Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR **Reporting Dockets: 292** **September 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	20,855	-6,154	-23 %	9.05 %	-207 bp
+200 bp	23,636	-3,372	-12 %	10.05 %	-107 bp
+100 bp	25,776	-1,232	-5 %	10.77 %	-36 bp
0 bp	27,009			11.12 %	
-100 bp	26,668	-340	-1 %	10.90 %	-22 bp

Risk Measure for a Given Rate Shock

	09/30/2004	06/30/2004	09/30/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	11.12 %	11.10 %	10.43 %
Post-shock NPV Ratio	10.05 %	9.70 %	9.47 %
Sensitivity Measure: Decline in NPV Ratio	107 bp	141 bp	97 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	28,741	28,292	27,496	26,546	25,423	27,233	103.89	2.20
30-Year Mortgage Securities	7,664	7,408	6,951	6,506	6,102	7,397	100.14	4.82
15-Year Mortgages and MBS	23,744	23,165	22,342	21,415	20,474	22,444	103.21	3.03
Balloon Mortgages and MBS	8,872	8,700	8,461	8,164	7,827	8,576	101.45	2.36
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	7,897	7,888	7,853	7,777	7,658	7,631	103.36	0.28
7 Month to 2 Year Reset Frequency	13,625	13,500	13,285	12,962	12,562	13,120	102.90	1.26
2+ to 5 Year Reset Frequency	30,064	29,321	28,385	27,301	26,143	29,179	100.49	2.86
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	1,945	1,926	1,894	1,849	1,794	1,848	104.17	1.32
2 Month to 5 Year Reset Frequency	1,453	1,429	1,400	1,365	1,324	1,406	101.64	1.87
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	2,338	2,322	2,307	2,292	2,276	2,309	100.57	0.66
Adjustable-Rate, Fully Amortizing	6,684	6,637	6,591	6,546	6,502	6,646	99.86	0.70
Fixed-Rate, Balloon	2,065	1,999	1,936	1,876	1,819	1,903	105.02	3.21
Fixed-Rate, Fully Amortizing	5,057	4,793	4,553	4,334	4,133	4,733	101.28	5.26
Construction and Land Loans								
Adjustable-Rate	6,012	6,000	5,991	5,982	5,973	6,006	99.90	0.17
Fixed-Rate	2,405	2,361	2,319	2,278	2,239	2,378	99.31	1.82
Second-Mortgage Loans and Securities								
Adjustable-Rate	15,358	15,346	15,338	15,332	15,327	15,395	99.68	0.06
Fixed-Rate	4,055	3,962	3,873	3,788	3,707	3,831	103.40	2.30
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	300	295	288	281	273	295	100.00	1.96
Accrued Interest Receivable	662	662	662	662	662	662	100.00	0.00
Advance for Taxes/Insurance	54	54	54	54	54	54	100.00	0.00
Float on Escrows on Owned Mortgages	36	63	91	115	136			-43.72
LESS: Value of Servicing on Mortgages Serviced by Others	-136	-167	-179	-182	-181			-12.72
TOTAL MORTGAGE LOANS AND SECURITIES	**169,167**	**166,291**	**162,249**	**157,607**	**152,587**	**163,048**	**101.99**	**2.08**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	4,875	4,871	4,869	4,867	4,866	4,898	99.46	0.06
Fixed-Rate	3,331	3,228	3,129	3,034	2,943	2,847	113.37	3.14
Consumer Loans								
Adjustable-Rate	2,256	2,254	2,251	2,249	2,246	2,194	102.71	0.12
Fixed-Rate	18,877	18,601	18,336	18,080	17,834	19,005	97.87	1.46
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-556	-550	-545	-539	-534	-551	0.00	1.04
Accrued Interest Receivable	184	184	184	184	184	184	100.00	0.00
TOTAL NONMORTGAGE LOANS	**28,967**	**28,587**	**28,223**	**27,874**	**27,538**	**28,578**	**100.03**	**1.30**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	6,132	6,132	6,132	6,132	6,132	6,132	100.00	0.00
Equities and All Mutual Funds	1,412	1,367	1,320	1,270	1,217	1,367	100.00	3.36
Zero-Coupon Securities	30	28	26	25	24	26	108.21	7.01
Government and Agency Securities	3,560	3,454	3,354	3,259	3,168	3,402	101.52	2.98
Term Fed Funds, Term Repos	2,559	2,554	2,549	2,544	2,540	2,552	100.09	0.19
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,489	1,417	1,351	1,291	1,236	1,361	104.07	4.89
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	10,976	10,836	10,563	10,244	9,916	10,894	99.47	1.90
Structured Securities (Complex)	6,337	6,260	6,111	5,947	5,785	6,261	99.99	1.81
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	1.22
TOTAL CASH, DEPOSITS, AND SECURITIES	**32,495**	**32,048**	**31,406**	**30,712**	**30,018**	**31,996**	**100.17**	**1.70**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	246	246	246	246	246	246	100.00	0.00
Real Estate Held for Investment	79	79	79	79	79	79	100.00	0.00
Investment in Unconsolidated Subsidiaries	112	109	101	92	81	109	100.00	4.81
Office Premises and Equipment	2,278	2,278	2,278	2,278	2,278	2,278	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,715**	**2,712**	**2,705**	**2,695**	**2,684**	**2,712**	**100.00**	**0.19**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	413	621	797	867	876			-30.86
Adjustable-Rate Servicing	308	320	324	326	328			-2.49
Float on Mortgages Serviced for Others	242	321	389	429	455			-22.88
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**964**	**1,262**	**1,510**	**1,622**	**1,659**			**-21.64**
OTHER ASSETS								
Purchased and Excess Servicing						1,242		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,139	6,139	6,139	6,139	6,139	6,139	100.00	0.00
Miscellaneous II						1,342		
Deposit Intangibles								
Retail CD Intangible	6	20	37	51	66			-73.42
Transaction Account Intangible	915	1,247	1,568	1,891	2,170			-26.20
MMDA Intangible	1,748	2,309	2,776	3,231	3,683			-22.26
Passbook Account Intangible	1,116	1,483	1,828	2,160	2,462			-24.01
Non-Interest-Bearing Account Intangible	425	685	932	1,168	1,391			-37.00
TOTAL OTHER ASSETS	**10,350**	**11,885**	**13,281**	**14,640**	**15,912**	**8,724**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						743		
TOTAL ASSETS	**244,658**	**242,785**	**239,374**	**235,150**	**230,398**	**235,800**	**103/101*** **	**1.09/1.73*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	33,948	33,796	33,645	33,497	33,350	33,706	100.26	0.45
Fixed-Rate Maturing in 13 Months or More	27,710	27,005	26,325	25,668	25,035	26,497	101.92	2.56
Variable-Rate	651	650	650	649	649	650	100.06	0.05
Demand								
Transaction Accounts	14,034	14,034	14,034	14,034	14,034	14,034	100/91*	0.00/2.55*
MMDAs	37,840	37,840	37,840	37,840	37,840	37,840	100/94*	0.00/1.45*
Passbook Accounts	16,095	16,095	16,095	16,095	16,095	16,095	100/91*	0.00/2.43*
Non-Interest-Bearing Accounts	11,424	11,424	11,424	11,424	11,424	11,424	100/94*	0.00/2.36*
TOTAL DEPOSITS	**141,701**	**140,843**	**140,013**	**139,207**	**138,426**	**140,245**	**100/96***	**0.60/1.71***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	35,919	35,559	35,207	34,862	34,523	35,388	100.49	1.00
Fixed-Rate Maturing in 37 Months or More	12,110	11,679	11,267	10,872	10,495	11,688	99.93	3.61
Variable-Rate	8,790	8,785	8,779	8,773	8,767	8,690	101.09	0.07
TOTAL BORROWINGS	**56,820**	**56,023**	**55,252**	**54,507**	**53,785**	**55,765**	**100.46**	**1.40**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,056	1,056	1,056	1,056	1,056	1,056	100.00	0.00
Other Escrow Accounts	266	258	251	244	237	285	90.61	3.00
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,119	4,119	4,119	4,119	4,119	4,119	100.00	0.00
Miscellaneous II	0	0	0	0	0	326		
TOTAL OTHER LIABILITIES	**5,442**	**5,434**	**5,426**	**5,419**	**5,412**	**5,786**	**93.91**	**0.14**
Other Liabilities not Included Above								
Self-Valued	13,877	13,585	13,334	13,120	12,955	13,176	103.11	2.00
Unamortized Yield Adjustments						18		
TOTAL LIABILITIES	**217,840**	**215,885**	**214,025**	**212,252**	**210,578**	**214,990**	**100/98****	**0.88/1.60****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	125	15	-238	-493	-727			
ARMs	51	34	4	-42	-100			
Other Mortgages	50	0	-57	-111	-161			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	111	29	-101	-238	-376			
Sell Mortgages and MBS	-294	-47	424	889	1,325			
Purchase Non-Mortgage Items	6	0	-6	-11	-17			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-391	-80	206	468	708			
Pay Floating, Receive Fixed Swaps	32	0	-31	-60	-87			
Basis Swaps	0	0	0	0	0			
Swaptions	46	59	71	82	91			
OTHER								
Options on Mortgages and MBS	0	-1	-4	-9	-14			
Interest-Rate Caps	39	90	167	269	389			
Interest-Rate Floors	1	0	0	0	0			
Futures	0	0	1	1	1			
Options on Futures	0	0	1	3	6			
Construction LIP	-3	-28	-51	-73	-94			
Self-Valued	79	37	41	65	93			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-150**	**109**	**428**	**739**	**1,035**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	244,658	242,785	239,374	235,150	230,398	235,800	103/101***	1.09/1.73***
MINUS TOTAL LIABILITIES	217,840	215,885	214,025	212,252	210,578	214,990	100/98**	0.88/1.60**
PLUS OFF-BALANCE-SHEET POSITIONS	-150	109	428	739	1,035			
TOTAL NET PORTFOLIO VALUE #	26,668	27,009	25,776	23,636	20,855	20,810	129.79	1.65

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

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ASSETS

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

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$337	$6,174	$8,710	$5,661	$6,351
WARM	302 mo	341 mo	340 mo	333 mo	325 mo
WAC	4.62%	5.64%	6.45%	7.46%	9.20%
Amount of these that is FHA or VA Guaranteed	$3	$57	$237	$38	$31
Securities Backed by Conventional Mortgages	$239	$3,698	$338	$51	$33
WARM	277 mo	350 mo	296 mo	271 mo	261 mo
Weighted Average Pass-Through Rate	4.25%	5.14%	6.31%	7.16%	9.59%
Securities Backed by FHA or VA Mortgages	$360	$2,547	$92	$24	$15
WARM	352 mo	347 mo	302 mo	244 mo	196 mo
Weighted Average Pass-Through Rate	3.73%	5.32%	6.14%	7.20%	8.41%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,345	$6,038	$4,175	$2,682	$2,980
WAC	4.69%	5.42%	6.48%	7.44%	9.46%
Mortgage Securities	$2,246	$1,595	$320	$43	$20
Weighted Average Pass-Through Rate	4.38%	5.13%	6.14%	7.27%	8.50%
WARM (of 15-Year Loans and Securities)	152 mo	161 mo	160 mo	158 mo	153 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,343	$2,287	$886	$376	$577
WAC	4.53%	5.42%	6.35%	7.33%	11.09%
Mortgage Securities	$2,624	$426	$56	$1	$0
Weighted Average Pass-Through Rate	4.05%	5.26%	6.23%	7.23%	8.00%
WARM (of Balloon Loans and Securities)	74 mo	75 mo	81 mo	64 mo	85 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$65,650**

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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	$1,185	$226	$273	$20	$13
WAC	3.66%	4.09%	5.66%	1.50%	4.03%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$6,447	$12,893	$28,906	$1,829	$1,393
Weighted Average Margin	265 bp	304 bp	273 bp	278 bp	269 bp
WAC	4.77%	5.01%	4.83%	3.85%	5.58%
WARM	314 mo	316 mo	345 mo	361 mo	294 mo
Weighted Average Time Until Next Payment Reset	3 mo	13 mo	39 mo	7 mo	29 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	$53,185

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$32	$43	$104	$0	$4
Weighted Average Distance from Lifetime Cap	135 bp	83 bp	86 bp	171 bp	70 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$49	$407	$180	$64	$38
Weighted Average Distance from Lifetime Cap	310 bp	330 bp	364 bp	386 bp	366 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$6,279	$12,308	$28,574	$1,775	$1,295
Weighted Average Distance from Lifetime Cap	1,051 bp	637 bp	567 bp	590 bp	623 bp
Balances Without Lifetime Cap	$1,272	$361	$321	$10	$69
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$5,771	$12,372	$28,284	$181	$1,204
Weighted Average Periodic Rate Cap	93 bp	167 bp	212 bp	56 bp	188 bp
Balances Subject to Periodic Rate Floors	$869	$7,269	$19,832	$5	$1,155
MBS Included in ARM Balances	$484	$1,649	$1,177	$12	$14

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,309	$6,646
WARM	80 mo	165 mo
Remaining Term to Full Amortization	272 mo	
Rate Index Code	0	0
Margin	197 bp	241 bp
Reset Frequency	18 mo	21 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$94	$134
Wghted Average Distance to Lifetime Cap	69 bp	44 bp
Fixed-Rate:		
Balances	$1,903	$4,733
WARM	47 mo	159 mo
Remaining Term to Full Amortization	245 mo	
WAC	6.70%	6.59%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,006	$2,378
WARM	22 mo	25 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	134 bp	6.42%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$15,395	$3,831
WARM	213 mo	160 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	49 bp	7.98%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$4,898	$2,847
WARM	50 mo	45 mo
Margin in Column 1; WAC in Column 2	252 bp	9.30%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$2,194	$19,005
WARM	67 mo	69 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	709 bp	8.91%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$62	$3,771
Fixed Rate		
Remaining WAL <= 5 Years	$278	$5,688
Remaining WAL 5-10 Years	$336	$160
Remaining WAL Over 10 Years	$22	
Superfloaters	$0	
Inverse Floaters & Super POs	$3	
Other	$4	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$361	$184
WAC	3.27%	3.96%
Principal-Only MBS	$0	$25
WAC	0.00%	0.01%
Total Mortgage-Derivative Securities - Book Value	$1,066	$9,828

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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	$3,848	$25,112	$28,541	$9,436	$9,016
WARM	185 mo	272 mo	312 mo	282 mo	227 mo
Weighted Average Servicing Fee	29 bp	31 bp	34 bp	37 bp	65 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	666 loans
FHA/VA	55 loans
Subserviced by Others	105 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$17,735	$125
WARM (in months)	327 mo	147 mo
Weighted Average Servicing Fee	62 bp	29 bp

Total # of Adjustable-Rate Loans Serviced	85 loans
Number of These Subserviced by Others	10 loans

Total Balances of Mortgage Loans Serviced for Others	**$93,813**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$6,132		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,367		
Zero-Coupon Securities	$26	3.30%	75 mo
Government & Agency Securities	$3,402	3.37%	40 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,552	1.82%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,361	4.65%	79 mo
Memo: Complex Securities (from supplemental reporting)	$6,261		

Total Cash, Deposits, and Securities	**$21,102**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$857
Accrued Interest Receivable	$662
Advances for Taxes and Insurance	$54
Less: Unamortized Yield Adjustments	$-762
Valuation Allowances	$562
Unrealized Gains (Losses)	$-193

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$335
Accrued Interest Receivable	$184
Less: Unamortized Yield Adjustments	$-131
Valuation Allowances	$886
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$79
Repossessed Assets	$246
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$109
Office Premises and Equipment	$2,278
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$4
Less: Unamortized Yield Adjustments	$-39
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$1,242
Miscellaneous I	$6,139
Miscellaneous II	$1,342
TOTAL ASSETS	**$235,800**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$57
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$66
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$857
Mortgage-Related Mututal Funds	$510
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$9,730
Weighted Average Servicing Fee	13 bp
Adjustable-Rate Mortgage Loans Serviced	$23,371
Weighted Average Servicing Fee	15 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$271

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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 (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$8,519	$2,817	$419	$115
WAC	1.55%	2.90%	6.07%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$10,402	$9,574	$1,976	$231
WAC	1.89%	2.90%	6.42%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$10,634	$8,484	$65
WAC		2.81%	4.94%	
WARM		20 mo	27 mo	
Balances Maturing in 37 or More Months			$7,378	$37
WAC			4.07%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$60,203**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,386	$2,925	$3,950
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$16,503	$19,444	$14,110
Penalty in Months of Forgone Interest	3.13 mo	6.13 mo	7.68 mo
Balances in New Accounts	$3,598	$2,224	$1,420

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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 3.00%	$12,622	$9,170	$2,700	2.00%
3.00 to 3.99%	$601	$7,504	$6,388	3.49%
4.00 to 4.99%	$296	$2,164	$1,169	4.47%
5.00 to 5.99%	$33	$1,151	$1,079	5.50%
6.00 to 6.99%	$371	$915	$117	6.51%
7.00 to 7.99%	$1	$556	$225	7.20%
8.00 to 8.99%	$0	$4	$10	8.31%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	20 mo	47 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$47,075**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$22,516
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$14,034	0.67%	$757
Money Market Deposit Accounts (MMDAs)	$37,840	1.10%	$2,095
Passbook Accounts	$16,095	1.08%	$1,627
Non-Interest-Bearing Non-Maturity Deposits	$11,424		$628
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$490	0.15%	
Escrow for Mortgages Serviced for Others	$566	0.04%	
Other Escrows	$285	0.07%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$80,733		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$7		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$11		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$4,119		
Miscellaneous II	$326		
TOTAL LIABILITIES	**$214,990**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$195
EQUITY CAPITAL	$20,614
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$235,800**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$7
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	7	$4
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	55	$924
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	46	$1,248
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	46	$233
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	103	$877
1014	Opt commitment to orig 25- or 30-year FRMs	92	$4,345
1016	Opt commitment to orig "other" Mortgages	79	$1,388
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$3
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$28
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	7	$11
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	7	$45
2016	Commit/purchase "other" Mortgage loans, svc retained		$55
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$204
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$24
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$10
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	15	$173
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	27	$1,743
2036	Commit/sell "other" Mortgage loans, svc retained		$6
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$17
2054	Commit/purchase 25- to 30-year FRM MBS	6	$1,041
2056	Commit/purchase "other" MBS		$5
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$120
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	6	$685
2074	Commit/sell 25- or 30-yr FRM MBS	8	$4,034
2081	Commit/purch low-risk floating-rate mtg derivative product		$27

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$2
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	7	$819
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	13	$69
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$12
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	17	$47
2134	Commit/sell 25- or 30-yr FRM loans, svc released	33	$478
2136	Commit/sell "other" Mortgage loans, svc released	6	$44
2202	Firm commitment to originate 1-month COFI ARM loans		$152
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$9
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	17	$56
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	15	$405
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	12	$30
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	38	$96
2214	Firm commit/originate 25- or 30-year FRM loans	29	$328
2216	Firm commit/originate "other" Mortgage loans	31	$589
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$304
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$5
3028	Option to sell 3- or 5-year Treasury ARMs		$38
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$15
3032	Option to sell 10-, 15-, or 20-year FRMs		$9
3034	Option to sell 25- or 30-year FRMs	7	$74
3036	Option to sell "other" Mortgages		$4
3066	Short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$4
3068	Short option to sell 3- or 5-yr Treasury ARMs		$84
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$12
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$21

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3074	Short option to sell 25- or 30-yr FRMs		$119
3076	Short option to sell "other" Mortgages		$10
4002	Commit/purchase non-Mortgage financial assets	21	$968
4022	Commit/sell non-Mortgage financial assets		$0
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,424
5004	IR swap: pay fixed, receive 3-month LIBOR	7	$3,789
5006	IR swap: pay fixed, receive 6-month LIBOR		$20
5026	IR swap: pay 3-month LIBOR, receive fixed		$930
5104	IR swaption: pay fixed, receive 3-month LIBOR		$405
5204	Short IR swaption: pay fixed, receive 3-mo LIBOR		$25
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$61
5582	IR swap, amortizing: pay MBS coupon, receive 1-mo LIBOR		$9
6002	Interest rate Cap based on 1-month LIBOR		$1,590
6004	Interest rate Cap based on 3-month LIBOR		$2,137
6012	Interest rate Cap based on 3-year Treasury		$100
6018	Interest rate Cap based on 10-year Treasury		$300
6022	Interest rate Cap based on the prime rate		$50
6034	Short interest rate Cap based on 3-month LIBOR		$88
6040	Short interest rate Cap based on 1-year Treasury		$3
7010	Interest rate floor based on 1-year Treasury		$3
7018	Interest rate floor based on 10-year Treasury		$55
8038	Short futures contract on 5-year Treasury note		$15
9036	Long put option on T-bond futures contract		$0
9040	Long put option on 3-month Eurodollar futures contract		$220
9502	Fixed-rate construction loans in process	113	$1,191
9512	Adjustable-rate construction loans in process	72	$1,511