Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR | **Reporting Dockets: 84** | **December 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	5,290	-982	-16 %	11.55 %	-155 bp
+200 bp	5,694	-578	-9 %	12.23 %	-86 bp
+100 bp	6,045	-227	-4 %	12.79 %	-31 bp
0 bp	6,272			13.10 %	
-100 bp	6,236	-36	-1 %	12.93 %	-17 bp

Risk Measure for a Given Rate Shock

	12/31/2003	9/30/2003	12/31/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	13.10 %	12.37 %	10.30 %
Post-shock NPV Ratio	12.23 %	11.88 %	9.64 %
Sensitivity Measure: Decline in NPV Ratio	86 bp	49 bp	66 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Due to the recent abnormally low interest rate environment, OTS has reinterpreted the TB13a sensitivity measure to be based on the more negative outcome of a -100 or a +200 basis point interest rate shock. Furthermore, if neither a -100 nor a +200 basis point change in rates produces a reduction in NPV, the institution is presumed to have a sensitivity measure of zero.

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	6,394	6,198	5,822	5,473	5,156	6,083	101.89	4.61
30-Year Mortgage Securities	186	179	170	161	152	177	101.55	4.60
15-Year Mortgages and MBS	5,316	5,172	4,964	4,744	4,529	5,045	102.53	3.41
Balloon Mortgages and MBS	986	967	940	905	864	952	101.58	2.37
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	185	185	183	182	180	183	100.93	0.56
7 Month to 2 Year Reset Frequency	3,711	3,684	3,649	3,596	3,524	3,582	102.85	0.85
2+ to 5 Year Reset Frequency	3,886	3,805	3,702	3,582	3,448	3,679	103.41	2.41
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	8	8	8	8	8	8	101.08	0.82
2 Month to 5 Year Reset Frequency	224	220	216	212	208	219	100.58	1.80
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	257	255	253	250	248	251	101.46	0.94
Adjustable-Rate, Fully Amortizing	1,521	1,511	1,501	1,491	1,481	1,505	100.36	0.68
Fixed-Rate, Balloon	166	159	152	146	140	148	107.62	4.47
Fixed-Rate, Fully Amortizing	845	798	755	715	679	797	100.12	5.65
Construction and Land Loans								
Adjustable-Rate	2,279	2,275	2,270	2,266	2,262	2,275	99.98	0.19
Fixed-Rate	352	345	338	331	324	360	95.82	2.12
Second-Mortgage Loans and Securities								
Adjustable-Rate	3,775	3,770	3,766	3,760	3,755	3,800	99.22	0.13
Fixed-Rate	212	208	204	200	197	205	101.16	1.84
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	90	89	86	84	81	89	100.00	2.26
Accrued Interest Receivable	117	117	117	117	117	117	100.00	0.00
Advance for Taxes/Insurance	9	9	9	9	9	9	100.00	0.00
Float on Escrows on Owned Mortgages	8	19	32	40	47			-63.22
LESS: Value of Servicing on Mortgages Serviced by Others	-1	-1	-1	-1	-1			-10.39
TOTAL MORTGAGE LOANS AND SECURITIES	**30,531**	**29,973**	**29,137**	**28,273**	**27,410**	**29,483**	**101.66**	**2.32**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	363	363	362	361	360	363	99.89	0.24
Fixed-Rate	279	272	265	259	252	260	104.55	2.61
Consumer Loans								
Adjustable-Rate	4,384	4,378	4,372	4,365	4,358	4,156	105.34	0.14
Fixed-Rate	3,854	3,817	3,780	3,744	3,709	3,702	103.10	0.97
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-346	-345	-343	-342	-340	-345	0.00	0.41
Accrued Interest Receivable	85	85	85	85	85	85	100.00	0.00
TOTAL NONMORTGAGE LOANS	**8,620**	**8,569**	**8,520**	**8,472**	**8,424**	**8,221**	**104.23**	**0.58**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,358	1,358	1,358	1,358	1,358	1,358	100.00	0.00
Equities and All Mutual Funds	226	215	203	192	182	215	100.00	5.35
Zero-Coupon Securities	5	5	5	5	5	5	100.87	0.88
Government and Agency Securities	909	876	845	816	787	833	105.15	3.64
Term Fed Funds, Term Repos	1,095	1,093	1,092	1,090	1,089	1,092	100.09	0.13
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	372	363	354	347	339	357	101.63	2.42
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	627	621	600	576	552	624	99.51	2.18
Structured Securities (Complex)	484	480	466	448	430	480	99.91	1.88
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	33.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**5,076**	**5,011**	**4,924**	**4,832**	**4,743**	**4,965**	**100.93**	**1.52**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	43	43	43	43	43	43	100.00	0.00
Real Estate Held for Investment	2	2	2	2	2	2	100.00	0.00
Investment in Unconsolidated Subsidiaries	7	6	6	6	5	6	100.00	3.53
Office Premises and Equipment	388	388	388	388	388	388	100.00	0.00
TOTAL REAL ASSETS, ETC.	**440**	**440**	**440**	**439**	**439**	**440**	**100.00**	**0.05**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	74	113	158	173	175			-36.89
Adjustable-Rate Servicing	21	23	23	23	23			-3.65
Float on Mortgages Serviced for Others	65	90	124	143	155			-32.93
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**160**	**226**	**305**	**340**	**353**			**-31.99**
OTHER ASSETS								
Purchased and Excess Servicing						171		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,667	2,667	2,667	2,667	2,667	2,667	100.00	0.00
Miscellaneous II						107		
Deposit Intangibles								
Retail CD Intangible	47	53	58	63	67			-10.81
Transaction Account Intangible	317	436	553	668	795			-27.08
MMDA Intangible	87	115	147	173	198			-26.14
Passbook Account Intangible	257	350	441	532	610			-26.29
Non-Interest-Bearing Account Intangible	26	47	67	86	105			-43.65
TOTAL OTHER ASSETS	**3,402**	**3,670**	**3,935**	**4,190**	**4,443**	**2,946**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						5		
TOTAL ASSETS	**48,230**	**47,889**	**47,261**	**46,545**	**45,812**	**46,060**	**104/102*** **	**1.01/1.61*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	13,223	13,173	13,123	13,073	13,024	13,089	100.64	0.38
Fixed-Rate Maturing in 13 Months or More	8,573	8,376	8,186	8,001	7,822	8,058	103.96	2.31
Variable-Rate	188	188	188	188	188	188	100.08	0.05
Demand								
Transaction Accounts	5,247	5,247	5,247	5,247	5,247	5,247	100/92*	0.00/2.46*
MMDAs	2,138	2,138	2,138	2,138	2,138	2,138	100/95*	0.00/1.49*
Passbook Accounts	4,135	4,135	4,135	4,135	4,135	4,135	100/92*	0.00/2.43*
Non-Interest-Bearing Accounts	921	921	921	921	921	921	100/95*	0.00/2.36*
TOTAL DEPOSITS	**34,424**	**34,177**	**33,936**	**33,702**	**33,474**	**33,774**	**101/98***	**0.71/1.54***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	1,455	1,439	1,424	1,409	1,394	1,421	101.29	1.09
Fixed-Rate Maturing in 37 Months or More	362	342	323	306	289	331	103.21	5.71
Variable-Rate	2,289	2,289	2,289	2,289	2,289	2,289	100.00	0.00
TOTAL BORROWINGS	**4,106**	**4,070**	**4,036**	**4,003**	**3,972**	**4,041**	**100.72**	**0.87**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	294	294	294	294	294	294	100.00	0.00
Other Escrow Accounts	67	65	63	61	59	70	92.16	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,144	1,144	1,144	1,144	1,144	1,144	100.00	0.00
Miscellaneous II	0	0	0	0	0	47		
TOTAL OTHER LIABILITIES	**1,504**	**1,502**	**1,500**	**1,498**	**1,497**	**1,555**	**96.61**	**0.13**
Other Liabilities not Included Above								
Self-Valued	1,924	1,865	1,818	1,780	1,754	1,714	108.80	2.84
Unamortized Yield Adjustments						1		
TOTAL LIABILITIES	**41,959**	**41,614**	**41,290**	**40,984**	**40,697**	**41,085**	**101/99****	**0.80/1.49****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	64	-4	-135	-241	-333			
ARMs	19	14	6	-7	-23			
Other Mortgages	7	0	-9	-20	-31			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	9	3	-6	-14	-24			
Sell Mortgages and MBS	-132	12	255	449	618			
Purchase Non-Mortgage Items	1	0	-1	-2	-3			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-17	0	17	32	46			
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	0	2	3	4			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	-1	0	1	3	4			
Options on Futures	0	0	0	0	0			
Construction LIP	-15	-28	-42	-55	-67			
Self-Valued	31	0	-13	-16	-15			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-34**	**-3**	**75**	**132**	**176**			

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NET PORTFOLIO VALUE								
+ ASSETS	48,230	47,889	47,261	46,545	45,812	46,060	104/102***	1.01/1.61***
- LIABILITIES	41,959	41,614	41,290	40,984	40,697	41,085	101/99**	0.80/1.49**
+ OFF-BALANCE-SHEET POSITIONS	-34	-3	75	132	176			
TOTAL NET PORTFOLIO VALUE #	6,236	6,272	6,045	5,694	5,290	4,975	126.08	1.53

* 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	$223	$2,813	$2,114	$715	$218
WARM	344 mo	350 mo	339 mo	311 mo	266 mo
WAC	4.53%	5.61%	6.38%	7.35%	8.73%
Amount of these that is FHA or VA Guaranteed	$1	$0	$59	$87	$9
Securities Backed by Conventional Mortgages	$44	$24	$37	$20	$5
WARM	335 mo	327 mo	205 mo	296 mo	248 mo
Weighted Average Pass-Through Rate	4.72%	5.21%	6.24%	7.20%	8.28%
Securities Backed by FHA or VA Mortgages	$19	$5	$18	$3	$2
WARM	354 mo	352 mo	342 mo	273 mo	139 mo
Weighted Average Pass-Through Rate	4.49%	5.00%	6.02%	7.10%	9.27%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$914	$2,280	$1,020	$419	$141
WAC	4.75%	5.40%	6.40%	7.34%	8.59%
Mortgage Securities	$152	$84	$31	$3	$1
Weighted Average Pass-Through Rate	4.35%	5.11%	6.24%	7.28%	8.86%
WARM (of 15-Year Loans and Securities)	160 mo	163 mo	142 mo	130 mo	125 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$371	$338	$142	$47	$14
WAC	4.53%	5.38%	6.35%	7.30%	8.69%
Mortgage Securities	$30	$7	$3	$0	$0
Weighted Average Pass-Through Rate	4.20%	5.23%	6.04%	7.07%	0.00%
WARM (of Balloon Loans and Securities)	66 mo	84 mo	106 mo	83 mo	72 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$12,257**

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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	$203	$7	$0	$2
WAC	0.00%	4.25%	6.33%	0.00%	6.32%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$183	$3,378	$3,672	$8	$217
Weighted Average Margin	209 bp	301 bp	294 bp	120 bp	202 bp
WAC	4.79%	5.23%	5.50%	3.92%	5.85%
WARM	134 mo	307 mo	331 mo	201 mo	228 mo
Weighted Average Time Until Next Payment Reset	6 mo	12 mo	41 mo	1 mo	13 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$7,671**

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	$6	$5	$6	$0	$1
Weighted Average Distance from Lifetime Cap	158 bp	40 bp	190 bp	11 bp	14 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$16	$4	$9	$0	$9
Weighted Average Distance from Lifetime Cap	249 bp	351 bp	312 bp	0 bp	371 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$125	$3,516	$3,599	$7	$198
Weighted Average Distance from Lifetime Cap	832 bp	691 bp	595 bp	821 bp	674 bp
Balances Without Lifetime Cap	$36	$57	$65	$1	$12
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$50	$3,463	$3,603	$3	$186
Weighted Average Periodic Rate Cap	128 bp	208 bp	287 bp	148 bp	154 bp
Balances Subject to Periodic Rate Floors	$50	$3,329	$3,410	$1	$184
MBS Included in ARM Balances	$46	$383	$66	$7	$19

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$251	$1,505
WARM	79 mo	192 mo
Remaining Term to Full Amortization	242 mo	
Rate Index Code	0	0
Margin	259 bp	272 bp
Reset Frequency	25 mo	21 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$2	$11
Wghted Average Distance to Lifetime Cap	18 bp	100 bp
Fixed-Rate:		
Balances	$148	$797
WARM	75 mo	169 mo
Remaining Term to Full Amortization	243 mo	
WAC	7.26%	6.51%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,275	$360
WARM	16 mo	35 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	84 bp	5.96%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,800	$205
WARM	106 mo	98 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	20 bp	7.02%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$363	$260
WARM	52 mo	37 mo
Margin in Column 1; WAC in Column 2	159 bp	5.47%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$4,156	$3,702
WARM	6 mo	22 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,800 bp	14.85%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$76
Fixed Rate		
Remaining WAL <= 5 Years	$36	$483
Remaining WAL 5-10 Years	$4	$25
Remaining WAL Over 10 Years	$0	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$41	$583

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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	$1,847	$6,293	$8,264	$2,854	$524
WARM	145 mo	237 mo	303 mo	307 mo	281 mo
Weighted Average Servicing Fee	29 bp	30 bp	32 bp	34 bp	37 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	193 loans				
FHA/VA	1 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$2,362	$8	Total # of Adjustable-Rate Loans Serviced	32 loans
WARM (in months)	194 mo	183 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	44 bp	43 bp		

Total Balances of Mortgage Loans Serviced for Others	**$22,153**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,358		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$215		
Zero-Coupon Securities	$5	1.20%	10 mo
Government & Agency Securities	$833	4.38%	48 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,092	1.29%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$357	3.66%	35 mo
Memo: Complex Securities (from supplemental reporting)	$480		

Total Cash, Deposits, and Securities	**$4,341**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$274
Accrued Interest Receivable	$117
Advances for Taxes and Insurance	$9
Less: Unamortized Yield Adjustments	$16
Valuation Allowances	$185
Unrealized Gains (Losses)	$1

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$19
Accrued Interest Receivable	$85
Less: Unamortized Yield Adjustments	$-1
Valuation Allowances	$364
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$2
Repossessed Assets	$43
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$6
Office Premises and Equipment	$388
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-4
Less: Unamortized Yield Adjustments	$-23
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$171
Miscellaneous I	$2,667
Miscellaneous II	$107
TOTAL ASSETS	**$46,060**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$0
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$307
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$137
Mortgage-Related Mututal Funds	$78
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$126
Weighted Average Servicing Fee	21 bp
Adjustable-Rate Mortgage Loans Serviced	$226
Weighted Average Servicing Fee	22 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$10

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$4,925	$1,269	$109	$17
WAC	0.80%	3.94%	8.20%	
WARM	1 mo	1 mo	2 mo	
Balances Maturing in 4 to 12 Months	$3,018	$3,420	$349	$41
WAC	1.60%	3.38%	6.66%	
WARM	7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months		$3,924	$1,905	$64
WAC		3.14%	5.34%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$2,229	$18
WAC			4.46%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$21,147**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$407	$999	$54
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$3,708	$5,079	$3,803
Penalty in Months of Forgone Interest	3.09 mo	6.22 mo	6.04 mo
Balances in New Accounts	$357	$529	$192

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%	$567	$544	$30	1.85%
3.00 to 3.99%	$12	$39	$91	3.45%
4.00 to 4.99%	$3	$48	$67	4.50%
5.00 to 5.99%	$18	$80	$76	5.58%
6.00 to 6.99%	$2	$54	$53	6.45%
7.00 to 7.99%	$0	$48	$15	7.29%
8.00 to 8.99%	$0	$3	$0	8.66%
9.00 and Above	$0	$0	$0	9.01%
WARM	2 mo	22 mo	83 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$1,752**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$4,191
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	$5,247	1.52%	$415
Money Market Deposit Accounts (MMDAs)	$2,138	1.23%	$68
Passbook Accounts	$4,135	0.98%	$127
Non-Interest-Bearing Non-Maturity Deposits	$921		$98
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$121	0.01%	
Escrow for Mortgages Serviced for Others	$173	0.01%	
Other Escrows	$70	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$12,804		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,144		
Miscellaneous II	$47		
TOTAL LIABILITIES	**$41,085**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$4,975
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$46,060**

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		$10
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	22	$572
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	22	$115
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	8	$43
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	35	$325
1014	Opt commitment to orig 25- or 30-year FRMs	35	$1,728
1016	Opt commitment to orig "other" Mortgages	22	$240
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$35
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	9	$51
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	12	$135
2036	Commit/sell "other" Mortgage loans, svc retained		$0
2044	Commit/purchase 6-mo or 1-yr COFI ARM MBS		$0
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$612
2074	Commit/sell 25- or 30-yr FRM MBS		$2,213
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$11
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	6	$80
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$0
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$7
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	14	$21
2214	Firm commit/originate 25- or 30-year FRM loans	7	$56
2216	Firm commit/originate "other" Mortgage loans	8	$49
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$17

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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
4002	Commit/purchase non-Mortgage financial assets		$48
5004	IR swap: pay fixed, receive 3-month LIBOR		$238
8040	Short futures contract on 10-year Treasury note		$17
9502	Fixed-rate construction loans in process	48	$355
9512	Adjustable-rate construction loans in process	34	$1,094