Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR **Reporting Dockets: 83** **September 2004**

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	7,043	-1,150	-14 %	15.04 %	-169 bp
+200 bp	7,547	-646	-8 %	15.84 %	-88 bp
+100 bp	7,941	-252	-3 %	16.42 %	-31 bp
0 bp	8,193			16.72 %	
-100 bp	8,175	-18	0 %	16.59 %	-13 bp

Risk Measure for a Given Rate Shock

	09/30/2004	06/30/2004	09/30/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	16.72 %	16.78 %	12.37 %
Post-shock NPV Ratio	15.84 %	15.71 %	11.88 %
Sensitivity Measure: Decline in NPV Ratio	88 bp	107 bp	49 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	6,284	6,122	5,814	5,484	5,174	6,039	101.39	3.85
30-Year Mortgage Securities	108	106	102	98	93	103	103.22	2.77
15-Year Mortgages and MBS	4,840	4,702	4,517	4,321	4,130	4,615	101.88	3.43
Balloon Mortgages and MBS	1,202	1,179	1,145	1,103	1,054	1,162	101.40	2.44
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	216	216	215	213	211	212	101.70	0.40
7 Month to 2 Year Reset Frequency	4,215	4,187	4,140	4,066	3,965	4,058	103.18	0.89
2+ to 5 Year Reset Frequency	5,394	5,273	5,121	4,942	4,748	5,169	102.01	2.60
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	8	7	7	7	7	7	100.85	0.80
2 Month to 5 Year Reset Frequency	228	224	220	216	211	224	100.32	1.64
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	331	326	322	317	313	319	102.13	1.38
Adjustable-Rate, Fully Amortizing	1,679	1,669	1,659	1,650	1,641	1,666	100.18	0.58
Fixed-Rate, Balloon	340	321	303	286	271	317	101.24	5.86
Fixed-Rate, Fully Amortizing	824	785	749	715	684	761	103.20	4.79
Construction and Land Loans								
Adjustable-Rate	2,684	2,680	2,676	2,671	2,667	2,685	99.80	0.17
Fixed-Rate	465	457	449	441	434	466	98.01	1.74
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,200	4,196	4,194	4,192	4,190	4,220	99.44	0.07
Fixed-Rate	227	222	218	214	211	221	100.57	1.86
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	82	81	79	76	74	81	100.00	2.04
Accrued Interest Receivable	126	126	126	126	126	126	100.00	0.00
Advance for Taxes/Insurance	8	8	8	8	8	8	100.00	0.00
Float on Escrows on Owned Mortgages	12	23	34	41	48			-46.60
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0			47.97
TOTAL MORTGAGE LOANS AND SECURITIES	**33,472**	**32,909**	**32,096**	**31,190**	**30,260**	**32,457**	**101.39**	**2.09**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	441	441	440	440	439	444	99.18	0.15
Fixed-Rate	494	483	473	463	454	465	103.91	2.21
Consumer Loans								
Adjustable-Rate	1,752	1,750	1,749	1,747	1,746	1,707	102.52	0.10
Fixed-Rate	6,333	6,290	6,247	6,205	6,164	6,083	103.40	0.68
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-308	-306	-305	-303	-302	-306	0.00	0.53
Accrued Interest Receivable	77	77	77	77	77	77	100.00	0.00
TOTAL NONMORTGAGE LOANS	**8,789**	**8,734**	**8,681**	**8,629**	**8,578**	**8,470**	**103.12**	**0.62**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	951	951	951	951	951	951	100.00	0.00
Equities and All Mutual Funds	212	206	199	192	185	206	99.93	3.20
Zero-Coupon Securities	6	5	5	5	5	5	103.31	2.68
Government and Agency Securities	692	671	651	632	613	650	103.29	3.07
Term Fed Funds, Term Repos	993	991	990	988	987	990	100.08	0.14
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	255	247	240	233	227	239	103.52	3.06
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	615	617	597	578	555	617	99.99	1.44
Structured Securities (Complex)	503	496	483	467	451	496	100.03	2.05
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.69
TOTAL CASH, DEPOSITS, AND SECURITIES	**4,226**	**4,186**	**4,115**	**4,046**	**3,974**	**4,155**	**100.74**	**1.32**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	52	52	52	52	52	52	100.00	0.00
Real Estate Held for Investment	2	2	2	2	2	2	100.00	0.00
Investment in Unconsolidated Subsidiaries	6	6	6	5	5	6	100.00	4.81
Office Premises and Equipment	401	401	401	401	401	401	100.00	0.00
TOTAL REAL ASSETS, ETC.	**461**	**461**	**461**	**460**	**459**	**461**	**100.00**	**0.07**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	95	145	171	176	174			-26.12
Adjustable-Rate Servicing	16	17	17	17	17			-2.49
Float on Mortgages Serviced for Others	76	105	125	137	145			-23.12
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**187**	**267**	**312**	**329**	**337**			**-23.45**
OTHER ASSETS								
Purchased and Excess Servicing						196		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,334	1,334	1,334	1,334	1,334	1,334	100.00	0.00
Miscellaneous II						143		
Deposit Intangibles								
Retail CD Intangible	2	7	13	18	23			-71.83
Transaction Account Intangible	390	534	674	821	937			-26.54
MMDA Intangible	103	135	162	189	215			-22.09
Passbook Account Intangible	268	357	439	518	591			-23.98
Non-Interest-Bearing Account Intangible	38	62	84	105	125			-37.00
TOTAL OTHER ASSETS	**2,136**	**2,429**	**2,707**	**2,985**	**3,226**	**1,673**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						16		
TOTAL ASSETS	**49,273**	**48,987**	**48,372**	**47,639**	**46,833**	**47,233**	**104/101*** **	**0.92/1.54*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	9,467	9,423	9,381	9,338	9,296	9,387	100.39	0.46
Fixed-Rate Maturing in 13 Months or More	8,005	7,813	7,629	7,450	7,277	7,690	101.61	2.41
Variable-Rate	806	806	806	806	806	806	100.00	0.01
Demand								
Transaction Accounts	5,978	5,978	5,978	5,978	5,978	5,978	100/91*	0.00/2.60*
MMDAs	2,212	2,212	2,212	2,212	2,212	2,212	100/94*	0.00/1.44*
Passbook Accounts	3,869	3,869	3,869	3,869	3,869	3,869	100/91*	0.00/2.43*
Non-Interest-Bearing Accounts	1,029	1,029	1,029	1,029	1,029	1,029	100/94*	0.00/2.36*
TOTAL DEPOSITS	**31,366**	**31,131**	**30,903**	**30,682**	**30,467**	**30,971**	**101/97***	**0.74/1.72***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	3,396	3,383	3,370	3,357	3,345	3,380	100.09	0.39
Fixed-Rate Maturing in 37 Months or More	347	328	310	294	279	318	102.99	5.54
Variable-Rate	1,042	1,042	1,042	1,042	1,041	1,038	100.37	0.02
TOTAL BORROWINGS	**4,786**	**4,753**	**4,722**	**4,693**	**4,665**	**4,737**	**100.35**	**0.67**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	327	327	327	327	327	327	100.00	0.00
Other Escrow Accounts	22	22	21	20	20	24	90.45	3.00
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,804	2,804	2,804	2,804	2,804	2,804	100.00	0.00
Miscellaneous II	0	0	0	0	0	88		
TOTAL OTHER LIABILITIES	**3,153**	**3,153**	**3,152**	**3,151**	**3,151**	**3,243**	**97.22**	**0.02**
Other Liabilities not Included Above								
Self-Valued	1,868	1,809	1,762	1,727	1,706	1,698	106.50	2.94
Unamortized Yield Adjustments						1		
TOTAL LIABILITIES	**41,173**	**40,845**	**40,540**	**40,253**	**39,989**	**40,650**	**100/98****	**0.77/1.52****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	84	28	-89	-203	-307			
ARMs	60	53	37	12	-23			
Other Mortgages	21	0	-26	-57	-87			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	12	2	-13	-29	-44			
Sell Mortgages and MBS	-103	1	222	438	636			
Purchase Non-Mortgage Items	0	0	0	-1	-1			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-52	-15	19	50	78			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	1	3	6	8			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	-3	0	2	3	4			
Options on Futures	0	0	0	0	0			
Construction LIP	1	-17	-34	-51	-67			
Self-Valued	56	-1	-12	-8	2			
TOTAL OFF-BALANCE-SHEET POSITIONS	**75**	**51**	**109**	**162**	**198**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	49,273	48,987	48,372	47,639	46,833	47,233	104/101***	0.92/1.54***
MINUS TOTAL LIABILITIES	41,173	40,845	40,540	40,253	39,989	40,650	100/98**	0.77/1.52**
PLUS OFF-BALANCE-SHEET POSITIONS	75	51	109	162	198			
TOTAL NET PORTFOLIO VALUE #	8,175	8,193	7,941	7,547	7,043	6,583	124.45	1.43

* 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	$284	$3,187	$1,889	$518	$160
WARM	343 mo	348 mo	337 mo	303 mo	257 mo
WAC	4.46%	5.58%	6.37%	7.35%	8.73%
Amount of these that is FHA or VA Guaranteed	$1	$3	$55	$74	$6
Securities Backed by Conventional Mortgages	$14	$25	$24	$12	$4
WARM	105 mo	328 mo	227 mo	285 mo	244 mo
Weighted Average Pass-Through Rate	4.50%	5.28%	6.28%	7.14%	8.31%
Securities Backed by FHA or VA Mortgages	$6	$7	$8	$2	$1
WARM	348 mo	352 mo	323 mo	266 mo	124 mo
Weighted Average Pass-Through Rate	4.50%	5.54%	6.07%	7.12%	9.29%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,132	$2,036	$798	$313	$103
WAC	4.71%	5.38%	6.39%	7.33%	8.67%
Mortgage Securities	$162	$46	$22	$2	$0
Weighted Average Pass-Through Rate	4.28%	5.10%	6.15%	7.25%	8.85%
WARM (of 15-Year Loans and Securities)	155 mo	157 mo	140 mo	126 mo	120 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$412	$513	$162	$36	$11
WAC	4.52%	5.41%	6.31%	7.23%	8.76%
Mortgage Securities	$23	$4	$1	$0	$0
Weighted Average Pass-Through Rate	4.15%	5.12%	6.02%	7.01%	0.00%
WARM (of Balloon Loans and Securities)	72 mo	83 mo	103 mo	99 mo	89 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$11,919**

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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	$0	$353	$4	$0	$2
WAC	0.00%	3.91%	6.09%	0.00%	6.62%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$212	$3,705	$5,165	$7	$222
Weighted Average Margin	203 bp	285 bp	296 bp	131 bp	185 bp
WAC	4.91%	4.99%	5.39%	3.85%	5.67%
WARM	122 mo	310 mo	335 mo	201 mo	246 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	42 mo	1 mo	17 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$9,670**

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	$19	$6	$6	$0	$0
Weighted Average Distance from Lifetime Cap	156 bp	38 bp	166 bp	0 bp	19 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$4	$6	$9	$0	$2
Weighted Average Distance from Lifetime Cap	320 bp	364 bp	317 bp	0 bp	364 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$138	$3,988	$5,080	$7	$215
Weighted Average Distance from Lifetime Cap	889 bp	673 bp	596 bp	844 bp	676 bp
Balances Without Lifetime Cap	$51	$59	$74	$0	$6
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$38	$3,721	$5,055	$3	$197
Weighted Average Periodic Rate Cap	134 bp	203 bp	303 bp	182 bp	166 bp
Balances Subject to Periodic Rate Floors	$36	$3,522	$4,796	$2	$197
MBS Included in ARM Balances	$48	$452	$38	$7	$15

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$319	$1,666
WARM	79 mo	182 mo
Remaining Term to Full Amortization	255 mo	
Rate Index Code	0	0
Margin	263 bp	265 bp
Reset Frequency	39 mo	20 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1	$12
Wghted Average Distance to Lifetime Cap	0 bp	116 bp
Fixed-Rate:		
Balances	$317	$761
WARM	102 mo	133 mo
Remaining Term to Full Amortization	337 mo	
WAC	6.31%	6.53%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,685	$466
WARM	16 mo	25 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	87 bp	5.60%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,220	$221
WARM	105 mo	98 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	15 bp	6.70%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$444	$465
WARM	52 mo	31 mo
Margin in Column 1; WAC in Column 2	124 bp	5.55%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$1,707	$6,083
WARM	7 mo	10 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,376 bp	16.63%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$2	$63
Fixed Rate		
Remaining WAL <= 5 Years	$26	$485
Remaining WAL 5-10 Years	$4	$29
Remaining WAL Over 10 Years	$8	
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	$40	$577

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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	$2,325	$8,694	$6,448	$1,963	$349
WARM	131 mo	257 mo	297 mo	298 mo	265 mo
Weighted Average Servicing Fee	28 bp	30 bp	32 bp	34 bp	36 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	184 loans				
FHA/VA	1 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$2,744	$6	Total # of Adjustable-Rate Loans Serviced	40 loans
WARM (in months)	188 mo	174 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	34 bp	42 bp		

Total Balances of Mortgage Loans Serviced for Others	**$22,529**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$951		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$206		
Zero-Coupon Securities	$5	2.53%	30 mo
Government & Agency Securities	$650	4.17%	40 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$990	1.85%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$239	4.50%	43 mo
Memo: Complex Securities (from supplemental reporting)	$496		

Total Cash, Deposits, and Securities	**$3,537**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$281
Accrued Interest Receivable	$126
Advances for Taxes and Insurance	$8
Less: Unamortized Yield Adjustments	$7
Valuation Allowances	$200
Unrealized Gains (Losses)	$11

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$12
Accrued Interest Receivable	$77
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$318
Unrealized Gains (Losses)	$-1

OTHER ITEMS	
Real Estate Held for Investment	$2
Repossessed Assets	$52
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$6
Office Premises and Equipment	$401
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-3
Less: Unamortized Yield Adjustments	$-16
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$196
Miscellaneous I	$1,334
Miscellaneous II	$143
TOTAL ASSETS	**$47,233**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$2
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$11
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$131
Mortgage-Related Mututal Funds	$75
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$50
Weighted Average Servicing Fee	41 bp
Adjustable-Rate Mortgage Loans Serviced	$183
Weighted Average Servicing Fee	32 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			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$1,801	$1,031	$135	$15
WAC	1.53%	3.19%	6.56%	
WARM	1 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$2,145	$3,437	$838	$24
WAC	1.82%	3.00%	6.38%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$3,555	$2,061	$20
WAC		2.79%	4.64%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$2,074	$8
WAC			4.22%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$17,077**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$85	$569	$336
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$3,297	$5,212	$4,210
Penalty in Months of Forgone Interest	3.25 mo	6.67 mo	7.54 mo
Balances in New Accounts	$364	$578	$215

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%	$2,577	$568	$17	2.01%
3.00 to 3.99%	$4	$79	$94	3.44%
4.00 to 4.99%	$4	$28	$83	4.44%
5.00 to 5.99%	$1	$30	$70	5.49%
6.00 to 6.99%	$2	$41	$42	6.45%
7.00 to 7.99%	$1	$45	$10	7.28%
8.00 to 8.99%	$0	$0	$2	8.70%
9.00 and Above	$0	$0	$0	9.01%
WARM	1 mo	17 mo	80 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$3,699**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$3,542
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	$5,978	1.57%	$218
Money Market Deposit Accounts (MMDAs)	$2,212	1.35%	$122
Passbook Accounts	$3,869	0.87%	$107
Non-Interest-Bearing Non-Maturity Deposits	$1,029		$37
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$132	0.01%	
Escrow for Mortgages Serviced for Others	$195	0.01%	
Other Escrows	$24	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$13,440		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$2,804		
Miscellaneous II	$88		
TOTAL LIABILITIES	**$40,650**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$6,583
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$47,233**

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		$11
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	19	$1,116
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	20	$311
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	6	$29
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	41	$387
1014	Opt commitment to orig 25- or 30-year FRMs	36	$2,013
1016	Opt commitment to orig "other" Mortgages	20	$695
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$82
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$30
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	11	$115
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	15	$315
2036	Commit/sell "other" Mortgage loans, svc retained		$19
2054	Commit/purchase 25- to 30-year FRM MBS		$40
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$291
2074	Commit/sell 25- or 30-yr FRM MBS		$2,614
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$0
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$14
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$6
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$11
2134	Commit/sell 25- or 30-yr FRM loans, svc released	7	$140
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$80
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$0
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$5
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	13	$38

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2214	Firm commit/originate 25- or 30-year FRM loans	11	$112
2216	Firm commit/originate "other" Mortgage loans	10	$61
3032	Option to sell 10-, 15-, or 20-year FRMs		$5
3034	Option to sell 25- or 30-year FRMs		$38
4002	Commit/purchase non-Mortgage financial assets	6	$46
5004	IR swap: pay fixed, receive 3-month LIBOR		$463
8040	Short futures contract on 10-year Treasury note		$27
9502	Fixed-rate construction loans in process	52	$462
9512	Adjustable-rate construction loans in process	37	$1,294