Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets < $100 Mil

All Reporting CMR **Reporting Dockets: 324** **March 2003**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	2,415	-383	-14 %	13.71 %	-153 bp
+200 bp	2,592	-205	-7 %	14.48 %	-76 bp
+100 bp	2,721	-76	-3 %	14.99 %	-25 bp
0 bp	2,797			15.24 %	
-100 bp	2,805	8	0 %	15.17 %	-6 bp

Risk Measure for a Given Rate Shock

	3/31/2003	12/31/2002	3/31/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	15.24 %	14.91 %	0.00 %
Post-shock NPV Ratio	14.48 %	14.05 %	0.00 %
Sensitivity Measure: Decline in NPV Ratio	76 bp	86 bp	0 bp
TB 13a Level of Risk	Minimal	Minimal	Moderate

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	1,599	1,572	1,521	1,455	1,385	1,502	104.66	2.48
30-Year Mortgage Securities	319	312	302	288	275	301	103.80	2.72
15-Year Mortgages and MBS	3,205	3,159	3,075	2,962	2,839	2,998	105.39	2.06
Balloon Mortgages and MBS	1,005	994	980	965	947	953	104.26	1.25
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	212	211	210	209	208	207	101.74	0.36
7 Month to 2 Year Reset Frequency	1,270	1,258	1,246	1,232	1,215	1,222	102.90	0.98
2+ to 5 Year Reset Frequency	930	914	896	875	851	879	103.90	1.87
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	59	58	58	57	57	57	101.89	0.88
2 Month to 5 Year Reset Frequency	535	526	518	510	501	515	102.28	1.60
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	136	135	134	133	132	133	101.15	0.56
Adjustable-Rate, Fully Amortizing	611	606	601	597	592	600	101.04	0.78
Fixed-Rate, Balloon	209	202	196	189	183	184	109.84	3.38
Fixed-Rate, Fully Amortizing	530	506	485	465	446	467	108.35	4.46
Construction and Land Loans								
Adjustable-Rate	297	297	296	296	295	297	99.89	0.19
Fixed-Rate	328	320	312	305	298	327	97.83	2.53
Second-Mortgage Loans and Securities								
Adjustable-Rate	284	284	283	283	283	285	99.65	0.12
Fixed-Rate	282	277	273	268	263	271	102.53	1.78
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	34	34	33	32	32	34	100.00	1.66
Accrued Interest Receivable	52	52	52	52	52	52	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			-71.10
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0			-277.27
TOTAL MORTGAGE LOANS AND SECURITIES	**11,900**	**11,722**	**11,478**	**11,183**	**10,866**	**11,285**	**103.87**	**1.80**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	236	236	235	235	234	237	99.40	0.20
Fixed-Rate	295	286	279	271	264	267	107.46	2.78
Consumer Loans								
Adjustable-Rate	83	83	83	83	83	86	96.81	0.09
Fixed-Rate	679	669	660	651	642	665	100.63	1.41
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-6	-6	-6	-6	-6	-6	0.00	1.28
Accrued Interest Receivable	12	12	12	12	12	12	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,299**	**1,281**	**1,263**	**1,246**	**1,230**	**1,261**	**101.58**	**1.40**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	790	790	790	790	790	790	100.00	0.00
Equities and All Mutual Funds	390	376	361	346	332	376	100.00	3.89
Zero-Coupon Securities	9	9	9	8	8	8	107.99	3.79
Government and Agency Securities	504	489	475	462	450	462	105.76	2.94
Term Fed Funds, Term Repos	1,561	1,556	1,552	1,547	1,543	1,551	100.32	0.29
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	302	292	283	274	265	272	107.31	3.38
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	308	307	301	293	283	307	99.80	1.18
Structured Securities (Complex)	521	516	504	488	469	512	100.78	1.64
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.70
TOTAL CASH, DEPOSITS, AND SECURITIES	**4,385**	**4,335**	**4,273**	**4,208**	**4,141**	**4,279**	**101.30**	**1.29**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	27	27	27	27	27	27	100.00	0.00
Real Estate Held for Investment	5	5	5	5	5	5	100.00	0.00
Investment in Unconsolidated Subsidiaries	2	2	2	2	1	2	100.00	0.43
Office Premises and Equipment	295	295	295	295	295	295	100.00	0.00
TOTAL REAL ASSETS, ETC.	**329**	**329**	**329**	**329**	**329**	**329**	**100.00**	**0.00**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	6	6	8	12	14			-22.37
Adjustable-Rate Servicing	1	1	1	1	1			-3.45
Float on Mortgages Serviced for Others	4	5	6	7	9			-19.46
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**10**	**11**	**15**	**20**	**23**			**-20.10**
OTHER ASSETS								
Purchased and Excess Servicing						13		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	307	307	307	307	307	307	100.00	0.00
Miscellaneous II						30		
Deposit Intangibles								
Retail CD Intangible	13	15	16	18	20			-12.80
Transaction Account Intangible	67	96	125	155	187			-30.59
MMDA Intangible	48	67	89	107	123			-30.50
Passbook Account Intangible	115	168	219	270	315			-31.01
Non-Interest-Bearing Account Intangible	12	27	41	55	67			-54.93
TOTAL OTHER ASSETS	**562**	**679**	**798**	**912**	**1,020**	**351**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						15		
TOTAL ASSETS	**18,485**	**18,356**	**18,156**	**17,898**	**17,609**	**17,521**	**105/103*** **	**0.90/1.57*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	5,664	5,638	5,611	5,585	5,559	5,582	100.99	0.47
Fixed-Rate Maturing in 13 Months or More	2,875	2,807	2,741	2,677	2,616	2,668	105.20	2.39
Variable-Rate	124	123	123	123	123	122	100.81	0.16
Demand								
Transaction Accounts	1,315	1,315	1,315	1,315	1,315	1,315	100/93*	0.00/2.39*
MMDAs	1,414	1,414	1,414	1,414	1,414	1,414	100/95*	0.00/1.51*
Passbook Accounts	2,251	2,251	2,251	2,251	2,251	2,251	100/93*	0.00/2.50*
Non-Interest-Bearing Accounts	640	640	640	640	640	640	100/96*	0.00/2.38*
TOTAL DEPOSITS	**14,283**	**14,188**	**14,095**	**14,005**	**13,917**	**13,993**	**101/99***	**0.66/1.54***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	482	477	472	468	463	464	102.98	1.05
Fixed-Rate Maturing in 37 Months or More	306	290	275	262	249	269	107.84	5.22
Variable-Rate	46	46	46	46	46	46	100.78	0.30
TOTAL BORROWINGS	**834**	**813**	**794**	**775**	**758**	**778**	**104.53**	**2.49**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	41	41	41	41	41	41	100.00	0.00
Other Escrow Accounts	16	15	15	15	14	17	93.14	3.07
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	161	161	161	161	161	161	100.00	0.00
Miscellaneous II	0	0	0	0	0	39		
TOTAL OTHER LIABILITIES	**217**	**217**	**216**	**216**	**215**	**256**	**84.50**	**0.22**
Other Liabilities not Included Above								
Self-Valued	348	337	327	308	302	304	111.07	3.04
Unamortized Yield Adjustments						1		
TOTAL LIABILITIES	**15,682**	**15,555**	**15,432**	**15,304**	**15,192**	**15,333**	**101/99****	**0.80/1.60****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	14	4	-10	-24	-37			
ARMs	1	1	0	0	-1			
Other Mortgages	1	0	-1	-2	-3			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	7	3	-3	-9	-14			
Sell Mortgages and MBS	-17	-5	13	29	44			
Purchase Non-Mortgage Items	0	0	0	-1	-1			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	0	0	0	0	0			
Pay Floating, Receive Fixed	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER DERIVATIVES								
Options on Mortgages and MBS	0	1	9	17	24			
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	-5	-8	-10	-13	-15			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**2**	**-4**	**-3**	**-2**	**-2**			

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		Base Case						
	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
+ ASSETS	18,485	18,356	18,156	17,898	17,609	17,521	105/103***	0.90/1.57***
- LIABILITIES	15,682	15,555	15,432	15,304	15,192	15,333	101/99**	0.80/1.60**
+ OFF-BALANCE-SHEET POSITIONS	2	-4	-3	-2	-2			
TOTAL NET PORTFOLIO VALUE	2,805	2,797	2,721	2,592	2,415	2,188#	127.84	1.50

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# Face Value NPV is Sum of Equity Capital and 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	$9	$147	$512	$563	$271
WARM	336 mo	329 mo	328 mo	306 mo	267 mo
WAC	4.52%	5.65%	6.48%	7.34%	8.90%
Amount of these that is FHA or VA Guaranteed	$1	$7	$12	$3	$3
Securities Backed by Conventional Mortgages	$27	$81	$84	$30	$10
WARM	126 mo	281 mo	291 mo	246 mo	181 mo
Weighted Average Pass-Through Rate	3.42%	5.38%	6.18%	7.16%	8.92%
Securities Backed by FHA or VA Mortgages	$1	$6	$24	$30	$8
WARM	205 mo	236 mo	250 mo	294 mo	208 mo
Weighted Average Pass-Through Rate	4.13%	5.27%	6.35%	7.12%	8.75%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$31	$442	$907	$843	$517
WAC	4.66%	5.53%	6.47%	7.35%	8.82%
Mortgage Securities	$26	$111	$92	$22	$7
Weighted Average Pass-Through Rate	4.62%	5.38%	6.18%	7.18%	8.42%
WARM (of 15-Year Loans and Securities)	154 mo	163 mo	155 mo	143 mo	126 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$6	$87	$257	$257	$129
WAC	4.87%	5.53%	6.48%	7.40%	8.76%
Mortgage Securities	$57	$120	$36	$4	$0
Weighted Average Pass-Through Rate	4.18%	5.33%	6.16%	7.16%	8.00%
WARM (of Balloon Loans and Securities)	68 mo	70 mo	73 mo	65 mo	48 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$5,754**

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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	$16	$4	$0	$15
WAC	8.49%	5.25%	6.57%	0.00%	6.03%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$207	$1,207	$875	$57	$500
Weighted Average Margin	194 bp	247 bp	272 bp	131 bp	216 bp
WAC	5.57%	5.77%	6.53%	4.50%	6.48%
WARM	211 mo	260 mo	291 mo	238 mo	230 mo
Weighted Average Time Until Next Payment Reset	3 mo	9 mo	37 mo	1 mo	13 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$2,881**

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	$2	$7	$23	$0	$2
Weighted Average Distance from Lifetime Cap	161 bp	188 bp	194 bp	0 bp	185 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$20	$90	$63	$0	$43
Weighted Average Distance from Lifetime Cap	294 bp	346 bp	347 bp	0 bp	377 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$130	$1,106	$756	$53	$426
Weighted Average Distance from Lifetime Cap	754 bp	648 bp	610 bp	766 bp	613 bp
Balances Without Lifetime Cap	$55	$18	$37	$4	$44
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$79	$1,078	$795	$9	$448
Weighted Average Periodic Rate Cap	152 bp	166 bp	192 bp	188 bp	175 bp
Balances Subject to Periodic Rate Floors	$60	$967	$712	$6	$387
MBS Included in ARM Balances	$62	$293	$76	$55	$52

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$133	$600
WARM	66 mo	188 mo
Remaining Term to Full Amortization	252 mo	
Rate Index Code	0	0
Margin	179 bp	233 bp
Reset Frequency	18 mo	23 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$15	$12
Wghted Average Distance to Lifetime Cap	85 bp	47 bp
Fixed-Rate:		
Balances	$184	$467
WARM	51 mo	125 mo
Remaining Term to Full Amortization	230 mo	
WAC	7.65%	7.76%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$297	$327
WARM	45 mo	47 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	176 bp	7.39%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$285	$271
WARM	121 mo	86 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	91 bp	7.62%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$237	$267
WARM	57 mo	39 mo
Margin in Column 1; WAC in Column 2	137 bp	7.54%
Reset Frequency	7 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$86	$665
WARM	79 mo	46 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	299 bp	8.39%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$28	$73
Fixed Rate		
Remaining WAL <= 5 Years	$30	$159
Remaining WAL 5-10 Years	$1	$7
Remaining WAL Over 10 Years	$9	
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	$67	$240

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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	$29	$604	$859	$283	$122
WARM	232 mo	214 mo	284 mo	277 mo	193 mo
Weighted Average Servicing Fee	39 bp	27 bp	27 bp	27 bp	31 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	19 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	$67	$1	Total # of Adjustable-Rate Loans Serviced	0 loans
WARM (in months)	129 mo	149 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	35 bp	37 bp		

Total Balances of Mortgage Loans Serviced for Others	**$1,965**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$790		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$376		
Zero-Coupon Securities	$8	3.10%	40 mo
Government & Agency Securities	$462	3.88%	41 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,551	1.48%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$272	5.24%	48 mo
Memo: Complex Securities (from supplemental reporting)	$512		
Total Cash, Deposits, and Securities	**$3,972**		

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$97
Accrued Interest Receivable	$52
Advances for Taxes and Insurance	$1
Less: Unamortized Yield Adjustments	$8
Valuation Allowances	$63
Unrealized Gains (Losses)	$10

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$16
Accrued Interest Receivable	$12
Less: Unamortized Yield Adjustments	$-2
Valuation Allowances	$22
Unrealized Gains (Losses)	$2

OTHER ITEMS

Real Estate Held for Investment	$5
Repossessed Assets	$27
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$2
Office Premises and Equipment	$295
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$8
Less: Unamortized Yield Adjustments	$-2
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$13
Miscellaneous I	$307
Miscellaneous II	$30
TOTAL ASSETS	**$17,521**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$4
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$99
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$143
Mortgage-Related Mututal Funds	$233
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$68
Weighted Average Servicing Fee	29 bp
Adjustable-Rate Mortgage Loans Serviced	$157
Weighted Average Servicing Fee	32 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$8

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
All Reporting CMR
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Amounts in Millions

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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	$1,445	$451	$63	$9
WAC	2.44%	4.53%	5.47%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$2,290	$1,168	$165	$32
WAC	2.35%	3.95%	5.68%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$1,523	$452	$6
WAC		3.37%	5.90%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$693	$2
WAC			4.48%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$8,250**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$113	$87	$23
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$3,016	$2,682	$1,079
Penalty in Months of Forgone Interest	3.07 mo	5.26 mo	5.50 mo
Balances in New Accounts	$211	$180	$77

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%	$102	$78	$5	1.86%
3.00 to 3.99%	$11	$56	$72	3.52%
4.00 to 4.99%	$8	$49	$60	4.51%
5.00 to 5.99%	$6	$82	$78	5.50%
6.00 to 6.99%	$3	$47	$40	6.43%
7.00 to 7.99%	$6	$14	$10	7.27%
8.00 to 8.99%	$0	$1	$3	8.40%
9.00 and Above	$0	$0	$1	9.00%
WARM	2 mo	18 mo	76 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$733**	

MEMOS

Variable-Rate, Fixed-Maturity Liabilities (from Supplemental Reporting)	$472
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets < $100 Mil | **Reporting Dockets: 324**
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MINORITY INTEREST AND CAPITAL

	Total Balances	WAC	Balances in New Accounts (Optional)
NON-MATURITY DEPOSITS			
Transaction Accounts	$1,315	0.97%	$17
Money Market Deposit Accounts (MMDAs)	$1,414	1.52%	$45
Passbook Accounts	$2,251	1.43%	$55
Non-Interest-Bearing Non-Maturity Deposits	$640		$12
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$31	0.24%	
Escrow for Mortgages Serviced for Others	$10	0.18%	
Other Escrows	$17	0.04%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$5,677		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$161		
Miscellaneous II	$39		
TOTAL LIABILITIES	**$15,333**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0		
EQUITY CAPITAL	$2,185		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$17,518**		

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil **Reporting Dockets: 324**
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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	$9
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	24	$10
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	18	$11
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	19	$16
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	102	$147
1014	Opt commitment to orig 25- or 30-year FRMs	67	$147
1016	Opt commitment to orig "other" Mortgages	64	$43
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
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
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		$1
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$1
2016	Commit/purchase "other" Mortgage loans, svc retained		$20
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$0
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$6
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	14	$53
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	17	$51
2036	Commit/sell "other" Mortgage loans, svc retained		$11
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$1
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$1
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2054	Commit/purchase 25- to 30-year FRM MBS		$5
2056	Commit/purchase "other" MBS		$2
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$4
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$2
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$1

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
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	18	$19
2134	Commit/sell 25- or 30-yr FRM loans, svc released	25	$135
2136	Commit/sell "other" Mortgage loans, svc released		$1
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$3
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	10	$7
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	8	$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	6	$11
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	35	$20
2214	Firm commit/originate 25- or 30-year FRM loans	28	$30
2216	Firm commit/originate "other" Mortgage loans	19	$22
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3014	Option to purchase 25- or 30-yr FRMs		$2
3016	Option to purchase "other" Mortgages		$1
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$7
3034	Option to sell 25- or 30-year FRMs		$121
4002	Commit/purchase non-Mortgage financial assets	20	$26
4006	Commit/purchase "other" liabilities		$1
4022	Commit/sell non-Mortgage financial assets		$0
9502	Fixed-rate construction loans in process	134	$144
9512	Adjustable-rate construction loans in process	55	$70