Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets $100 Mil - $1 Bill

All Reporting CMR **Reporting Dockets: 433** **December 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	15,204	-4,137	-21 %	11.38 %	-240 bp
+200 bp	16,876	-2,466	-13 %	12.40 %	-138 bp
+100 bp	18,332	-1,009	-5 %	13.25 %	-53 bp
0 bp	19,341			13.78 %	
-100 bp	19,497	155	+1 %	13.78 %	-1 bp

Risk Measure for a Given Rate Shock

	12/31/2004	09/30/2004	12/31/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	13.78 %	13.65 %	12.65 %
Post-shock NPV Ratio	12.40 %	12.27 %	11.15 %
Sensitivity Measure: Decline in NPV Ratio	138 bp	138 bp	150 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	10,849	10,631	10,209	9,706	9,202	10,385	102.36	3.01
30-Year Mortgage Securities	2,034	1,980	1,895	1,800	1,707	1,960	101.01	3.52
15-Year Mortgages and MBS	19,995	19,473	18,767	18,005	17,247	19,104	101.93	3.15
Balloon Mortgages and MBS	5,906	5,803	5,666	5,499	5,307	5,719	101.47	2.07
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,382	1,379	1,373	1,364	1,350	1,379	99.99	0.31
7 Month to 2 Year Reset Frequency	9,574	9,485	9,342	9,136	8,878	9,435	100.52	1.22
2+ to 5 Year Reset Frequency	10,656	10,423	10,134	9,799	9,434	10,352	100.69	2.50
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	191	190	188	186	183	188	100.93	0.87
2 Month to 5 Year Reset Frequency	1,858	1,833	1,803	1,766	1,722	1,816	100.94	1.50
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,406	3,377	3,348	3,319	3,291	3,390	99.62	0.86
Adjustable-Rate, Fully Amortizing	9,408	9,326	9,244	9,163	9,084	9,407	99.14	0.88
Fixed-Rate, Balloon	3,637	3,514	3,396	3,284	3,178	3,394	103.53	3.43
Fixed-Rate, Fully Amortizing	4,564	4,370	4,191	4,025	3,870	4,238	103.11	4.26
Construction and Land Loans								
Adjustable-Rate	4,971	4,961	4,952	4,943	4,935	4,972	99.79	0.19
Fixed-Rate	3,205	3,149	3,095	3,042	2,992	3,174	99.20	1.76
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,812	4,805	4,799	4,794	4,789	4,785	100.42	0.13
Fixed-Rate	2,411	2,365	2,320	2,277	2,236	2,371	99.74	1.92
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	113	111	109	107	104	111	100.00	1.73
Accrued Interest Receivable	391	391	391	391	391	391	100.00	0.00
Advance for Taxes/Insurance	19	19	19	19	19	19	100.00	0.00
Float on Escrows on Owned Mortgages	29	53	76	95	111			-44.68
LESS: Value of Servicing on Mortgages Serviced by Others	-10	-10	-10	-10	-10			2.13
TOTAL MORTGAGE LOANS AND SECURITIES	**99,420**	**97,646**	**95,327**	**92,728**	**90,040**	**96,589**	**101.09**	**2.10**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,957	2,952	2,948	2,944	2,940	2,964	99.61	0.16
Fixed-Rate	2,141	2,074	2,010	1,950	1,892	2,003	103.53	3.14
Consumer Loans								
Adjustable-Rate	925	924	922	921	920	916	100.85	0.14
Fixed-Rate	3,887	3,829	3,772	3,718	3,665	3,871	98.90	1.49
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-146	-144	-142	-140	-139	-144	0.00	1.32
Accrued Interest Receivable	82	82	82	82	82	82	100.00	0.00
TOTAL NONMORTGAGE LOANS	**9,845**	**9,717**	**9,593**	**9,474**	**9,360**	**9,692**	**100.25**	**1.30**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,658	3,658	3,658	3,658	3,658	3,658	100.00	0.00
Equities and All Mutual Funds	1,936	1,889	1,838	1,781	1,720	1,889	99.98	2.58
Zero-Coupon Securities	78	73	68	65	61	65	111.73	6.37
Government and Agency Securities	3,202	3,132	3,066	3,003	2,943	3,129	100.13	2.16
Term Fed Funds, Term Repos	3,457	3,449	3,441	3,433	3,425	3,449	99.99	0.23
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,569	1,508	1,451	1,398	1,348	1,449	104.08	3.91
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,508	3,472	3,350	3,221	3,098	3,484	99.66	2.28
Structured Securities (Complex)	5,626	5,535	5,348	5,145	4,942	5,575	99.27	2.51
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	1.26
TOTAL CASH, DEPOSITS, AND SECURITIES	**23,034**	**22,716**	**22,221**	**21,704**	**21,195**	**22,698**	**100.08**	**1.79**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	126	126	126	126	126	126	100.00	0.00
Real Estate Held for Investment	62	62	62	62	62	62	100.00	0.00
Investment in Unconsolidated Subsidiaries	56	56	53	49	44	56	100.00	2.34
Office Premises and Equipment	2,039	2,039	2,039	2,039	2,039	2,039	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,283**	**2,283**	**2,280**	**2,276**	**2,271**	**2,283**	**100.00**	**0.06**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	151	204	251	283	291			-24.65
Adjustable-Rate Servicing	172	175	178	180	181			-1.95
Float on Mortgages Serviced for Others	169	206	236	260	277			-16.19
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**492**	**585**	**666**	**723**	**750**			**-14.86**
OTHER ASSETS								
Purchased and Excess Servicing						297		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,456	3,456	3,456	3,456	3,456	3,456	100.00	0.00
Miscellaneous II						487		
Deposit Intangibles								
Retail CD Intangible	46	60	73	86	98			-22.99
Transaction Account Intangible	831	1,107	1,385	1,636	1,861			-25.02
MMDA Intangible	706	884	1,048	1,214	1,374			-19.32
Passbook Account Intangible	1,151	1,486	1,811	2,108	2,391			-22.22
Non-Interest-Bearing Account Intangible	260	393	519	639	754			-33.01
TOTAL OTHER ASSETS	**6,449**	**7,386**	**8,292**	**9,138**	**9,935**	**4,240**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						36		
TOTAL ASSETS	**141,523**	**140,332**	**138,379**	**136,044**	**133,551**	**135,538**	**104/101*** **	**1.12/1.83*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	31,609	31,469	31,331	31,194	31,059	31,478	99.97	0.44
Fixed-Rate Maturing in 13 Months or More	21,160	20,645	20,149	19,669	19,206	20,579	100.32	2.45
Variable-Rate	888	886	884	883	881	886	100.02	0.18
Demand								
Transaction Accounts	11,673	11,673	11,673	11,673	11,673	11,673	100/91*	0.00/2.62*
MMDAs	13,683	13,683	13,683	13,683	13,683	13,683	100/94*	0.00/1.33*
Passbook Accounts	15,176	15,176	15,176	15,176	15,176	15,176	100/90*	0.00/2.41*
Non-Interest-Bearing Accounts	5,904	5,904	5,904	5,904	5,904	5,904	100/93*	0.00/2.35*
TOTAL DEPOSITS	**100,093**	**99,437**	**98,801**	**98,183**	**97,583**	**99,380**	**100/96***	**0.65/1.64***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	8,559	8,479	8,401	8,324	8,249	8,477	100.02	0.93
Fixed-Rate Maturing in 37 Months or More	3,252	3,100	2,958	2,824	2,698	3,066	101.12	4.74
Variable-Rate	2,051	2,050	2,050	2,049	2,049	2,049	100.06	0.03
TOTAL BORROWINGS	**13,862**	**13,630**	**13,409**	**13,197**	**12,995**	**13,592**	**100.28**	**1.66**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	482	482	482	482	482	482	100.00	0.00
Other Escrow Accounts	141	137	133	129	126	152	90.03	2.97
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,337	1,337	1,337	1,337	1,337	1,337	100.00	0.00
Miscellaneous II	0	0	0	0	0	236		
TOTAL OTHER LIABILITIES	**1,960**	**1,956**	**1,952**	**1,949**	**1,945**	**2,207**	**88.64**	**0.21**
Other Liabilities not Included Above								
Self-Valued	6,191	6,018	5,897	5,805	5,736	5,765	104.39	2.45
Unamortized Yield Adjustments						1		
TOTAL LIABILITIES	**122,106**	**121,041**	**120,058**	**119,134**	**118,260**	**120,945**	**100/97****	**0.85/1.66****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	21	7	-18	-46	-72			
ARMs	15	12	6	-4	-17			
Other Mortgages	8	0	-12	-28	-45			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	46	16	-32	-85	-139			
Sell Mortgages and MBS	-30	2	57	115	171			
Purchase Non-Mortgage Items	1	0	-1	-2	-3			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-30	-4	20	42	63			
Pay Floating, Receive Fixed Swaps	5	-3	-10	-16	-22			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	4	8	13			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	-1	0	1	3	3			
Options on Futures	0	0	2	5	9			
Construction LIP	-20	-47	-72	-96	-118			
Self-Valued	64	66	67	69	70			
TOTAL OFF-BALANCE-SHEET POSITIONS	**80**	**50**	**12**	**-34**	**-87**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	141,523	140,332	138,379	136,044	133,551	135,538	104/101***	1.12/1.83***
MINUS TOTAL LIABILITIES	122,106	121,041	120,058	119,134	118,260	120,945	100/97**	0.85/1.66**
PLUS OFF-BALANCE-SHEET POSITIONS	80	50	12	-34	-87			
TOTAL NET PORTFOLIO VALUE #	19,497	19,341	18,332	16,876	15,204	14,593	132.54	3.01

* 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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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	$302	$4,687	$3,388	$1,415	$593
WARM	310 mo	334 mo	324 mo	294 mo	237 mo
WAC	4.57%	5.56%	6.35%	7.32%	8.93%
Amount of these that is FHA or VA Guaranteed	$7	$57	$60	$70	$69
Securities Backed by Conventional Mortgages	$509	$767	$190	$64	$20
WARM	246 mo	314 mo	266 mo	261 mo	191 mo
Weighted Average Pass-Through Rate	4.34%	5.17%	6.22%	7.17%	8.66%
Securities Backed by FHA or VA Mortgages	$42	$158	$160	$36	$13
WARM	270 mo	329 mo	312 mo	278 mo	211 mo
Weighted Average Pass-Through Rate	4.41%	5.45%	6.34%	7.12%	8.66%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,279	$6,903	$3,160	$1,432	$655
WAC	4.67%	5.39%	6.40%	7.33%	8.80%
Mortgage Securities	$2,185	$1,065	$342	$73	$9
Weighted Average Pass-Through Rate	4.27%	5.13%	6.16%	7.16%	8.44%
WARM (of 15-Year Loans and Securities)	139 mo	159 mo	139 mo	121 mo	104 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$616	$1,370	$904	$461	$547
WAC	4.59%	5.46%	6.36%	7.34%	10.87%
Mortgage Securities	$1,497	$283	$38	$3	$0
Weighted Average Pass-Through Rate	4.16%	5.13%	6.14%	7.21%	8.00%
WARM (of Balloon Loans and Securities)	70 mo	77 mo	66 mo	57 mo	83 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$37,168**

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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	$36	$463	$182	$0	$114
WAC	3.11%	3.88%	5.17%	6.75%	4.66%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,343	$8,973	$10,170	$188	$1,702
Weighted Average Margin	176 bp	250 bp	266 bp	172 bp	233 bp
WAC	5.24%	4.75%	5.07%	4.25%	5.36%
WARM	181 mo	292 mo	323 mo	272 mo	247 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	42 mo	4 mo	16 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$23,170**

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	$38	$35	$81	$0	$6
Weighted Average Distance from Lifetime Cap	126 bp	122 bp	147 bp	0 bp	128 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$62	$258	$346	$0	$55
Weighted Average Distance from Lifetime Cap	314 bp	368 bp	348 bp	324 bp	381 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$933	$8,866	$9,464	$180	$1,688
Weighted Average Distance from Lifetime Cap	929 bp	647 bp	598 bp	769 bp	682 bp
Balances Without Lifetime Cap	$346	$276	$460	$8	$67
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$573	$8,743	$9,112	$18	$1,420
Weighted Average Periodic Rate Cap	192 bp	171 bp	215 bp	173 bp	190 bp
Balances Subject to Periodic Rate Floors	$443	$7,677	$7,985	$20	$904
MBS Included in ARM Balances	$313	$3,256	$1,835	$65	$75

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,390	$9,407
WARM	91 mo	203 mo
Remaining Term to Full Amortization	277 mo	
Rate Index Code	0	0
Margin	211 bp	265 bp
Reset Frequency	22 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$108	$314
Wghted Average Distance to Lifetime Cap	33 bp	89 bp
Fixed-Rate:		
Balances	$3,394	$4,238
WARM	52 mo	119 mo
Remaining Term to Full Amortization	268 mo	
WAC	6.42%	6.75%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,972	$3,174
WARM	28 mo	25 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	148 bp	6.59%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,785	$2,371
WARM	116 mo	105 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	80 bp	6.37%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,964	$2,003
WARM	46 mo	45 mo
Margin in Column 1; WAC in Column 2	109 bp	6.70%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$916	$3,871
WARM	56 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	429 bp	7.39%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$91	$823
Fixed Rate		
Remaining WAL <= 5 Years	$341	$2,029
Remaining WAL 5-10 Years	$50	$102
Remaining WAL Over 10 Years	$4	
Superfloaters	$0	
Inverse Floaters & Super POs	$2	
Other	$3	$35
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	5.00%	8.50%
Principal-Only MBS	$0	$3
WAC	0.00%	5.57%
Total Mortgage-Derivative Securities - Book Value	$491	$2,993

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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	$2,921	$11,583	$8,136	$4,041	$6,766
WARM	173 mo	258 mo	296 mo	283 mo	239 mo
Weighted Average Servicing Fee	27 bp	27 bp	31 bp	37 bp	48 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	336 loans				
FHA/VA	33 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$18,759	$24	Total # of Adjustable-Rate Loans Serviced	125 loans
WARM (in months)	339 mo	227 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	38 bp	35 bp		

Total Balances of Mortgage Loans Serviced for Others	**$52,230**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,658		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,889		
Zero-Coupon Securities	$65	4.13%	69 mo
Government & Agency Securities	$3,129	3.10%	29 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,449	2.07%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,449	5.16%	58 mo
Memo: Complex Securities (from supplemental reporting)	$5,575		

Total Cash, Deposits, and Securities	**$19,214**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$633
Accrued Interest Receivable	$391
Advances for Taxes and Insurance	$19
Less: Unamortized Yield Adjustments	$10
Valuation Allowances	$522
Unrealized Gains (Losses)	$-10

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$77
Accrued Interest Receivable	$82
Less: Unamortized Yield Adjustments	$-24
Valuation Allowances	$221
Unrealized Gains (Losses)	$-1

OTHER ITEMS	
Real Estate Held for Investment	$62
Repossessed Assets	$126
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$56
Office Premises and Equipment	$2,039
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-1
Less: Unamortized Yield Adjustments	$-34
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$297
Miscellaneous I	$3,456
Miscellaneous II	$487
TOTAL ASSETS	**$135,538**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$93
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$94
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$846
Mortgage-Related Mututal Funds	$1,043
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,209
Weighted Average Servicing Fee	25 bp
Adjustable-Rate Mortgage Loans Serviced	$3,725
Weighted Average Servicing Fee	26 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$71

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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	$7,497	$2,892	$676	$70
WAC	773.17%	2.70%	5.87%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$11,152	$7,757	$1,504	$111
WAC	2.14%	2.57%	5.76%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$9,737	$5,306	$76
WAC		2.84%	4.49%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$5,536	$33
WAC			3.93%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$52,057**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,153	$1,322	$1,025
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$15,749	$17,157	$10,648
Penalty in Months of Forgone Interest	3.00 mo	5.72 mo	6.88 mo
Balances in New Accounts	$2,162	$1,286	$594

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%	$2,977	$2,587	$212	2.33%
3.00 to 3.99%	$25	$1,437	$1,090	3.49%
4.00 to 4.99%	$85	$546	$890	4.48%
5.00 to 5.99%	$61	$399	$579	5.45%
6.00 to 6.99%	$80	$182	$227	6.41%
7.00 to 7.99%	$22	$74	$58	7.37%
8.00 to 8.99%	$0	$1	$8	8.12%
9.00 and Above	$0	$0	$1	12.26%
WARM	1 mo	18 mo	67 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	$11,543

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$8,700
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	$11,673	0.74%	$440
Money Market Deposit Accounts (MMDAs)	$13,683	1.44%	$801
Passbook Accounts	$15,176	1.00%	$532
Non-Interest-Bearing Non-Maturity Deposits	$5,904		$176
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$255	0.23%	
Escrow for Mortgages Serviced for Others	$227	0.50%	
Other Escrows	$152	0.24%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$47,071		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-4		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$5		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,337		
Miscellaneous II	$236		
TOTAL LIABILITIES	**$120,945**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$10
EQUITY CAPITAL	$14,585
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$135,539**

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	$12
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	17	$30
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	75	$261
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	80	$249
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	52	$61
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	171	$239
1014	Opt commitment to orig 25- or 30-year FRMs	163	$357
1016	Opt commitment to orig "other" Mortgages	120	$543
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$4
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$17
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$4
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	12	$20
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	8	$10
2016	Commit/purchase "other" Mortgage loans, svc retained	10	$37
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$0
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$15
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	6	$10
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	36	$24
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	46	$112
2036	Commit/sell "other" Mortgage loans, svc retained	6	$14
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$3
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$3
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$7
2054	Commit/purchase 25- to 30-year FRM MBS		$13
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$16
2074	Commit/sell 25- or 30-yr FRM MBS	8	$197
2102	Commit/purchase 1-mo COFI ARM loans, svc released		$1

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2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$13
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$8
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$1
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$15
2122	Commit/sell 1-mo COFI ARM loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	13	$133
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	10	$90
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	38	$69
2134	Commit/sell 25- or 30-yr FRM loans, svc released	60	$440
2136	Commit/sell "other" Mortgage loans, svc released	8	$56
2202	Firm commitment to originate 1-month COFI ARM loans		$4
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$18
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	37	$113
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	29	$43
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	16	$45
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	86	$207
2214	Firm commit/originate 25- or 30-year FRM loans	72	$370
2216	Firm commit/originate "other" Mortgage loans	55	$261
3008	Option to purchase 3- or 5-yr Treasury ARMs		$2
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3016	Option to purchase "other" Mortgages		$2
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$16
3028	Option to sell 3- or 5-year Treasury ARMs		$29
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs	6	$8
3034	Option to sell 25- or 30-year FRMs	8	$107

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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
3068	Short option to sell 3- or 5-yr Treasury ARMs		$10
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$0
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$6
3074	Short option to sell 25- or 30-yr FRMs		$31
4002	Commit/purchase non-Mortgage financial assets	37	$120
4022	Commit/sell non-Mortgage financial assets		$84
5002	IR swap: pay fixed, receive 1-month LIBOR		$84
5004	IR swap: pay fixed, receive 3-month LIBOR		$382
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5024	IR swap: pay 1-month LIBOR, receive fixed		$46
5026	IR swap: pay 3-month LIBOR, receive fixed		$76
6004	Interest rate Cap based on 3-month LIBOR		$25
6040	Short interest rate Cap based on 1-year Treasury		$3
7010	Interest rate floor based on 1-year Treasury		$3
8038	Short futures contract on 5-year Treasury note		$15
8040	Short futures contract on 10-year Treasury note		$11
9034	Long put option on 10-year T-note futures contract		$50
9502	Fixed-rate construction loans in process	200	$1,481
9512	Adjustable-rate construction loans in process	146	$1,085