Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets < $100 Mil

All Reporting CMR **Reporting Dockets: 310** **March 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	2,249	-500	-18 %	13.59 %	-224 bp
+200 bp	2,461	-288	-10 %	14.60 %	-123 bp
+100 bp	2,639	-109	-4 %	15.40 %	-43 bp
0 bp	2,749			15.83 %	
-100 bp	2,759	11	0 %	15.78 %	-5 bp

Risk Measure for a Given Rate Shock

	03/31/2004	12/31/2003	03/31/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	15.83 %	15.74 %	15.24 %
Post-shock NPV Ratio	14.60 %	14.31 %	14.48 %
Sensitivity Measure: Decline in NPV Ratio	123 bp	143 bp	76 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	1,325	1,300	1,252	1,197	1,139	1,245	104.43	2.81
30-Year Mortgage Securities	253	245	232	220	208	241	101.57	4.40
15-Year Mortgages and MBS	3,043	2,993	2,907	2,801	2,688	2,864	104.51	2.26
Balloon Mortgages and MBS	1,018	1,004	985	961	932	974	103.09	1.64
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	190	189	189	188	186	187	101.09	0.31
7 Month to 2 Year Reset Frequency	1,225	1,215	1,204	1,188	1,166	1,187	102.37	0.87
2+ to 5 Year Reset Frequency	966	949	929	904	876	918	103.37	1.96
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	34	34	34	33	33	34	101.33	0.80
2 Month to 5 Year Reset Frequency	466	459	452	444	435	450	101.93	1.55
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	111	110	109	108	108	109	100.49	0.69
Adjustable-Rate, Fully Amortizing	602	597	592	587	582	598	99.80	0.86
Fixed-Rate, Balloon	226	219	211	205	198	204	107.41	3.38
Fixed-Rate, Fully Amortizing	502	481	461	442	425	451	106.56	4.30
Construction and Land Loans								
Adjustable-Rate	279	279	278	277	276	279	99.81	0.29
Fixed-Rate	326	318	310	303	296	318	99.91	2.48
Second-Mortgage Loans and Securities								
Adjustable-Rate	367	366	366	365	365	372	98.48	0.16
Fixed-Rate	286	281	276	272	267	278	101.26	1.74
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	26	25	25	24	24	25	100.00	1.44
Accrued Interest Receivable	47	47	47	47	47	47	100.00	0.00
Advance for Taxes/Insurance	1	1	1	1	1	1	100.00	0.00
Float on Escrows on Owned Mortgages	1	3	6	9	11			-72.07
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0			-22.45
TOTAL MORTGAGE LOANS AND SECURITIES	**11,295**	**11,116**	**10,866**	**10,575**	**10,263**	**10,783**	**103.09**	**1.93**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	207	206	206	205	204	207	99.46	0.32
Fixed-Rate	296	287	279	271	263	269	106.92	2.98
Consumer Loans								
Adjustable-Rate	82	81	81	81	81	77	105.25	0.17
Fixed-Rate	602	593	585	576	568	588	100.83	1.49
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-5	-5	-5	-5	-5	-5	0.00	1.67
Accrued Interest Receivable	11	11	11	11	11	11	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,192**	**1,174**	**1,156**	**1,139**	**1,122**	**1,147**	**102.31**	**1.54**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	693	693	693	693	693	693	100.00	0.00
Equities and All Mutual Funds	395	387	378	367	354	387	100.00	2.19
Zero-Coupon Securities	9	8	8	8	7	8	106.40	4.08
Government and Agency Securities	451	436	422	410	397	421	103.68	3.24
Term Fed Funds, Term Repos	1,272	1,267	1,263	1,259	1,254	1,264	100.28	0.35
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	229	221	214	208	201	215	103.07	3.28
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	324	320	310	297	285	321	99.74	2.27
Structured Securities (Complex)	736	728	705	674	645	724	100.53	2.13
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	21.40
TOTAL CASH, DEPOSITS, AND SECURITIES	**4,107**	**4,061**	**3,993**	**3,915**	**3,837**	**4,032**	**100.72**	**1.41**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	25	25	25	25	25	25	100.00	0.00
Real Estate Held for Investment	8	8	8	8	8	8	100.00	0.00
Investment in Unconsolidated Subsidiaries	138	135	125	111	96	135	100.00	4.90
Office Premises and Equipment	287	287	287	287	287	287	100.00	0.00
TOTAL REAL ASSETS, ETC.	**457**	**454**	**444**	**430**	**415**	**454**	**100.00**	**1.46**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	6	9	11	12	12			-30.95
Adjustable-Rate Servicing	1	1	1	1	1			-3.23
Float on Mortgages Serviced for Others	5	6	8	9	10			-23.90
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**11**	**16**	**20**	**22**	**23**			**-27.12**
OTHER ASSETS								
Purchased and Excess Servicing						12		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	154	154	154	154	154	154	100.00	0.00
Miscellaneous II						59		
Deposit Intangibles								
Retail CD Intangible	12	15	16	18	20			-15.38
Transaction Account Intangible	72	102	133	164	195			-30.15
MMDA Intangible	50	68	89	106	122			-28.86
Passbook Account Intangible	126	178	229	279	325			-29.11
Non-Interest-Bearing Account Intangible	13	27	41	54	67			-51.47
TOTAL OTHER ASSETS	**426**	**544**	**663**	**775**	**883**	**225**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						15		
TOTAL ASSETS	**17,489**	**17,364**	**17,142**	**16,857**	**16,543**	**16,656**	**104/102*** **	**1.00/1.72*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	4,979	4,956	4,932	4,909	4,885	4,923	100.66	0.48
Fixed-Rate Maturing in 13 Months or More	2,625	2,561	2,499	2,440	2,382	2,472	103.59	2.45
Variable-Rate	106	106	105	105	105	105	100.37	0.14
Demand								
Transaction Accounts	1,362	1,362	1,362	1,362	1,362	1,362	100/93*	0.00/2.44*
MMDAs	1,373	1,373	1,373	1,373	1,373	1,373	100/95*	0.00/1.51*
Passbook Accounts	2,296	2,296	2,296	2,296	2,296	2,296	100/92*	0.00/2.44*
Non-Interest-Bearing Accounts	619	619	619	619	619	619	100/96*	0.00/2.37*
TOTAL DEPOSITS	**13,360**	**13,272**	**13,187**	**13,104**	**13,023**	**13,151**	**101/98***	**0.65/1.59***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	512	507	502	497	492	498	101.77	0.98
Fixed-Rate Maturing in 37 Months or More	339	323	307	292	278	309	104.39	5.05
Variable-Rate	46	46	46	46	46	46	100.09	0.05
TOTAL BORROWINGS	**898**	**876**	**855**	**836**	**817**	**853**	**102.63**	**2.43**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	42	42	42	42	42	42	100.00	0.00
Other Escrow Accounts	19	18	18	17	17	20	92.84	3.06
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	128	128	128	128	128	128	100.00	0.00
Miscellaneous II	0	0	0	0	0	37		
TOTAL OTHER LIABILITIES	**189**	**188**	**188**	**187**	**187**	**227**	**83.15**	**0.29**
Other Liabilities not Included Above								
Self-Valued	288	278	270	263	258	254	109.48	3.21
Unamortized Yield Adjustments						5		
TOTAL LIABILITIES	**14,734**	**14,614**	**14,500**	**14,390**	**14,285**	**14,489**	**101/98****	**0.80/1.66****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	7	2	-7	-15	-22			
ARMs	2	1	1	0	-1			
Other Mortgages	1	0	-1	-2	-4			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	4	2	-1	-4	-7			
Sell Mortgages and MBS	-7	-2	6	14	22			
Purchase Non-Mortgage Items	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	0	0	0	0	0			
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	5	9	13			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-2	-4	-6	-8	-9			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4**	**-1**	**-3**	**-6**	**-9**			

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NET PORTFOLIO VALUE								
+ ASSETS	17,489	17,364	17,142	16,857	16,543	16,656	104/102***	1.00/1.72***
- LIABILITIES	14,734	14,614	14,500	14,390	14,285	14,489	101/98**	0.80/1.66**
+ OFF-BALANCE-SHEET POSITIONS	4	-1	-3	-6	-9			
TOTAL NET PORTFOLIO VALUE #	2,759	2,749	2,639	2,461	2,249	2,167	126.84	2.18

* 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	$33	$350	$429	$277	$156
WARM	314 mo	330 mo	323 mo	299 mo	253 mo
WAC	4.41%	5.60%	6.39%	7.35%	9.00%
Amount of these that is FHA or VA Guaranteed	$0	$4	$2	$3	$2
Securities Backed by Conventional Mortgages	$72	$77	$33	$11	$6
WARM	298 mo	320 mo	279 mo	253 mo	147 mo
Weighted Average Pass-Through Rate	4.14%	5.19%	6.19%	7.15%	9.16%
Securities Backed by FHA or VA Mortgages	$3	$10	$14	$10	$4
WARM	270 mo	337 mo	286 mo	280 mo	194 mo
Weighted Average Pass-Through Rate	3.89%	5.08%	6.21%	7.12%	8.73%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$201	$791	$740	$520	$323
WAC	4.68%	5.44%	6.41%	7.34%	8.87%
Mortgage Securities	$132	$103	$39	$12	$3
Weighted Average Pass-Through Rate	4.21%	5.22%	6.15%	7.18%	8.48%
WARM (of 15-Year Loans and Securities)	145 mo	160 mo	149 mo	133 mo	112 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$56	$200	$259	$154	$68
WAC	4.57%	5.47%	6.41%	7.35%	8.77%
Mortgage Securities	$162	$56	$16	$1	$0
Weighted Average Pass-Through Rate	3.95%	5.23%	6.18%	7.34%	8.00%
WARM (of Balloon Loans and Securities)	66 mo	85 mo	76 mo	59 mo	49 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$5,324**

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ASSETS (continued)

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$2	$18	$6	$0	$16
WAC	4.77%	4.77%	6.19%	0.00%	5.31%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$185	$1,169	$913	$34	$434
Weighted Average Margin	199 bp	259 bp	273 bp	130 bp	218 bp
WAC	5.02%	5.05%	5.71%	3.70%	5.72%
WARM	206 mo	263 mo	297 mo	201 mo	249 mo
Weighted Average Time Until Next Payment Reset	2 mo	9 mo	39 mo	1 mo	16 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$2,777**

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	$5	$7	$8	$0	$1
Weighted Average Distance from Lifetime Cap	138 bp	174 bp	172 bp	0 bp	133 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$12	$87	$74	$0	$16
Weighted Average Distance from Lifetime Cap	305 bp	332 bp	336 bp	0 bp	361 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$150	$1,073	$807	$32	$393
Weighted Average Distance from Lifetime Cap	791 bp	673 bp	613 bp	878 bp	649 bp
Balances Without Lifetime Cap	$20	$20	$30	$2	$40
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$70	$1,022	$811	$6	$365
Weighted Average Periodic Rate Cap	142 bp	163 bp	196 bp	209 bp	184 bp
Balances Subject to Periodic Rate Floors	$60	$881	$699	$5	$334
MBS Included in ARM Balances	$65	$306	$97	$33	$61

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$109	$598
WARM	77 mo	183 mo
Remaining Term to Full Amortization	249 mo	
Rate Index Code	0	0
Margin	207 bp	232 bp
Reset Frequency	22 mo	23 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$5	$17
Wghted Average Distance to Lifetime Cap	51 bp	63 bp
Fixed-Rate:		
Balances	$204	$451
WARM	50 mo	119 mo
Remaining Term to Full Amortization	234 mo	
WAC	6.88%	7.13%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$279	$318
WARM	53 mo	41 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	199 bp	6.59%
Reset Frequency	7 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$372	$278
WARM	135 mo	85 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	83 bp	6.83%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$207	$269
WARM	57 mo	42 mo
Margin in Column 1; WAC in Column 2	148 bp	6.92%
Reset Frequency	7 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$77	$588
WARM	31 mo	48 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	361 bp	7.63%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$32	$48
Fixed Rate		
Remaining WAL <= 5 Years	$53	$164
Remaining WAL 5-10 Years	$4	$10
Remaining WAL Over 10 Years	$11	
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%	11.13%
Total Mortgage-Derivative Securities - Book Value	$100	$221

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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	$271	$912	$571	$158	$72
WARM	180 mo	234 mo	280 mo	262 mo	198 mo
Weighted Average Servicing Fee	25 bp	25 bp	26 bp	26 bp	29 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	20 loans				
FHA/VA	1 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$68	$1
WARM (in months)	148 mo	111 mo
Weighted Average Servicing Fee	30 bp	49 bp

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

Total Balances of Mortgage Loans Serviced for Others	**$2,054**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$693		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$387		
Zero-Coupon Securities	$8	3.21%	49 mo
Government & Agency Securities	$421	3.52%	44 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,264	1.37%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$215	4.37%	46 mo
Memo: Complex Securities (from supplemental reporting)	$724		

Total Cash, Deposits, and Securities	**$3,711**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$88
Accrued Interest Receivable	$47
Advances for Taxes and Insurance	$1
Less: Unamortized Yield Adjustments	$8
Valuation Allowances	$62
Unrealized Gains (Losses)	$6

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$14
Accrued Interest Receivable	$11
Less: Unamortized Yield Adjustments	$-7
Valuation Allowances	$20
Unrealized Gains (Losses)	$1

OTHER ITEMS	
Real Estate Held for Investment	$8
Repossessed Assets	$25
Equity Assets Not Subject to SFAS No. 115	$135
Office Premises and Equipment	$287
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$8
Less: Unamortized Yield Adjustments	$-1
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$12
Miscellaneous I	$154
Miscellaneous II	$59
TOTAL ASSETS	**$16,656**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$7
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$34
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$129
Mortgage-Related Mututal Funds	$258
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$43
Weighted Average Servicing Fee	41 bp
Adjustable-Rate Mortgage Loans Serviced	$72
Weighted Average Servicing Fee	40 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
All Reporting CMR
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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	$1,250	$404	$47	$3
WAC	1.72%	3.35%	5.10%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,907	$1,157	$158	$8
WAC	1.70%	2.88%	5.97%	
WARM	7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months		$1,238	$509	$4
WAC		2.68%	5.18%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$726	$2
WAC			4.02%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$7,395**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$106	$46	$20
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,634	$2,387	$1,144
Penalty in Months of Forgone Interest	3.02 mo	5.19 mo	5.50 mo
Balances in New Accounts	$167	$126	$80

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%	$159	$163	$40	1.68%
3.00 to 3.99%	$6	$29	$112	3.48%
4.00 to 4.99%	$0	$39	$59	4.54%
5.00 to 5.99%	$6	$49	$66	5.53%
6.00 to 6.99%	$6	$31	$22	6.47%
7.00 to 7.99%	$1	$8	$9	7.31%
8.00 to 8.99%	$0	$1	$1	8.22%
9.00 and Above	$0	$0	$0	12.00%
WARM	2 mo	18 mo	72 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$807**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$405
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$1,362	0.74%	$30
Money Market Deposit Accounts (MMDAs)	$1,373	1.18%	$41
Passbook Accounts	$2,296	1.02%	$44
Non-Interest-Bearing Non-Maturity Deposits	$619		$15
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$32	0.16%	
Escrow for Mortgages Serviced for Others	$10	0.02%	
Other Escrows	$20	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$5,711		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$4		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$128		
Miscellaneous II	$37		
TOTAL LIABILITIES	**$14,489**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$2,167
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$16,656**

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		$4
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	12	$13
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	26	$23
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	20	$18
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	20	$12
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	88	$58
1014	Opt commitment to orig 25- or 30-year FRMs	61	$106
1016	Opt commitment to orig "other" Mortgages	61	$42
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$0
2016	Commit/purchase "other" Mortgage loans, svc retained		$3
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	14	$11
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	15	$15
2056	Commit/purchase "other" MBS		$1
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$18
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$8
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	16	$10
2134	Commit/sell 25- or 30-yr FRM loans, svc released	26	$86
2136	Commit/sell "other" Mortgage loans, svc released		$2
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	10	$13
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$2
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$7

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2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	24	$11
2214	Firm commit/originate 25- or 30-year FRM loans	16	$13
2216	Firm commit/originate "other" Mortgage loans	15	$20
3016	Option to purchase "other" Mortgages		$1
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$10
3032	Option to sell 10-, 15-, or 20-year FRMs		$3
3034	Option to sell 25- or 30-year FRMs	6	$57
3036	Option to sell "other" Mortgages		$1
3056	Short option to purchase "other" Mortgages		$0
4002	Commit/purchase non-Mortgage financial assets	14	$18
4006	Commit/purchase "other" liabilities		$1
4022	Commit/sell non-Mortgage financial assets		$1
9502	Fixed-rate construction loans in process	115	$118
9512	Adjustable-rate construction loans in process	55	$63