on Futures	0	0	0	0	0	0			
Construction LIP	63	26	-11	-47	-83	-119			
Self-Valued	2,949	1,714	966	778	930	1,207			
TOTAL OFF-BALANCE-SHEET POSITIONS	**7,352**	**4,004**	**1,177**	**-1,183**	**-3,280**	**-5,308**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	539,314	536,257	532,862	528,698	522,960	515,636	543,804	98/96***	0.71/1.12***
MINUS TOTAL LIABILITIES	484,579	482,389	480,294	478,288	476,389	474,606	482,819	99/97**	0.43/0.88**
PLUS OFF-BALANCE-SHEET POSITIONS	7,352	4,004	1,177	-1,183	-3,280	-5,308			
TOTAL NET PORTFOLIO VALUE #	62,088	57,872	53,745	49,227	43,292	35,722	60,985	88.13	8.00

* 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	$31	$2,623	$13,176	$14,098	$3,292
WARM	312 mo	320 mo	339 mo	346 mo	341 mo
WAC	4.19%	5.67%	6.63%	7.42%	8.73%
Amount of these that is FHA or VA Guaranteed	$2	$135	$231	$102	$29
Securities Backed by Conventional Mortgages	$1,596	$5,813	$936	$5	$5
WARM	402 mo	400 mo	348 mo	322 mo	188 mo
Weighted Average Pass-Through Rate	4.83%	5.40%	6.27%	7.33%	9.03%
Securities Backed by FHA or VA Mortgages	$23	$5	$1	$1	$0
WARM	329 mo	468 mo	343 mo	258 mo	222 mo
Weighted Average Pass-Through Rate	4.91%	5.06%	6.10%	7.33%	8.00%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$172	$2,547	$4,214	$1,797	$605
WAC	4.69%	5.70%	6.49%	7.38%	8.75%
Mortgage Securities	$507	$887	$87	$4	$2
Weighted Average Pass-Through Rate	4.72%	5.44%	6.38%	7.34%	9.15%
WARM (of 15-Year Loans and Securities)	137 mo	161 mo	140 mo	99 mo	136 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$225	$1,911	$9,060	$2,501	$649
WAC	4.71%	5.56%	6.49%	7.35%	8.62%
Mortgage Securities	$345	$500	$31	$0	$0
Weighted Average Pass-Through Rate	4.78%	5.23%	6.03%	7.46%	9.25%
WARM (of Balloon Loans and Securities)	167 mo	257 mo	300 mo	278 mo	236 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities **$67,647**

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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	$686	$245	$1	$5,586	$70
WAC	6.99%	5.69%	5.64%	5.26%	5.75%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$8,625	$17,242	$22,383	$151,390	$14,076
Weighted Average Margin	398 bp	327 bp	264 bp	306 bp	269 bp
WAC	8.23%	5.93%	6.61%	7.80%	6.12%
WARM	306 mo	324 mo	342 mo	342 mo	294 mo
Weighted Average Time Until Next Payment Reset	2 mo	12 mo	50 mo	5 mo	20 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$220,305**

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	$1,332	$138	$17	$13,018	$205
Weighted Average Distance from Lifetime Cap	160 bp	157 bp	159 bp	168 bp	164 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$2,836	$846	$316	$86,469	$1,112
Weighted Average Distance from Lifetime Cap	324 bp	334 bp	358 bp	304 bp	328 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$4,937	$16,462	$22,024	$57,346	$12,821
Weighted Average Distance from Lifetime Cap	633 bp	544 bp	523 bp	495 bp	612 bp
Balances Without Lifetime Cap	$206	$41	$28	$144	$9
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$5,923	$16,780	$22,081	$14	$3,853
Weighted Average Periodic Rate Cap	131 bp	306 bp	367 bp	174 bp	191 bp
Balances Subject to Periodic Rate Floors	$4,599	$12,034	$20,729	$11	$3,757
MBS Included in ARM Balances	$685	$3,480	$266	$564	$189

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ASSETS (continued)

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$8,423	$36,958
WARM	103 mo	263 mo
Remaining Term to Full Amortization	319 mo	
Rate Index Code	0	0
Margin	239 bp	248 bp
Reset Frequency	8 mo	4 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,600	$10,096
Wghted Average Distance to Lifetime Cap	107 bp	141 bp
Fixed-Rate:		
Balances	$4,665	$2,291
WARM	85 mo	155 mo
Remaining Term to Full Amortization	319 mo	
WAC	6.44%	6.56%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,673	$2,420
WARM	26 mo	81 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	182 bp	7.50%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$40,290	$17,978
WARM	325 mo	161 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	50 bp	8.25%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$4,442	$571
WARM	154 mo	54 mo
Margin in Column 1; WAC in Column 2	162 bp	6.27%
Reset Frequency	1 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$9,919	$2,514
WARM	123 mo	60 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	618 bp	7.97%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$742	$9,377
Fixed Rate		
Remaining WAL <= 5 Years	$51	$2,279
Remaining WAL 5-10 Years	$1,079	$349
Remaining WAL Over 10 Years	$793	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$61	$0
Floating Rate	$207	$7
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$311	$22
WAC	7.35%	7.67%
Principal-Only MBS	$72	$0
WAC	6.16%	0.00%
Total Mortgage-Derivative Securities - Book Value	$3,317	$12,035

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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	$19,301	$134,783	$135,690	$30,946	$7,770
WARM	149 mo	265 mo	308 mo	305 mo	284 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	2,165 loans
FHA/VA	4 loans
Subserviced by Others	0 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$198,148	$91,069
WARM (in months)	317 mo	348 mo
Weighted Average Servicing Fee	38 bp	80 bp

Total # of Adjustable-Rate Loans Serviced	1,105 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others **$617,707**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$8,923		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$253		
Zero-Coupon Securities	$0	5.08%	4 mo
Government & Agency Securities	$9,239	5.26%	97 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,623	4.49%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$7,890	5.19%	103 mo
Memo: Complex Securities (from supplemental reporting)	$2,453		

Total Cash, Deposits, and Securities **$32,381**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$7,442
Accrued Interest Receivable	$2,667
Advances for Taxes and Insurance	$142
Less: Unamortized Yield Adjustments	$-2,331
Valuation Allowances	$2,099
Unrealized Gains (Losses)	$-65

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$233
Accrued Interest Receivable	$80
Less: Unamortized Yield Adjustments	$7
Valuation Allowances	$657
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$43
Repossessed Assets	$1,256
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$1,898
Office Premises and Equipment	$3,814
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-52
Less: Unamortized Yield Adjustments	$62
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$9,762
Miscellaneous I	$18,014
Miscellaneous II	$26,254
TOTAL ASSETS	**$543,822**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$2,410
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$125
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$205
Mortgage-Related Mututal Funds	$48
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$4,670
Weighted Average Servicing Fee	45 bp
Adjustable-Rate Mortgage Loans Serviced	$10,899
Weighted Average Servicing Fee	35 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$512

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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	$68,382	$3,766	$446	$630
WAC	5.23%	4.93%	4.66%	
WARM	2 mo	1 mo	2 mo	
Balances Maturing in 4 to 12 Months	$83,897	$6,662	$1,554	$1,087
WAC	5.06%	4.79%	4.26%	
WARM	6 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months		$3,913	$4,102	$93
WAC		4.72%	4.35%	
WARM		20 mo	23 mo	
Balances Maturing in 37 or More Months			$3,700	$36
WAC			5.14%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$176,422**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$21,082	$1,836	$3,242
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$127,260	$11,966	$6,485
Penalty in Months of Forgone Interest	2.76 mo	5.77 mo	8.87 mo
Balances in New Accounts	$18,875	$1,425	$274

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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%	$0	$69	$1,974	0.43%
3.00 to 3.99%	$352	$642	$10	3.57%
4.00 to 4.99%	$6,673	$17,090	$2,362	4.66%
5.00 to 5.99%	$19,616	$7,581	$5,766	5.30%
6.00 to 6.99%	$3	$146	$1,914	6.77%
7.00 to 7.99%	$2	$41	$57	7.22%
8.00 to 8.99%	$0	$150	$5	8.01%
9.00 and Above	$0	$0	$15	10.02%
WARM	1 mo	18 mo	89 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$64,467**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$87,988
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	$29,088	2.14%	$962
Money Market Deposit Accounts (MMDAs)	$37,336	3.31%	$6,551
Passbook Accounts	$38,406	2.43%	$1,620
Non-Interest-Bearing Non-Maturity Deposits	$29,332		$1,834
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$818	0.55%	
Escrow for Mortgages Serviced for Others	$3,851	0.10%	
Other Escrows	$412	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$139,243		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-35		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$11,740		
Miscellaneous II	$2,997		
TOTAL LIABILITIES	**$482,819**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$2,943
EQUITY CAPITAL	$58,060
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$543,822**

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	7	$309
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$34
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs		$3,730
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	9	$1,809
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$273
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	10	$1,636
1014	Opt commitment to orig 25- or 30-year FRMs	10	$8,213
1016	Opt commitment to orig "other" Mortgages	13	$47,562
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$17
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$0
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$70
2016	Commit/purchase "other" Mortgage loans, svc retained		$17
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1,401
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$337
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$8
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$181
2036	Commit/sell "other" Mortgage loans, svc retained		$20
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$13
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$813
2054	Commit/purchase 25- to 30-year FRM MBS		$15,373
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$7
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$1,361
2074	Commit/sell 25- or 30-yr FRM MBS		$19,594
2076	Commit/sell "other" MBS		$201
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$15
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$13
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$1
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$20

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2136	Commit/sell "other" Mortgage loans, svc released		$36
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		$10
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$59
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans		$2
2214	Firm commit/originate 25- or 30-year FRM loans		$4
2216	Firm commit/originate "other" Mortgage loans		$213
3028	Option to sell 3- or 5-year Treasury ARMs		$3
3032	Option to sell 10-, 15-, or 20-year FRMs		$0
3034	Option to sell 25- or 30-year FRMs		$959
4002	Commit/purchase non-Mortgage financial assets		$5
4022	Commit/sell non-Mortgage financial assets		$98
5004	IR swap: pay fixed, receive 3-month LIBOR		$13,784
5024	IR swap: pay 1-month LIBOR, receive fixed		$9,725
5026	IR swap: pay 3-month LIBOR, receive fixed		$26,505
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$90
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$8
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$90
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$8
6004	Interest rate Cap based on 3-month LIBOR		$50
8002	Long futures contract on 30-day interest rate		$575
8006	Long futures contract on 2-year Treasury note		$500
8014	Long futures contract on 1-month LIBOR		$150
8016	Long futures contract on 3-month Eurodollar		$103
8036	Short futures contract on 2-year Treasury note		$1,600
8038	Short futures contract on 5-year Treasury note		$700
8040	Short futures contract on 10-year Treasury note		$775
8046	Short futures contract on 3-month Eurodollar		$21,848

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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
9502	Fixed-rate construction loans in process	10	$1,113
9512	Adjustable-rate construction loans in process	11	$4,166

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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		$191
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$520
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$44
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$541
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,203
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$170
187	Consumer loans; recreational vehicles		$58
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	8	$1,470
220	Variable-rate FHLB advances		$56,927
299	Other variable-rate		$26,805

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SUPPLEMENTAL REPORTING

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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	$2,453	$2,472	$2,464	$2,453	$2,415	$2,350	$2,274
123 - Mortgage Derivatives - M/V estimate	11	$15,334	$16,135	$15,795	$15,332	$14,827	$14,269	$13,695
129 - Mortgage-Related Mutual Funds - M/V estimate		$43	$44	$44	$43	$43	$42	$41
280 - FHLB putable advance-M/V estimate		$198	$210	$205	$201	$198	$196	$195
282 - FHLB callable advance-M/V estimate		$1,584	$1,601	$1,592	$1,581	$1,559	$1,534	$1,506
289 - Other FHLB structured advances - M/V estimate		$363	$445	$411	$382	$357	$334	$314
290 - Other structured borrowings - M/V estimate		$641	$650	$642	$638	$630	$618	$605
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$165,823	$2,949	$1,714	$966	$778	$930	$1,207

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