Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Midwest

All Reporting CMR **Reporting Dockets: 206** **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	11,899	-827	-6 %	9.95 %	-33 bp
+200 bp	12,467	-260	-2 %	10.28 %	0 bp
+100 bp	12,766	39	0 %	10.40 %	+13 bp
0 bp	12,726			10.28 %	
-100 bp	12,363	-364	-3 %	9.92 %	-36 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	10.28 %	9.63 %	9.52 %
Post-shock NPV Ratio	9.92 %	9.26 %	8.92 %
Sensitivity Measure: Decline in NPV Ratio	36 bp	37 bp	61 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	9,864	9,686	9,343	9,011	8,659	9,136	106.02	2.69
30-Year Mortgage Securities	3,624	3,560	3,486	3,416	3,326	3,282	108.47	1.94
15-Year Mortgages and MBS	9,860	9,659	9,327	8,951	8,574	9,293	103.93	2.76
Balloon Mortgages and MBS	3,409	3,349	3,263	3,155	3,029	3,288	101.86	2.18
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,081	1,078	1,074	1,068	1,059	1,064	101.34	0.32
7 Month to 2 Year Reset Frequency	6,167	6,109	6,048	5,974	5,869	5,953	102.63	0.97
2+ to 5 Year Reset Frequency	14,632	14,331	13,977	13,567	13,106	14,009	102.30	2.28
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	1,180	1,171	1,161	1,152	1,141	1,151	101.74	0.80
2 Month to 5 Year Reset Frequency	2,500	2,456	2,410	2,361	2,306	2,438	100.76	1.82
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,630	3,578	3,526	3,475	3,426	3,645	98.19	1.46
Adjustable-Rate, Fully Amortizing	3,475	3,445	3,412	3,378	3,344	3,443	100.09	0.91
Fixed-Rate, Balloon	2,338	2,256	2,178	2,104	2,033	2,126	106.09	3.54
Fixed-Rate, Fully Amortizing	2,147	2,073	2,004	1,938	1,877	1,980	104.71	3.45
Construction and Land Loans								
Adjustable-Rate	6,128	6,121	6,113	6,106	6,099	6,125	99.94	0.13
Fixed-Rate	1,407	1,383	1,360	1,337	1,316	1,401	98.69	1.71
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,559	4,552	4,545	4,539	4,532	4,547	100.12	0.16
Fixed-Rate	5,536	5,419	5,307	5,200	5,097	5,192	104.36	2.11
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	-90	-88	-87	-86	-85	-88	0.00	1.34
Accrued Interest Receivable	459	459	459	459	459	459	100.00	0.00
Advance for Taxes/Insurance	8	8	8	8	8	8	100.00	0.00
Float on Escrows on Owned Mortgages	20	54	106	147	178			-79.43
LESS: Value of Servicing on Mortgages Serviced by Others	-11	-12	-10	-10	-10			5.16
TOTAL MORTGAGE LOANS AND SECURITIES	**81,945**	**80,671**	**79,030**	**77,271**	**75,363**	**78,450**	**102.83**	**1.81**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	3,570	3,566	3,561	3,557	3,554	3,561	100.13	0.12
Fixed-Rate	1,725	1,684	1,646	1,608	1,572	1,603	105.09	2.34
Consumer Loans								
Adjustable-Rate	7,961	7,954	7,945	7,938	7,930	7,997	99.46	0.10
Fixed-Rate	5,650	5,563	5,478	5,396	5,316	5,565	99.97	1.55
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-243	-241	-239	-237	-236	-241	0.00	0.81
Accrued Interest Receivable	101	101	101	101	101	101	100.00	0.00
TOTAL NONMORTGAGE LOANS	**18,764**	**18,626**	**18,492**	**18,363**	**18,237**	**18,584**	**100.22**	**0.73**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,011	3,011	3,011	3,011	3,011	3,011	100.00	0.00
Equities and All Mutual Funds	507	485	459	438	416	485	100.00	4.89
Zero-Coupon Securities	272	265	259	252	247	255	104.06	2.45
Government and Agency Securities	4,312	4,196	4,088	3,986	3,891	4,054	103.51	2.67
Term Fed Funds, Term Repos	2,363	2,359	2,355	2,352	2,348	2,357	100.10	0.15
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	415	399	385	372	359	387	103.24	3.77
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,847	3,793	3,673	3,538	3,417	3,771	100.58	2.30
Structured Securities (Complex)	2,003	1,955	1,885	1,809	1,735	1,927	101.46	3.02
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	1.59
TOTAL CASH, DEPOSITS, AND SECURITIES	**16,729**	**16,463**	**16,114**	**15,758**	**15,424**	**16,246**	**101.34**	**1.86**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	157	157	157	157	157	157	100.00	0.00
Real Estate Held for Investment	104	104	104	104	104	104	100.00	0.00
Investment in Unconsolidated Subsidiaries	12	12	11	11	10	12	100.00	2.28
Office Premises and Equipment	1,284	1,284	1,284	1,284	1,284	1,284	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,558**	**1,558**	**1,557**	**1,556**	**1,555**	**1,558**	**100.00**	**0.02**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	281	376	489	555	574			-27.68
Adjustable-Rate Servicing	48	50	51	51	51			-3.14
Float on Mortgages Serviced for Others	228	324	433	518	575			-31.65
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**557**	**750**	**973**	**1,124**	**1,201**			**-27.75**
OTHER ASSETS								
Purchased and Excess Servicing						635		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,485	3,485	3,485	3,485	3,485	3,485	100.00	0.00
Miscellaneous II						676		
Deposit Intangibles								
Retail CD Intangible	47	57	65	73	80			-16.35
Transaction Account Intangible	516	716	932	1,144	1,367			-29.10
MMDA Intangible	623	841	1,118	1,333	1,537			-29.42
Passbook Account Intangible	323	457	592	725	842			-29.42
Non-Interest-Bearing Account Intangible	100	218	330	437	538			-52.78
TOTAL OTHER ASSETS	**5,093**	**5,775**	**6,523**	**7,198**	**7,851**	**4,797**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						637		
TOTAL ASSETS	**124,644**	**123,843**	**122,688**	**121,270**	**119,632**	**120,271**	**103/101*** **	**0.79/1.39*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	22,702	22,601	22,502	22,404	22,307	22,445	100.70	0.44
Fixed-Rate Maturing in 13 Months or More	13,937	13,590	13,254	12,930	12,617	12,998	104.55	2.51
Variable-Rate	1,066	1,064	1,063	1,061	1,060	1,059	100.54	0.14
Demand								
Transaction Accounts	9,594	9,594	9,594	9,594	9,594	9,594	100/93*	0.00/2.34*
MMDAs	17,434	17,434	17,434	17,434	17,434	17,434	100/95*	0.00/1.49*
Passbook Accounts	5,989	5,989	5,989	5,989	5,989	5,989	100/92*	0.00/2.43*
Non-Interest-Bearing Accounts	5,050	5,050	5,050	5,050	5,050	5,050	100/96*	0.00/2.38*
TOTAL DEPOSITS	**75,771**	**75,322**	**74,886**	**74,462**	**74,051**	**74,568**	**101/98***	**0.59/1.59***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	14,554	14,499	14,446	14,393	14,341	14,397	100.71	0.37
Fixed-Rate Maturing in 37 Months or More	3,696	3,512	3,340	3,178	3,027	3,192	110.02	5.07
Variable-Rate	1,735	1,734	1,733	1,732	1,731	1,724	100.58	0.05
TOTAL BORROWINGS	**19,985**	**19,745**	**19,518**	**19,303**	**19,098**	**19,313**	**102.24**	**1.18**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,440	1,440	1,440	1,440	1,440	1,440	100.00	0.00
Other Escrow Accounts	104	101	98	95	92	108	93.49	3.07
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,506	3,506	3,506	3,506	3,506	3,506	100.00	0.00
Miscellaneous II	0	0	0	0	0	366		
TOTAL OTHER LIABILITIES	**5,050**	**5,047**	**5,044**	**5,041**	**5,039**	**5,420**	**93.12**	**0.06**
Other Liabilities not Included Above								
Self-Valued	11,109	10,742	10,434	10,174	9,949	9,942	108.05	3.14
Unamortized Yield Adjustments						-40		
TOTAL LIABILITIES	**111,916**	**110,856**	**109,882**	**108,980**	**108,137**	**109,204**	**102/99****	**0.92/1.60****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	77	35	-73	-171	-256			
ARMs	7	5	2	-3	-10			
Other Mortgages	32	0	-39	-78	-113			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	47	17	-31	-78	-123			
Sell Mortgages and MBS	-221	-44	282	567	821			
Purchase Non-Mortgage Items	8	0	-8	-15	-22			
Sell Non-Mortgage Items	0	0	0	1	1			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-364	-264	-144	-29	78			
Pay Floating, Receive Fixed	10	5	0	-4	-9			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	1	22	74			
OTHER DERIVATIVES								
Options on Mortgages and MBS	7	3	11	25	37			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	19	5	1	0	0			
Futures	0	0	0	0	0			
Options on Futures	18	3	0	3	6			
Construction LIP	-23	-42	-61	-80	-97			
Self-Valued	17	16	16	16	17			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-366**	**-260**	**-41**	**177**	**404**			

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NET PORTFOLIO VALUE								
+ ASSETS	124,644	123,843	122,688	121,270	119,632	120,271	103/101***	0.79/1.39***
- LIABILITIES	111,916	110,856	109,882	108,980	108,137	109,204	102/99**	0.92/1.60**
+ OFF-BALANCE-SHEET POSITIONS	-366	-260	-41	177	404			
TOTAL NET PORTFOLIO VALUE #	12,363	12,726	12,766	12,467	11,899	11,067	114.99	-1.58

* 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	$80	$1,654	$2,475	$1,071	$3,855
WARM	324 mo	340 mo	338 mo	286 mo	157 mo
WAC	4.49%	5.57%	6.31%	7.35%	8.95%
Amount of these that is FHA or VA Guaranteed	$17	$125	$248	$218	$3,420
Securities Backed by Conventional Mortgages	$166	$125	$199	$97	$325
WARM	287 mo	285 mo	281 mo	208 mo	203 mo
Weighted Average Pass-Through Rate	4.31%	5.25%	6.29%	7.14%	8.72%
Securities Backed by FHA or VA Mortgages	$9	$120	$154	$437	$1,651
WARM	359 mo	328 mo	277 mo	287 mo	197 mo
Weighted Average Pass-Through Rate	4.50%	5.30%	6.27%	7.43%	9.13%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$784	$3,324	$1,825	$1,045	$647
WAC	4.69%	5.41%	6.41%	7.33%	8.82%
Mortgage Securities	$766	$409	$403	$79	$11
Weighted Average Pass-Through Rate	4.15%	5.11%	6.19%	7.16%	8.22%
WARM (of 15-Year Loans and Securities)	139 mo	164 mo	149 mo	124 mo	115 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$264	$588	$467	$268	$148
WAC	4.53%	5.51%	6.39%	7.35%	8.68%
Mortgage Securities	$1,248	$216	$84	$4	$0
Weighted Average Pass-Through Rate	4.11%	5.17%	6.08%	7.29%	0.00%
WARM (of Balloon Loans and Securities)	74 mo	81 mo	60 mo	55 mo	58 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$25,000**

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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	$34	$186	$26	$1	$75
WAC	4.81%	5.14%	6.29%	2.66%	5.27%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,030	$5,766	$13,983	$1,150	$2,363
Weighted Average Margin	193 bp	248 bp	225 bp	157 bp	217 bp
WAC	4.53%	5.29%	4.85%	4.23%	5.37%
WARM	219 mo	292 mo	338 mo	239 mo	262 mo
Weighted Average Time Until Next Payment Reset	2 mo	11 mo	36 mo	1 mo	21 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$24,613**

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	$15	$11	$13	$0	$1
Weighted Average Distance from Lifetime Cap	21 bp	162 bp	126 bp	200 bp	153 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$25	$118	$41	$5	$125
Weighted Average Distance from Lifetime Cap	313 bp	349 bp	357 bp	360 bp	376 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$745	$5,668	$13,763	$1,121	$2,230
Weighted Average Distance from Lifetime Cap	742 bp	649 bp	577 bp	796 bp	659 bp
Balances Without Lifetime Cap	$278	$156	$192	$24	$82
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$536	$5,675	$8,858	$64	$1,835
Weighted Average Periodic Rate Cap	222 bp	176 bp	203 bp	178 bp	187 bp
Balances Subject to Periodic Rate Floors	$213	$4,394	$4,774	$35	$1,605
MBS Included in ARM Balances	$398	$1,893	$7,115	$965	$285

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,645	$3,443
WARM	79 mo	126 mo
Remaining Term to Full Amortization	285 mo	
Rate Index Code	0	0
Margin	252 bp	330 bp
Reset Frequency	22 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$594	$425
Wghted Average Distance to Lifetime Cap	105 bp	83 bp
Fixed-Rate:		
Balances	$2,126	$1,980
WARM	53 mo	92 mo
Remaining Term to Full Amortization	249 mo	
WAC	6.65%	6.91%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,125	$1,401
WARM	24 mo	26 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	169 bp	6.62%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,547	$5,192
WARM	160 mo	127 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	106 bp	8.32%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,561	$1,603
WARM	30 mo	31 mo
Margin in Column 1; WAC in Column 2	142 bp	6.10%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$7,997	$5,565
WARM	58 mo	87 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	543 bp	6.94%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$42	$442
Fixed Rate		
Remaining WAL <= 5 Years	$135	$2,924
Remaining WAL 5-10 Years	$45	$145
Remaining WAL Over 10 Years	$18	
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	$19
WAC	8.67%	1.16%
Principal-Only MBS	$1	$0
WAC	8.80%	0.00%
Total Mortgage-Derivative Securities - Book Value	$241	$3,530

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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	$3,906	$22,197	$20,378	$12,146	$15,438
WARM	194 mo	255 mo	283 mo	277 mo	230 mo
Weighted Average Servicing Fee	28 bp	29 bp	27 bp	27 bp	41 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	500 loans
FHA/VA	421 loans
Subserviced by Others	115 loans

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$7,232	$463	Total # of Adjustable-Rate Loans Serviced	59 loans
WARM (in months)	324 mo	308 mo	Number of These Subserviced by Others	14 loans
Weighted Average Servicing Fee	26 bp	35 bp		

Total Balances of Mortgage Loans Serviced for Others	**$81,759**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,011		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$485		
Zero-Coupon Securities	$255	3.62%	29 mo
Government & Agency Securities	$4,054	3.33%	37 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,357	1.09%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$387	4.58%	61 mo
Memo: Complex Securities (from supplemental reporting)	$1,927		

Total Cash, Deposits, and Securities	**$12,475**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$370
Accrued Interest Receivable	$459
Advances for Taxes and Insurance	$8
Less: Unamortized Yield Adjustments	$-416
Valuation Allowances	$459
Unrealized Gains (Losses)	$153

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$118
Accrued Interest Receivable	$101
Less: Unamortized Yield Adjustments	$-21
Valuation Allowances	$359
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$104
Repossessed Assets	$157
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$12
Office Premises and Equipment	$1,284
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$36
Less: Unamortized Yield Adjustments	$-9
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$635
Miscellaneous I	$3,485
Miscellaneous II	$676

TOTAL ASSETS	**$120,271**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$482
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$1,683
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$139
Mortgage-Related Mututal Funds	$346
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$4,833
Weighted Average Servicing Fee	21 bp
Adjustable-Rate Mortgage Loans Serviced	$5,179
Weighted Average Servicing Fee	31 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,448

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$6,128	$2,186	$134	$41
WAC	1.80%	3.62%	5.52%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$7,594	$5,949	$453	$81
WAC	1.73%	3.27%	5.86%	
WARM	6 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$6,182	$2,812	$36
WAC		2.87%	5.51%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$4,004	$14
WAC			4.25%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$35,443**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,425	$880	$492
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$11,298	$12,879	$6,600
Penalty in Months of Forgone Interest	3.20 mo	5.84 mo	5.67 mo
Balances in New Accounts	$885	$347	$325

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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%	$10,967	$1,401	$172	1.20%
3.00 to 3.99%	$62	$457	$342	3.45%
4.00 to 4.99%	$39	$408	$542	4.48%
5.00 to 5.99%	$36	$725	$479	5.55%
6.00 to 6.99%	$58	$75	$1,356	6.32%
7.00 to 7.99%	$0	$166	$298	7.41%
8.00 to 8.99%	$0	$3	$3	8.19%
9.00 and Above	$0	$1	$1	12.22%
WARM	1 mo	17 mo	73 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$17,590**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$12,724
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	$9,594	0.40%	$182
Money Market Deposit Accounts (MMDAs)	$17,434	1.25%	$1,009
Passbook Accounts	$5,989	0.84%	$144
Non-Interest-Bearing Non-Maturity Deposits	$5,050		$155
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$525	0.09%	
Escrow for Mortgages Serviced for Others	$915	0.08%	
Other Escrows	$108	0.18%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$39,614		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-36		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$3,506		
Miscellaneous II	$366		
TOTAL LIABILITIES	**$109,204**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$351
EQUITY CAPITAL	$10,698
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$120,253**

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		$3
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	11	$18
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	34	$124
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	27	$159
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	20	$111
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	72	$522
1014	Opt commitment to orig 25- or 30-year FRMs	59	$1,274
1016	Opt commitment to orig "other" Mortgages	64	$902
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$9
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$3
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$5
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$43
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	8	$27
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$99
2016	Commit/purchase "other" Mortgage loans, svc retained	6	$122
2022	Commit/sell 1-mo COFI ARM loans, svc retained		$1
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$25
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$15
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	7	$23
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	29	$686
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	34	$1,894
2036	Commit/sell "other" Mortgage loans, svc retained		$134
2044	Commit/purchase 6-mo or 1-yr COFI ARM MBS		$7
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$1
2054	Commit/purchase 25- to 30-year FRM MBS		$2
2056	Commit/purchase "other" MBS		$5
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$198

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$407
2074	Commit/sell 25- or 30-yr FRM MBS	6	$457
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$9
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$1
2116	Commit/purchase "other" Mortgage loans, svc released		$4
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	6	$48
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	6	$30
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$3
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	28	$98
2134	Commit/sell 25- or 30-yr FRM loans, svc released	39	$498
2136	Commit/sell "other" Mortgage loans, svc released	7	$94
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$37
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	10	$17
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	7	$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	9	$13
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	26	$292
2214	Firm commit/originate 25- or 30-year FRM loans	27	$190
2216	Firm commit/originate "other" Mortgage loans	17	$38
3014	Option to purchase 25- or 30-yr FRMs		$200
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$1
3028	Option to sell 3- or 5-year Treasury ARMs		$2
3032	Option to sell 10-, 15-, or 20-year FRMs		$17
3034	Option to sell 25- or 30-year FRMs	8	$191
3036	Option to sell "other" Mortgages		$0
3074	Short option to sell 25- or 30-yr FRMs		$0
4002	Commit/purchase non-Mortgage financial assets	18	$283
4022	Commit/sell non-Mortgage financial assets		$14

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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
5002	IR swap: pay fixed, receive 1-month LIBOR		$2,720
5004	IR swap: pay fixed, receive 3-month LIBOR		$1,033
5010	IR swap: pay fixed, receive 3-month Treasury		$800
5024	IR swap: pay 1-month LIBOR, receive fixed		$100
5026	IR swap: pay 3-month LIBOR, receive fixed		$80
5104	IR swaption: pay fixed, receive 3-month LIBOR		$1,700
6004	Interest rate Cap based on 3-month LIBOR		$25
7018	Interest rate floor based on 10-year Treasury		$1,350
9012	Long call option on Treasury bond futures contract		$200
9036	Long put option on T-bond futures contract		$25
9502	Fixed-rate construction loans in process	101	$636
9512	Adjustable-rate construction loans in process	55	$915