Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR **Reporting Dockets: 88** **December 2002**

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	4,409	-95	-2 %	10.58 %	+28 bp
+200 bp	4,601	97	+2 %	10.83 %	+54 bp
+100 bp	4,648	143	+3 %	10.76 %	+46 bp
0 bp	4,504			10.30 %	
-100 bp	4,245	-259	-6 %	9.64 %	-66 bp

Risk Measure for a Given Rate Shock

	12/31/2002	9/30/2002	12/31/2001
Pre-shock NPV Ratio: NPV as % of PV Assets	10.30 %	10.50 %	9.33 %
Post-shock NPV Ratio	9.64 %	9.97 %	7.49 %
Sensitivity Measure: Decline in NPV Ratio	66 bp	54 bp	184 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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Amounts in Millions

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	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS									
MORTGAGE LOANS AND SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans and MBS									
30-Year Mortgage Loans	8,109	7,933	7,550	7,104	6,687	7,670	7,933	103.42	3.5
30-Year Mortgage Securities	224	220	214	204	194	211	220	104.17	2.3
15-Year Mortgages and MBS	7,359	7,236	6,991	6,706	6,422	6,951	7,236	104.09	2.5
Balloon Mortgages and MBS	599	591	580	565	550	567	591	104.28	1.7
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	156	155	154	154	153	156	155	99.69	0.4
7 Month to 2 Year Reset Frequency	3,836	3,802	3,769	3,732	3,681	3,685	3,802	103.16	0.9
2+ Month to 5 Year Reset Frequency	3,752	3,671	3,584	3,487	3,379	3,605	3,671	101.81	2.3
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	16	15	15	15	15	15	15	101.65	0.9
2 Month to 5 Year Reset Frequency	362	355	348	342	335	352	355	100.76	2.0
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	528	524	519	515	511	513	524	102.16	0.8
Adjustable-Rate, Fully Amortizing	1,666	1,648	1,631	1,614	1,598	1,620	1,648	101.77	1.1
Fixed-Rate, Balloon	620	589	560	532	507	549	589	107.18	5.1
Fixed-Rate, Fully Amortizing	661	627	596	567	541	584	627	107.45	5.2
Construction and Land Loans									
Adjustable-Rate	2,209	2,204	2,199	2,195	2,191	2,198	2,204	100.26	0.2
Fixed-Rate	359	353	347	342	337	358	353	98.48	1.7
Second-Mortgage Loans and Securities									
Adjustable-Rate	3,098	3,093	3,089	3,085	3,082	3,155	3,093	98.05	0.1
Fixed-Rate	302	296	291	285	280	287	296	103.33	1.9
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	127	125	121	117	114	125	125	100.00	2.2
Accrued Interest Receivable	134	134	134	134	134	134	134	100.00	0.0
Advance for Taxes/Insurance	7	7	7	7	7	7	7	100.00	0.0
Float on Escrows on Owned Mortgages	6	16	30	41	49		16		-73.8
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0		0		-2.9
TOTAL MORTGAGE LOANS AND SECURITIES	**34,129**	**33,594**	**32,731**	**31,746**	**30,767**	**32,742**	**33,594**	**102.60**	**2.1**

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	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	550	548	547	545	544	558	548	98.29	0.3
Fixed-Rate	231	224	217	211	205	212	224	105.72	3.0
Consumer Loans									
Adjustable-Rate	93	93	92	92	92	94	93	98.58	0.2
Fixed-Rate	1,181	1,161	1,142	1,123	1,105	1,118	1,161	103.89	1.7
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-22	-22	-22	-21	-21	-22	-22	0.00	1.2
Accrued Interest Receivable	14	14	14	14	14	14	14	100.00	0.0
TOTAL NONMORTGAGE LOANS	**2,046**	**2,018**	**1,990**	**1,964**	**1,938**	**1,973**	**2,018**	**102.27**	**1.4**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,267	1,267	1,267	1,267	1,267	1,267	1,267	100.00	0.0
Equities and All Mutual Funds	236	227	218	209	200	227	227	100.00	4.0
Zero-Coupon Securities	58	58	58	57	57	58	58	100.27	0.4
Government and Agency Securities	501	489	477	466	455	459	489	106.46	2.5
Term Fed Funds, Term Repos	1,321	1,319	1,317	1,315	1,314	1,318	1,319	100.07	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	414	405	397	389	382	418	405	96.94	2.1
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.0
Valued by Institution	1,211	1,211	1,189	1,157	1,116	1,236	1,211	97.99	0.9
Structured Securities (Complex)	621	617	606	591	575	612	617	100.71	1.3
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	2.0
TOTAL CASH, DEPOSITS, AND SECURITIES	**5,628**	**5,592**	**5,528**	**5,451**	**5,365**	**5,594**	**5,592**	**99.96**	**0.9**

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	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	35	35	35	35	35	35	35	100.00	0.0
Real Estate Held for Investment	6	6	6	6	6	6	6	100.00	0.0
Investment in Unconsolidated Subsidiaries	5	5	5	5	4	5	5	100.00	-0.7
Office Premises and Equipment	444	444	444	444	444	444	444	100.00	0.0
TOTAL REAL ASSETS, ETC.	**490**	**490**	**490**	**490**	**490**	**490**	**490**	**100.00**	**0.0**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	111	136	229	289	306		136		-43.3
Adjustable-Rate Servicing	17	19	19	19	19		19		-5.1
Float on Mortgages Serviced for Others	69	91	149	192	216		91		-44.2
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**197**	**246**	**397**	**500**	**541**		**246**		**-40.7**
OTHER ASSETS									
Purchased and Excess Servicing						182			
Margin Account	0	0	0	0	0	0	0	0.00	0.0
Miscellaneous I	971	971	971	971	971	971	971	100.00	0.0
Miscellaneous II						118			
Deposit Intangibles									
Retail CD Intangible	19	25	31	35	40		25		-21.8
Transaction Account Intangible	192	283	373	462	560		283		-31.9
MMDA Intangible	92	127	170	201	233		127		-30.6
Passbook Account Intangible	245	357	465	574	666		357		-30.8
Non-Interest-Bearing Account Intangible	17	39	59	78	97		39		-53.6
TOTAL OTHER ASSETS	**1,537**	**1,803**	**2,068**	**2,322**	**2,566**	**1,271**	**1,803**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments						58			
TOTAL ASSETS	**44,027**	**43,742**	**43,204**	**42,473**	**41,666**	**42,128**	**43,742**	**104/102*** **	**0.9/1.6*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	10,895	10,845	10,795	10,746	10,698	10,730	10,845	101.07	0.5
Fixed-Rate Maturing in 13 Months or More	9,367	9,126	8,894	8,670	8,455	8,582	9,126	106.34	2.6
Variable-Rate	166	165	165	165	165	165	165	100.13	0.1
Demand									
Transaction Accounts	3,890	3,890	3,890	3,890	3,890	3,890	3,890	100/93*	0.0/2.5*
MMDAs	2,642	2,642	2,642	2,642	2,642	2,642	2,642	100/95*	0.0/1.6*
Passbook Accounts	4,737	4,737	4,737	4,737	4,737	4,737	4,737	100/92*	0.0/2.5*
Non-Interest-Bearing Accounts	909	909	909	909	909	909	909	100/96*	0.0/2.4*
TOTAL DEPOSITS	**32,603**	**32,313**	**32,031**	**31,758**	**31,494**	**31,653**	**32,313**	**102/99***	**0.9/1.8***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	2,588	2,571	2,555	2,539	2,523	2,549	2,571	100.85	0.6
Fixed-Rate Maturing in 37 Months or More	519	490	464	439	417	451	490	108.62	5.6
Variable-Rate	221	221	221	221	221	223	221	99.25	0.0
TOTAL BORROWINGS	**3,328**	**3,283**	**3,240**	**3,199**	**3,161**	**3,224**	**3,283**	**101.83**	**1.3**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	577	577	577	577	577	577	577	100.00	0.0
Other Escrow Accounts	80	77	75	73	71	83	77	92.78	3.1
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.0
Miscellaneous I	900	900	900	900	900	900	900	100.00	0.0
Miscellaneous II	0	0	0	0	0	150			
TOTAL OTHER LIABILITIES	**1,556**	**1,554**	**1,552**	**1,550**	**1,547**	**1,710**	**1,554**	**90.88**	**0.2**
Other Liabilities not Included Above									
Self-Valued	2,144	2,059	2,006	1,957	1,919	1,864	2,059	110.42	3.4
Unamortized Yield Adjustments						1			
TOTAL LIABILITIES	**39,631**	**39,208**	**38,828**	**38,464**	**38,121**	**38,452**	**39,208**	**102/100****	**1.0/1.7****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	230	114	-114	-328	-518		114		
ARMs	22	19	14	7	-4		19		
Other Mortgages	5	0	-6	-13	-20		0		
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	20	9	-10	-31	-52		9		
Sell Mortgages and MBS	-422	-128	429	983	1,467		-128		
Purchase Non-Mortgage Items	0	0	0	0	0		0		
Sell Non-Mortgage Items	0	0	0	0	0		0		
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating	-39	-23	-6	10	24		-23		
Pay Floating, Receive Fixed	0	0	0	0	0		0		
Basis Swaps	0	0	0	0	0		0		
Swaptions	0	0	0	0	0		0		
OTHER DERIVATIVES									
Options on Mortgages and MBS	0	0	2	4	6		0		
Interest-Rate Caps	0	0	0	0	0		0		
Interest-Rate Floors	0	0	0	0	0		0		
Futures	-3	0	3	6	9		0		
Options on Futures	0	0	0	0	0		0		
Construction LIP	-8	-19	-29	-39	-48		-19		
Self-Valued	44	-3	-11	-6	0		-3		
TOTAL OFF-BALANCE-SHEET POSITIONS	**-150**	**-30**	**272**	**592**	**864**		**-30**		

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	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
NET PORTFOLIO VALUE									
+ ASSETS	44,027	43,742	43,204	42,473	41,666	42,128	43,742	104/102***	0.9/1.6***
- LIABILITIES	39,631	39,208	38,828	38,464	38,121	38,452	39,208	102/100**	1.0/1.7**
+ OFF-BALANCE-SHEET POSITIONS	-150	-30	272	592	864		-30		
TOTAL NET PORTFOLIO VALUE	4,245	4,504	4,648	4,601	4,409	3,677	4,504	122.51	-4.5

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.

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FIXED-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$5,321	$1,891	$362	$64	$32
WARM	345 mo	320 mo	301 mo	261 mo	205 mo
WAC	6.27%	7.35%	8.30%	9.32%	11.03%
Amount of these that is FHA or VA Guaranteed	$28	$132	$18	$0	$0
Securities Backed by Conventional Mortgages	$108	$43	$15	$3	$1
WARM	250 mo	294 mo	184 mo	99 mo	113 mo
Weighted Average Pass-Through Rate	5.96%	7.27%	8.16%	9.29%	11.74%
Securities Backed by FHA or VA Mortgages	$13	$25	$2	$2	$0
WARM	287 mo	308 mo	228 mo	154 mo	155 mo
Weighted Average Pass-Through Rate	6.17%	7.11%	8.06%	9.27%	11.40%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$5,418	$946	$259	$39	$14
WAC	5.96%	7.33%	8.33%	9.27%	11.07%
Mortgage Securities	$252	$21	$2	$0	$0
Weighted Average Pass-Through Rate	5.81%	7.19%	8.11%	9.22%	11.40%
WARM (of 15-Year Loans and Securities)	161 mo	142 mo	145 mo	122 mo	95 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$362	$119	$45	$12	$4
WAC	6.01%	7.35%	8.39%	9.32%	10.75%
Mortgage Securities	$24	$1	$0	$0	$0
Weighted Average Pass-Through Rate	5.52%	7.04%	0.00%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	82 mo	91 mo	75 mo	80 mo	68 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$15,400**

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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	$288	$22	$0	$5
WAC	3.99%	5.21%	5.76%	0.00%	6.32%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$155	$3,397	$3,584	$15	$347
Weighted Average Margin	210 bp	288 bp	304 bp	126 bp	193 bp
WAC	5.57%	6.11%	6.44%	4.54%	6.64%
WARM	127 mo	301 mo	331 mo	217 mo	245 mo
Weighted Average Time Until Next Payment Reset	4 mo	11 mo	38 mo	1 mo	14 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$7,813**

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	$7	$7	$8	$0	$1
Weighted Average Distance from Lifetime Cap	151 bp	56 bp	188 bp	10 bp	200 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$15	$53	$19	$0	$32
Weighted Average Distance from Lifetime Cap	280 bp	301 bp	324 bp	0 bp	350 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$98	$3,578	$3,514	$14	$310
Weighted Average Distance from Lifetime Cap	892 bp	663 bp	597 bp	779 bp	628 bp
Balances Without Lifetime Cap	$35	$47	$64	$1	$9
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$50	$3,608	$3,539	$7	$319
Weighted Average Periodic Rate Cap	132 bp	222 bp	271 bp	164 bp	155 bp
Balances Subject to Periodic Rate Floors	$43	$3,419	$3,292	$6	$315
MBS Included in ARM Balances	$40	$303	$47	$14	$25

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$513	$1,620
WARM	84 mo	198 mo
Remaining Term to Full Amortization	255 mo	
Rate Index Code	0	0
Margin	259 bp	270 bp
Reset Frequency	33 mo	29 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$3	$10
Wghted Average Distance to Lifetime Cap	200 bp	142 bp
Fixed-Rate:		
Balances	$549	$584
WARM	88 mo	148 mo
Remaining Term to Full Amortization	272 mo	
WAC	7.26%	7.71%

CONSTRUCTION AND LAND	Adjustable Rate	Fixed Rate
Balances	$2,198	$358
WARM	20 mo	30 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	97 bp	6.95%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,155	$287
WARM	118 mo	100 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	19 bp	8.02%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$558	$212
WARM	49 mo	45 mo
Margin in Column 1; WAC in Column 2	102 bp	7.10%
Reset Frequency	7 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$94	$1,118
WARM	67 mo	55 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	208 bp	8.74%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1	$216
Fixed Rate		
Remaining WAL <= 5 Years	$41	$873
Remaining WAL 5-10 Years	$0	$98
Remaining WAL Over 10 Years	$5	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$2
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	$47	$1,189

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$15,279	$7,615	$1,346	$224	$51
WARM	253 mo	279 mo	262 mo	215 mo	155 mo
Weighted Average Servicing Fee	34 bp	41 bp	38 bp	43 bp	60 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	223 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	$1,750	$21	Total # of Adjustable-Rate Loans Serviced	23 loans
WARM (in months)	186 mo	223 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	45 bp	38 bp		

Total Balances of Mortgage Loans Serviced for Others	**$26,286**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,267		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$227		
Zero-Coupon Securities	$58	1.01%	4 mo
Government & Agency Securities	$459	4.68%	32 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,318	1.23%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$418	3.95%	40 mo
Memo: Complex Securities (from supplemental reporting)	$612		

Total Cash, Deposits, and Securities	**$4,358**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$298
Accrued Interest Receivable	$134
Advances for Taxes and Insurance	$7
Less: Unamortized Yield Adjustments	$-31
Valuation Allowances	$173
Unrealized Gains (Losses)	$26

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$34
Accrued Interest Receivable	$14
Less: Unamortized Yield Adjustments	$-3
Valuation Allowances	$56
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$6
Repossessed Assets	$35
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$5
Office Premises and Equipment	$444
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-5
Less: Unamortized Yield Adjustments	$-3
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$182
Miscellaneous I	$971
Miscellaneous II	$118
TOTAL ASSETS	**$42,128**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$1
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$1,020
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$149
Mortgage-Related Mututal Funds	$78
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$114
Weighted Average Servicing Fee	21 bp
Adjustable-Rate Mortgage Loans Serviced	$140
Weighted Average Servicing Fee	30 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$7

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$2,653	$1,304	$77	$68
WAC	2.53%	5.06%	5.79%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$3,510	$3,001	$185	$153
WAC	2.53%	4.37%	5.94%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$4,844	$1,513	$59
WAC		3.90%	6.23%	
WARM		21 mo	27 mo	
Balances Maturing in 37 or More Months			$2,225	$43
WAC			4.92%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$19,311**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$62	$165	$34
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$4,861	$5,845	$3,361
Penalty in Months of Forgone Interest	3.02 mo	6.08 mo	6.34 mo
Balances in New Accounts	$383	$457	$307

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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 5.00%	$1,693	$470	$147	1.91%
5.00 to 5.99%	$43	$196	$180	5.47%
6.00 to 6.99%	$4	$110	$102	6.41%
7.00 to 7.99%	$2	$28	$22	7.30%
8.00 to 8.99%	$0	$4	$0	8.66%
9.00 to 9.99%	$0	$0	$0	9.01%
10.00 to 10.99%	$0	$0	$0	0.00%
11.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	23 mo	81 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$3,001**

MEMOS

Variable-Rate, Fixed-Maturity Liabilities (from Supplemental Reporting)	$2,252
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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MINORITY INTEREST AND CAPITAL

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$3,890	1.69%	$531
Money Market Deposit Accounts (MMDAs)	$2,642	1.67%	$92
Passbook Accounts	$4,737	1.47%	$120
Non-Interest-Bearing Non-Maturity Deposits	$909		$28
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$198	0.01%	
Escrow for Mortgages Serviced for Others	$378	0.01%	
Other Escrows	$83	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$12,836		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$900		
Miscellaneous II	$150		
TOTAL LIABILITIES	**$38,452**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0		
EQUITY CAPITAL	$3,677		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$42,129**		

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	# Firms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$7
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	24	$490
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	21	$86
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	12	$88
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	42	$1,555
1014	Opt commitment to orig 25- or 30-year FRMs	37	$2,827
1016	Opt commitment to orig "other" Mortgages	25	$247
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$2
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$185
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	11	$722
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	13	$469
2036	Commit/sell "other" Mortgage loans, svc retained		$1
2054	Commit/purchase 25- to 30-year FRM MBS		$177
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$930
2074	Commit/sell 25- or 30-yr FRM MBS		$5,967
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$0
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$11
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$20
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$21
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$0
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$5
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$43
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$122
2136	Commit/sell "other" Mortgage loans, svc released		$0
2202	Firm commitment to originate 1-month COFI ARM loans		$5

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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		$44
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$16
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	15	$33
2214	Firm commit/originate 25- or 30-year FRM loans	11	$48
2216	Firm commit/originate "other" Mortgage loans	9	$7
3014	Option to purchase 25- or 30-yr FRMs		$4
3032	Option to sell 10-, 15-, or 20-year FRMs		$11
3034	Option to sell 25- or 30-year FRMs		$23
4002	Commit/purchase non-Mortgage financial assets		$60
4022	Commit/sell non-Mortgage financial assets		$1
5004	IR swap: pay fixed, receive 3-month LIBOR		$335
6032	Short interest rate Cap based on 1-month LIBOR		$20
6034	Short interest rate Cap based on 3-month LIBOR		$20
8040	Short futures contract on 10-year Treasury note		$40
9502	Fixed-rate construction loans in process	57	$280
9512	Adjustable-rate construction loans in process	39	$877