Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: West

All Reporting CMR | **Reporting Dockets: 64** | **September 2008**

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	33,806	-9,880	-23 %	10.11 %	-246 bp
+200 bp	37,071	-6,616	-15 %	10.93 %	-165 bp
+100 bp	39,726	-3,960	-9 %	11.56 %	-101 bp
0 bp	43,687			12.58 %	
-100 bp	42,876	-811	-2 %	12.25 %	-33 bp

Risk Measure for a Given Rate Shock

	9/30/2008	6/30/2008	9/30/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	12.58 %	9.10 %	9.82 %
Post-shock NPV Ratio	10.93 %	8.35 %	8.34 %
Sensitivity Measure: Decline in NPV Ratio	165 bp	74 bp	147 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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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	34,596	33,841	32,708	31,357	29,958	33,447	101.18	2.79
30-Year Mortgage Securities	4,938	4,812	4,615	4,398	4,191	4,809	100.06	3.36
15-Year Mortgages and MBS	5,003	4,865	4,699	4,523	4,347	4,857	100.17	3.12
Balloon Mortgages and MBS	3,460	3,383	3,290	3,180	3,055	3,412	99.16	2.52
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	3,480	3,466	3,449	3,433	3,407	3,541	97.86	0.45
7 Month to 2 Year Reset Frequency	13,578	13,418	13,048	12,629	12,262	13,715	97.83	1.97
2+ to 5 Year Reset Frequency	21,173	20,885	20,467	19,613	18,753	20,788	100.47	1.69
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	61,047	60,530	59,981	59,368	58,675	58,636	103.23	0.88
2 Month to 5 Year Reset Frequency	19,178	18,903	18,597	18,257	17,878	19,170	98.61	1.54
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,871	3,823	3,780	3,738	3,688	3,777	101.21	1.19
Adjustable-Rate, Fully Amortizing	11,542	11,448	11,358	11,250	11,097	11,416	100.28	0.80
Fixed-Rate, Balloon	1,164	1,116	1,070	1,028	987	1,087	102.62	4.19
Fixed-Rate, Fully Amortizing	1,158	1,104	1,055	1,010	968	1,074	102.75	4.65
Construction and Land Loans								
Adjustable-Rate	3,458	3,448	3,439	3,429	3,420	3,435	100.36	0.28
Fixed-Rate	1,451	1,415	1,381	1,349	1,320	1,417	99.81	2.46
Second-Mortgage Loans and Securities								
Adjustable-Rate	18,552	18,510	18,468	18,427	18,386	18,406	100.57	0.23
Fixed-Rate	17,687	17,243	16,822	16,422	16,041	16,469	104.70	2.51
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	4,069	4,014	3,944	3,854	3,762	4,014	100.00	1.56
Accrued Interest Receivable	1,138	1,138	1,138	1,138	1,138	1,138	100.00	0.00
Advance for Taxes/Insurance	155	155	155	155	155	155	100.00	0.00
Float on Escrows on Owned Mortgages	14	25	38	52	63			-49.40
LESS: Value of Servicing on Mortgages Serviced by Others	-64	-64	-67	-70	-71			-2.88
TOTAL MORTGAGE LOANS AND SECURITIES	**230,775**	**227,606**	**223,570**	**218,681**	**213,621**	**224,765**	**101.26**	**1.58**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,334	2,326	2,317	2,309	2,301	2,318	100.33	0.37
Fixed-Rate	808	780	753	728	704	736	106.03	3.51
Consumer Loans								
Adjustable-Rate	18,973	18,937	18,902	18,867	18,832	18,461	102.58	0.19
Fixed-Rate	1,320	1,304	1,289	1,275	1,261	1,300	100.29	1.19
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-853	-851	-849	-846	-844	-851	0.00	0.27
Accrued Interest Receivable	161	161	161	161	161	161	100.00	0.00
TOTAL NONMORTGAGE LOANS	**22,744**	**22,658**	**22,574**	**22,493**	**22,414**	**22,125**	**102.41**	**0.37**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	7,818	7,818	7,818	7,818	7,818	7,818	100.00	0.00
Equities and All Mutual Funds	103	99	95	91	87	99	100.00	4.03
Zero-Coupon Securities	248	247	246	246	245	246	100.34	0.22
Government and Agency Securities	1,166	1,150	1,135	1,121	1,106	1,117	102.94	1.33
Term Fed Funds, Term Repos	7,060	7,048	7,035	7,023	7,011	7,060	99.82	0.17
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	27,639	27,571	27,505	27,440	27,377	27,565	100.02	0.24
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	24,163	23,172	21,748	20,622	19,741	27,592	83.98	5.21
Structured Securities (Complex)	1,193	1,184	1,152	1,112	1,070	1,195	99.10	1.70
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**69,388**	**68,288**	**66,734**	**65,472**	**64,455**	**72,693**	**93.94**	**1.94**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,566	1,566	1,566	1,566	1,566	1,566	100.00	0.00
Real Estate Held for Investment	6	6	6	6	6	6	100.00	0.00
Investment in Unconsolidated Subsidiaries	192	179	167	155	143	179	100.00	6.80
Office Premises and Equipment	1,000	1,000	1,000	1,000	1,000	1,000	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,763**	**2,751**	**2,739**	**2,727**	**2,715**	**2,751**	**100.00**	**0.44**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,389	1,780	2,434	3,113	3,364			-29.35
Adjustable-Rate Servicing	446	450	454	481	483			-0.94
Float on Mortgages Serviced for Others	267	297	326	352	373			-9.93
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**2,102**	**2,528**	**3,215**	**3,946**	**4,220**			**-22.01**
OTHER ASSETS								
Purchased and Excess Servicing						3,195		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	17,528	17,528	17,528	17,528	17,528	17,528	100.00	0.00
Miscellaneous II						4,542		
Deposit Intangibles								
Retail CD Intangible	70	83	93	103	114			-13.82
Transaction Account Intangible	561	755	942	1,109	1,236			-25.26
MMDA Intangible	3,285	4,134	4,879	5,570	6,248			-19.28
Passbook Account Intangible	486	632	759	878	991			-21.60
Non-Interest-Bearing Account Intangible	251	375	493	605	712			-32.24
TOTAL OTHER ASSETS	**22,181**	**23,508**	**24,694**	**25,793**	**26,829**	**25,265**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-10,634		
TOTAL ASSETS	**349,953**	**347,339**	**343,527**	**339,111**	**334,254**	**336,965**	**103/101*** **	**0.93/1.31*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	62,632	62,440	62,253	62,077	61,923	62,149	100.47	0.30
Fixed-Rate Maturing in 13 Months or More	12,465	11,965	11,543	11,230	11,005	11,239	106.46	3.85
Variable-Rate	112	112	112	112	111	112	100.14	0.19
Demand								
Transaction Accounts	8,035	8,035	8,035	8,035	8,035	8,035	100/91*	0.00/2.62*
MMDAs	67,464	67,464	67,464	67,464	67,464	67,464	100/94*	0.00/1.26*
Passbook Accounts	6,724	6,724	6,724	6,724	6,724	6,724	100/91*	0.00/2.25*
Non-Interest-Bearing Accounts	5,486	5,486	5,486	5,486	5,486	5,486	100/93*	0.00/2.37*
TOTAL DEPOSITS	**162,918**	**162,226**	**161,617**	**161,127**	**160,749**	**161,209**	**101/97***	**0.40/1.23***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	27,592	27,278	26,970	26,668	26,373	27,022	100.95	1.14
Fixed-Rate Maturing in 37 Months or More	18,795	17,877	17,031	16,247	15,520	17,431	102.56	4.94
Variable-Rate	68,954	68,860	68,761	68,657	68,548	68,902	99.94	0.14
TOTAL BORROWINGS	**115,341**	**114,015**	**112,761**	**111,572**	**110,441**	**113,355**	**100.58**	**1.13**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	380	380	380	380	380	380	100.00	0.00
Other Escrow Accounts	171	166	161	156	152	189	87.87	2.99
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,860	5,860	5,860	5,860	5,860	5,860	100.00	0.00
Miscellaneous II	0	0	0	0	0	97		
TOTAL OTHER LIABILITIES	**6,411**	**6,406**	**6,401**	**6,397**	**6,393**	**6,526**	**98.16**	**0.08**
Other Liabilities not Included Above								
Self-Valued	24,423	23,880	23,367	22,867	22,346	23,145	103.17	2.21
Unamortized Yield Adjustments						1,127		
TOTAL LIABILITIES	**309,094**	**306,527**	**304,147**	**301,963**	**299,928**	**305,362**	**100/98****	**0.81/1.24****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	92	-465	-1,172	-1,850	-2,494			
ARMs	-13	-19	-27	-34	-40			
Other Mortgages	8	0	-10	-21	-33			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	176	-648	-1,936	-3,302	-4,613			
Sell Mortgages and MBS	-1,172	25	2,061	4,188	6,206			
Purchase Non-Mortgage Items	3	0	-3	-6	-9			
Sell Non-Mortgage Items	-1	0	1	3	4			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-33	-18	-4	9	23			
Pay Floating, Receive Fixed Swaps	258	144	34	-70	-171			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	69	1	3	6	9			
Interest-Rate Caps	-1	-2	-4	-8	-17			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	12	4	-5	-13	-20			
Self-Valued	2,618	3,854	1,408	1,022	635			
TOTAL OFF-BALANCE-SHEET POSITIONS	**2,016**	**2,875**	**347**	**-78**	**-520**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	349,953	347,339	343,527	339,111	334,254	336,965	103/101***	0.93/1.31***
MINUS TOTAL LIABILITIES	309,094	306,527	304,147	301,963	299,928	305,362	100/98**	0.81/1.24**
PLUS OFF-BALANCE-SHEET POSITIONS	2,016	2,875	347	-78	-520			
TOTAL NET PORTFOLIO VALUE #	42,876	43,687	39,726	37,071	33,806	31,603	138.24	3.60

* 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

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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	$8,192	$16,568	$7,070	$1,275
WARM	302 mo	324 mo	341 mo	342 mo	340 mo
WAC	4.09%	5.64%	6.44%	7.34%	8.54%
Amount of these that is FHA or VA Guaranteed	$15	$596	$5,258	$598	$5
Securities Backed by Conventional Mortgages	$124	$2,480	$1,973	$57	$7
WARM	303 mo	330 mo	341 mo	286 mo	196 mo
Weighted Average Pass-Through Rate	4.50%	5.34%	6.06%	7.11%	8.36%
Securities Backed by FHA or VA Mortgages	$18	$22	$115	$13	$0
WARM	285 mo	346 mo	353 mo	323 mo	173 mo
Weighted Average Pass-Through Rate	4.53%	5.48%	6.10%	7.01%	8.32%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$480	$1,711	$1,049	$268	$37
WAC	4.63%	5.49%	6.34%	7.32%	8.70%
Mortgage Securities	$601	$621	$86	$4	$1
Weighted Average Pass-Through Rate	4.38%	5.25%	6.07%	7.09%	9.01%
WARM (of 15-Year Loans and Securities)	126 mo	160 mo	160 mo	102 mo	106 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$54	$544	$2,025	$595	$130
WAC	4.10%	5.60%	6.46%	7.26%	8.50%
Mortgage Securities	$31	$29	$4	$0	$0
Weighted Average Pass-Through Rate	4.22%	5.40%	6.09%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	79 mo	202 mo	219 mo	179 mo	119 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$46,525**

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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	$7	$31	$0	$4,277	$324
WAC	4.97%	5.40%	0.00%	7.25%	6.66%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$3,534	$13,684	$20,788	$54,359	$18,846
Weighted Average Margin	242 bp	231 bp	243 bp	307 bp	276 bp
WAC	5.36%	5.48%	6.15%	6.65%	5.96%
WARM	302 mo	322 mo	343 mo	326 mo	312 mo
Weighted Average Time Until Next Payment Reset	3 mo	30 mo	48 mo	7 mo	4 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$115,850**

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	$23	$10	$32	$143	$36
Weighted Average Distance from Lifetime Cap	162 bp	128 bp	145 bp	9 bp	167 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$468	$386	$548	$1,864	$11,869
Weighted Average Distance from Lifetime Cap	342 bp	368 bp	353 bp	333 bp	311 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$2,828	$13,233	$20,160	$56,606	$7,257
Weighted Average Distance from Lifetime Cap	530 bp	550 bp	529 bp	525 bp	477 bp
Balances Without Lifetime Cap	$221	$87	$47	$23	$9
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,577	$11,982	$20,583	$13	$1,870
Weighted Average Periodic Rate Cap	172 bp	205 bp	250 bp	194 bp	186 bp
Balances Subject to Periodic Rate Floors	$1,966	$9,502	$15,370	$10	$13,143
MBS Included in ARM Balances	$275	$1,101	$368	$315	$24

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,777	$11,416
WARM	104 mo	176 mo
Remaining Term to Full Amortization	308 mo	
Rate Index Code	0	0
Margin	213 bp	251 bp
Reset Frequency	21 mo	8 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$362	$254
Wghted Average Distance to Lifetime Cap	120 bp	102 bp
Fixed-Rate:		
Balances	$1,087	$1,074
WARM	67 mo	140 mo
Remaining Term to Full Amortization	276 mo	
WAC	6.79%	6.91%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,435	$1,417
WARM	12 mo	41 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	107 bp	7.26%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$18,406	$16,469
WARM	278 mo	226 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	100 bp	8.23%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,318	$736
WARM	18 mo	50 mo
Margin in Column 1; WAC in Column 2	174 bp	6.41%
Reset Frequency	8 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$18,461	$1,300
WARM	77 mo	84 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	598 bp	10.31%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$672	$4,780
Fixed Rate		
Remaining WAL <= 5 Years	$4,026	$8,594
Remaining WAL 5-10 Years	$5,974	$143
Remaining WAL Over 10 Years	$3	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$10,675	$13,517

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$3,612	$80,952	$118,677	$21,405	$2,609
WARM	181 mo	306 mo	338 mo	333 mo	295 mo
Weighted Average Servicing Fee	27 bp	38 bp	43 bp	33 bp	31 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	976 loans				
FHA/VA	215 loans				
Subserviced by Others	824 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$34,224	$40,431	Total # of Adjustable-Rate Loans Serviced	262 loans
WARM (in months)	335 mo	324 mo	Number of These Subserviced by Others	76 loans
Weighted Average Servicing Fee	14 bp	33 bp		

Total Balances of Mortgage Loans Serviced for Others **$301,911**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$7,818		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$99		
Zero-Coupon Securities	$246	2.42%	2 mo
Government & Agency Securities	$1,117	3.97%	17 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$7,060	2.57%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$27,565	2.83%	3 mo
Memo: Complex Securities (from supplemental reporting)	$1,195		

Total Cash, Deposits, and Securities **$45,101**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$11,529
Accrued Interest Receivable	$1,138
Advances for Taxes and Insurance	$155
Less: Unamortized Yield Adjustments	$9,191
Valuation Allowances	$7,515
Unrealized Gains (Losses)	$-1,365

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$431
Accrued Interest Receivable	$161
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$1,282
Unrealized Gains (Losses)	$-1

OTHER ITEMS	
Real Estate Held for Investment	$6
Repossessed Assets	$1,566
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$179
Office Premises and Equipment	$1,000
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-29
Less: Unamortized Yield Adjustments	$48
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$3,195
Miscellaneous I	$17,528
Miscellaneous II	$4,542
TOTAL ASSETS	**$333,565**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$206
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$155
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$82
Mortgage-Related Mututal Funds	$17
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$740
Weighted Average Servicing Fee	22 bp
Adjustable-Rate Mortgage Loans Serviced	$10,625
Weighted Average Servicing Fee	10 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$4,073

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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	$23,361	$1,518	$710	$635
WAC	3.76%	5.19%	3.61%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$31,673	$3,295	$1,592	$493
WAC	3.71%	4.33%	4.09%	
WARM	7 mo	9 mo	8 mo	
Balances Maturing in 13 to 36 Months		$5,894	$1,776	$62
WAC		4.20%	4.53%	
WARM		21 mo	23 mo	
Balances Maturing in 37 or More Months			$3,570	$14
WAC			5.11%	
WARM			93 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$73,388**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$12,879	$2,181	$3,829
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$16,219	$2,658	$1,688
Penalty in Months of Forgone Interest	2.35 mo	5.11 mo	4.30 mo
Balances in New Accounts	$11,570	$2,030	$1,317

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%	$5,949	$1,026	$15	1.98%
3.00 to 3.99%	$504	$4,300	$1,844	3.65%
4.00 to 4.99%	$1,177	$11,544	$11,175	4.74%
5.00 to 5.99%	$513	$1,466	$4,365	5.49%
6.00 to 6.99%	$1	$470	$8	6.49%
7.00 to 7.99%	$5	$63	$24	7.22%
8.00 to 8.99%	$0	$4	$1	8.27%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	20 mo	75 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$44,453**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$92,159
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	$8,035	1.93%	$865
Money Market Deposit Accounts (MMDAs)	$67,464	2.36%	$3,588
Passbook Accounts	$6,724	1.37%	$333
Non-Interest-Bearing Non-Maturity Deposits	$5,486		$176
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$327	0.39%	
Escrow for Mortgages Serviced for Others	$53	0.83%	
Other Escrows	$189	0.06%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$88,278		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$176		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$951		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$5,860		
Miscellaneous II	$97		
TOTAL LIABILITIES	**$305,362**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$28,203
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$333,565**

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		$32
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$21
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	11	$177
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs		$320
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	6	$690
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	23	$1,281
1014	Opt commitment to orig 25- or 30-year FRMs	26	$15,771
1016	Opt commitment to orig "other" Mortgages	23	$421
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$20
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$3
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$7
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$33
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$2,171
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$2
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	9	$23
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$59
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$418
2054	Commit/purchase 25- to 30-year FRM MBS		$21,164
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$557
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$45
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$1,476
2074	Commit/sell 25- or 30-yr FRM MBS		$41,722
2076	Commit/sell "other" MBS		$9
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$1
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		$39
2134	Commit/sell 25- or 30-yr FRM loans, svc released	8	$245
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$3

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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
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$38
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$118
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	6	$13
2214	Firm commit/originate 25- or 30-year FRM loans	6	$27
2216	Firm commit/originate "other" Mortgage loans	9	$3,945
3014	Option to purchase 25- or 30-yr FRMs		$4,250
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$2
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$0
3034	Option to sell 25- or 30-year FRMs		$56
4002	Commit/purchase non-Mortgage financial assets	9	$414
4022	Commit/sell non-Mortgage financial assets		$208
5002	IR swap: pay fixed, receive 1-month LIBOR		$2,700
5004	IR swap: pay fixed, receive 3-month LIBOR		$172
5024	IR swap: pay 1-month LIBOR, receive fixed		$3,300
5026	IR swap: pay 3-month LIBOR, receive fixed		$830
6004	Interest rate Cap based on 3-month LIBOR		$65
6032	Short interest rate Cap based on 1-month LIBOR		$1,117
9502	Fixed-rate construction loans in process	31	$317
9512	Adjustable-rate construction loans in process	23	$698

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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		$77
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$742
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$135
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$152
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,723
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$146
120	Other investment securities, fixed-coupon securities		$1
183	Consumer loans; auto loans and leases		$2
187	Consumer loans; recreational vehicles		$54
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	14	$112
220	Variable-rate FHLB advances	7	$55,554
299	Other variable-rate		$13,347
300	Govt. & agency securities, fixed-coupon securities		$2

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	**#Firms if # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	24	$1,195	$1,193	$1,184	$1,152	$1,112	$1,070
123 - Mortgage Derivatives - M/V estimate	22	$27,592	$24,163	$23,172	$21,748	$20,622	$19,741
129 - Mortgage-Related Mutual Funds - M/V estimate		$15	$15	$15	$15	$15	$14
280 - FHLB putable advance-M/V estimate	14	$2,716	$2,844	$2,729	$2,634	$2,553	$2,484
281 - FHLB convertible advance-M/V estimate	6	$1,137	$1,208	$1,181	$1,162	$1,148	$1,137
282 - FHLB callable advance-M/V estimate		$3	$3	$3	$3	$3	$3
289 - Other FHLB structured advances - M/V estimate		$18,980	$20,035	$19,643	$19,256	$18,856	$18,419
290 - Other structured borrowings - M/V estimate	6	$309	$334	$322	$313	$307	$303
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$10,731	$2,618	$3,854	$1,408	$1,022	$635