Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets < $100 Mil

All Reporting CMR **Reporting Dockets: 270** **September 2005**

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	2,060	-526	-20 %	14.63 %	-277 bp
+200 bp	2,257	-329	-13 %	15.72 %	-169 bp
+100 bp	2,439	-147	-6 %	16.68 %	-72 bp
0 bp	2,586			17.40 %	
-100 bp	2,648	62	+2 %	17.64 %	+23 bp
-200 bp	2,631	45	+2 %	17.43 %	+3 bp

Risk Measure for a Given Rate Shock

	09/30/2005	06/30/2005	09/30/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	17.40 %	17.33 %	16.78 %
Post-shock NPV Ratio	15.72 %	15.77 %	15.21 %
Sensitivity Measure: Decline in NPV Ratio	169 bp	156 bp	157 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Beginning with the March 2005 cycle, the Sensitivity Measure was once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 bps increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. As a result, the results may not be comparable to those from the September 2004 cycle.
In the event that neither a -200 nor a +200 basis point change in rates produces a reduction in the NPV ratio, the institution is assigned a Sensitivity Measure of zero.

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	-200 bp	-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	1,243	1,234	1,207	1,159	1,105	1,051	1,189	101.57	3.08
30-Year Mortgage Securities	142	140	135	129	123	117	137	99.04	4.10
15-Year Mortgages and MBS	2,473	2,441	2,379	2,297	2,208	2,119	2,344	101.46	3.04
Balloon Mortgages and MBS	971	958	942	921	896	868	934	100.80	1.97
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	172	172	172	171	170	168	171	100.62	0.33
7 Month to 2 Year Reset Frequency	1,008	1,001	990	974	953	929	990	99.97	1.35
2+ to 5 Year Reset Frequency	977	961	940	916	889	860	941	99.90	2.35
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	37	37	36	36	35	35	37	99.32	1.33
2 Month to 5 Year Reset Frequency	416	411	405	398	390	380	406	99.73	1.57
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	97	96	95	94	93	92	95	99.78	1.00
Adjustable-Rate, Fully Amortizing	524	519	515	510	504	499	520	99.03	0.96
Fixed-Rate, Balloon	238	230	222	215	208	202	216	102.95	3.31
Fixed-Rate, Fully Amortizing	483	460	440	421	403	387	423	103.94	4.48
Construction and Land Loans									
Adjustable-Rate	300	299	298	298	297	296	299	99.78	0.27
Fixed-Rate	264	259	253	248	244	239	264	96.08	2.04
Second-Mortgage Loans and Securities									
Adjustable-Rate	388	387	386	386	385	385	387	99.95	0.16
Fixed-Rate	281	275	270	265	260	255	270	99.85	1.92
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	18	17	17	17	16	15	17	100.00	2.78
Accrued Interest Receivable	43	43	43	43	43	43	43	100.00	0.00
Advance for Taxes/Insurance	2	2	2	2	2	2	2	100.00	0.00
Float on Escrows on Owned Mortgages	2	4	7	9	11	13			-35.20
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0	0			132.00
TOTAL MORTGAGE LOANS AND SECURITIES	**10,079**	**9,947**	**9,756**	**9,508**	**9,237**	**8,956**	**9,685**	**100.73**	**2.25**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	202	201	201	200	199	199	201	99.81	0.31
Fixed-Rate	270	263	256	250	243	237	253	101.17	2.61
Consumer Loans									
Adjustable-Rate	57	57	57	57	57	57	57	100.09	0.11
Fixed-Rate	442	436	430	423	417	412	431	99.57	1.46
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-7	-7	-7	-7	-7	-7	-7	0.00	1.23
Accrued Interest Receivable	10	10	10	10	10	10	10	100.00	0.00
TOTAL NONMORTGAGE LOANS	**975**	**960**	**946**	**933**	**920**	**908**	**946**	**100.08**	**1.43**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	473	473	473	473	473	473	473	100.00	0.00
Equities and All Mutual Funds	289	284	277	270	261	252	277	100.00	2.54
Zero-Coupon Securities	8	7	7	7	6	6	7	104.09	4.54
Government and Agency Securities	418	407	397	387	378	369	399	99.43	2.51
Term Fed Funds, Term Repos	799	796	793	791	788	785	796	99.69	0.35
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	230	224	218	212	207	202	216	100.73	2.64
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	247	246	243	234	226	218	244	99.25	2.50
Structured Securities (Complex)	721	717	707	682	655	629	715	98.94	2.44
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**3,184**	**3,154**	**3,115**	**3,056**	**2,995**	**2,935**	**3,127**	**99.61**	**1.58**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	24	24	24	24	24	24	24	100.00	0.00
Real Estate Held for Investment	6	6	6	6	6	6	6	100.00	0.00
Investment in Unconsolidated Subsidiaries	3	3	3	3	2	2	3	100.00	3.71
Office Premises and Equipment	256	256	256	256	256	256	256	100.00	0.00
TOTAL REAL ASSETS, ETC.	**289**	**289**	**289**	**289**	**289**	**288**	**289**	**100.00**	**0.04**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	6	9	10	11	11	11			-11.17
Adjustable-Rate Servicing	1	1	1	1	1	1			-3.62
Float on Mortgages Serviced for Others	4	5	6	7	7	8			-14.17
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**11**	**15**	**17**	**19**	**19**	**20**			**-11.69**
OTHER ASSETS									
Purchased and Excess Servicing							11		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	292	292	292	292	292	292	292	100.00	0.00
Miscellaneous II							75		
Deposit Intangibles									
Retail CD Intangible	10	12	13	15	16	17			-10.91
Transaction Account Intangible	66	93	120	143	165	185			-20.96
MMDA Intangible	50	61	74	87	100	112			-17.05
Passbook Account Intangible	116	155	191	225	258	290			-18.19
Non-Interest-Bearing Account Intangible	21	35	47	59	71	82			-26.22
TOTAL OTHER ASSETS	**555**	**648**	**736**	**820**	**901**	**978**	**378**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-11		
TOTAL ASSETS	**15,092**	**15,013**	**14,859**	**14,625**	**14,360**	**14,084**	**14,414**	**103/100*** **	**1.30/1.94*** **

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	4,173	4,153	4,134	4,115	4,097	4,078	4,152	99.57	0.46
Fixed-Rate Maturing in 13 Months or More	2,310	2,257	2,206	2,157	2,109	2,062	2,234	98.76	2.28
Variable-Rate	110	110	110	110	109	109	110	100.09	0.16
Demand									
Transaction Accounts	1,091	1,091	1,091	1,091	1,091	1,091	1,091	100/89*	0.00/2.58*
MMDAs	1,052	1,052	1,052	1,052	1,052	1,052	1,052	100/93*	0.00/1.28*
Passbook Accounts	1,722	1,722	1,722	1,722	1,722	1,722	1,722	100/89*	0.00/2.27*
Non-Interest-Bearing Accounts	578	578	578	578	578	578	578	100/92*	0.00/2.34*
TOTAL DEPOSITS	**11,036**	**10,964**	**10,893**	**10,825**	**10,758**	**10,693**	**10,939**	**100/96***	**0.64/1.49***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	593	587	582	576	571	566	585	99.38	0.93
Fixed-Rate Maturing in 37 Months or More	213	202	192	183	174	165	192	100.02	5.16
Variable-Rate	129	129	129	129	129	129	128	100.62	0.03
TOTAL BORROWINGS	**935**	**919**	**903**	**888**	**874**	**860**	**906**	**99.69**	**1.70**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	45	45	45	45	45	45	45	100.00	0.00
Other Escrow Accounts	25	24	23	23	22	21	27	87.04	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	145	145	145	145	145	145	145	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	36		
TOTAL OTHER LIABILITIES	**215**	**214**	**213**	**213**	**212**	**211**	**253**	**84.47**	**0.32**
Other Liabilities not Included Above									
Self-Valued	280	272	265	260	258	255	259	102.49	2.22
Unamortized Yield Adjustments							0		
TOTAL LIABILITIES	**12,466**	**12,369**	**12,275**	**12,186**	**12,102**	**12,020**	**12,356**	**99/96****	**0.74/1.50****

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			Base Case						
	-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	5	4	1	-3	-9	-14			
ARMs	0	0	0	0	0	-1			
Other Mortgages	1	1	0	-1	-2	-3			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	2	2	0	-2	-4	-6			
Sell Mortgages and MBS	-6	-3	0	6	13	20			
Purchase Non-Mortgage Items	0	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	0	0	0	0	0	0			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0	0			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	2	3	5			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	0	0	0	0	0	0			
Options on Futures	0	0	0	0	0	0			
Construction LIP	0	-1	-2	-3	-4	-5			
Self-Valued	1	1	1	1	1	1			
TOTAL OFF-BALANCE-SHEET POSITIONS	**5**	**4**	**2**	**0**	**-1**	**-4**			

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			Base Case						
	-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	15,092	15,013	14,859	14,625	14,360	14,084	14,414	103/100***	1.30/1.94***
MINUS TOTAL LIABILITIES	12,466	12,369	12,275	12,186	12,102	12,020	12,356	99/96**	0.74/1.50**
PLUS OFF-BALANCE-SHEET POSITIONS	5	4	2	0	-1	-4			
TOTAL NET PORTFOLIO VALUE #	2,631	2,648	2,586	2,439	2,257	2,060	2,057	125.69	4.03

* 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

AGGREGATE SCHEDULE CMR REPORT

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	$18	$405	$479	$183	$104
WARM	283 mo	324 mo	321 mo	291 mo	248 mo
WAC	4.45%	5.63%	6.34%	7.35%	9.10%
Amount of these that is FHA or VA Guaranteed	$0	$1	$6	$2	$1
Securities Backed by Conventional Mortgages	$42	$44	$14	$5	$3
WARM	261 mo	271 mo	271 mo	241 mo	128 mo
Weighted Average Pass-Through Rate	4.10%	5.15%	6.14%	7.16%	9.20%
Securities Backed by FHA or VA Mortgages	$3	$13	$7	$4	$2
WARM	350 mo	326 mo	284 mo	252 mo	177 mo
Weighted Average Pass-Through Rate	4.51%	5.11%	6.17%	7.14%	8.83%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$180	$762	$603	$338	$177
WAC	4.66%	5.46%	6.38%	7.32%	8.94%
Mortgage Securities	$153	$103	$21	$5	$1
Weighted Average Pass-Through Rate	4.22%	5.21%	6.15%	7.20%	8.43%
WARM (of 15-Year Loans and Securities)	132 mo	153 mo	152 mo	128 mo	111 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$60	$308	$254	$116	$51
WAC	4.63%	5.50%	6.38%	7.32%	8.87%
Mortgage Securities	$109	$29	$6	$0	$0
Weighted Average Pass-Through Rate	4.13%	5.23%	6.22%	7.44%	9.68%
WARM (of Balloon Loans and Securities)	59 mo	85 mo	73 mo	54 mo	53 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$4,604**

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ASSETS (continued)

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$10	$12	$7	$0	$9
WAC	1.54%	4.71%	5.56%	5.80%	4.85%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$161	$978	$934	$36	$397
Weighted Average Margin	180 bp	247 bp	266 bp	163 bp	218 bp
WAC	6.09%	5.31%	5.55%	3.85%	5.53%
WARM	177 mo	260 mo	301 mo	197 mo	256 mo
Weighted Average Time Until Next Payment Reset	2 mo	10 mo	39 mo	3 mo	16 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$2,545**

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	$5	$31	$4	$0	$3
Weighted Average Distance from Lifetime Cap	26 bp	161 bp	178 bp	141 bp	183 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$15	$91	$74	$8	$23
Weighted Average Distance from Lifetime Cap	344 bp	332 bp	276 bp	306 bp	371 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$117	$854	$822	$26	$326
Weighted Average Distance from Lifetime Cap	796 bp	610 bp	597 bp	846 bp	638 bp
Balances Without Lifetime Cap	$33	$14	$42	$3	$54
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$56	$894	$839	$10	$319
Weighted Average Periodic Rate Cap	121 bp	160 bp	223 bp	130 bp	181 bp
Balances Subject to Periodic Rate Floors	$38	$775	$745	$10	$271
MBS Included in ARM Balances	$59	$317	$96	$18	$41

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$95	$520
WARM	66 mo	189 mo
Remaining Term to Full Amortization	251 mo	
Rate Index Code	0	0
Margin	182 bp	226 bp
Reset Frequency	26 mo	27 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$5	$21
Wghted Average Distance to Lifetime Cap	23 bp	61 bp
Fixed-Rate:		
Balances	$216	$423
WARM	51 mo	124 mo
Remaining Term to Full Amortization	237 mo	
WAC	6.64%	6.91%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$299	$264
WARM	28 mo	33 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	151 bp	6.70%
Reset Frequency	7 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$387	$270
WARM	140 mo	111 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	70 bp	6.71%
Reset Frequency	5 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$201	$253
WARM	53 mo	38 mo
Margin in Column 1; WAC in Column 2	146 bp	7.02%
Reset Frequency	8 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$57	$431
WARM	24 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	381 bp	8.12%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$18	$45
Fixed Rate		
Remaining WAL <= 5 Years	$24	$110
Remaining WAL 5-10 Years	$23	$11
Remaining WAL Over 10 Years	$13	
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%	11.50%
Total Mortgage-Derivative Securities - Book Value	$78	$167

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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	$210	$804	$467	$86	$35
WARM	170 mo	229 mo	282 mo	248 mo	187 mo
Weighted Average Servicing Fee	27 bp	26 bp	27 bp	27 bp	30 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	16 loans				
FHA/VA	1 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$87	$3	Total # of Adjustable-Rate Loans Serviced	0 loans
WARM (in months)	96 mo	126 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	53 bp	56 bp		

Total Balances of Mortgage Loans Serviced for Others	**$1,691**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$473		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$277		
Zero-Coupon Securities	$7	4.99%	56 mo
Government & Agency Securities	$399	3.57%	33 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$796	3.43%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$216	4.49%	38 mo
Memo: Complex Securities (from supplemental reporting)	$715		

Total Cash, Deposits, and Securities	**$2,883**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets < $100 Mil
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$73
Accrued Interest Receivable	$43
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$6
Valuation Allowances	$56
Unrealized Gains (Losses)	$-5

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$9
Accrued Interest Receivable	$10
Less: Unamortized Yield Adjustments	$-3
Valuation Allowances	$16
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$6
Repossessed Assets	$24
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$3
Office Premises and Equipment	$256
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-4
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$11
Miscellaneous I	$292
Miscellaneous II	$75
TOTAL ASSETS	**$14,414**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$7
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$17
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$95
Mortgage-Related Mututal Funds	$182
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$77
Weighted Average Servicing Fee	29 bp
Adjustable-Rate Mortgage Loans Serviced	$107
Weighted Average Servicing Fee	28 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$7

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$973	$313	$50	$3
WAC	2.65%	2.53%	5.73%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,681	$993	$142	$6
WAC	3.21%	2.88%	5.01%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$1,153	$562	$4
WAC		3.50%	4.15%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$519	$1
WAC			4.15%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$6,386**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$71	$74	$14
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,205	$2,060	$1,035
Penalty in Months of Forgone Interest	3.11 mo	5.40 mo	5.19 mo
Balances in New Accounts	$188	$130	$39

Amounts in Millions

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%	$22	$85	$2	2.60%
3.00 to 3.99%	$135	$160	$40	3.59%
4.00 to 4.99%	$29	$107	$99	4.37%
5.00 to 5.99%	$5	$30	$34	5.47%
6.00 to 6.99%	$1	$8	$13	6.40%
7.00 to 7.99%	$1	$3	$3	7.27%
8.00 to 8.99%	$0	$0	$0	8.47%
9.00 and Above	$0	$0	$0	12.00%
WARM	2 mo	17 mo	74 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$777**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$497
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$1,091	0.78%	$34
Money Market Deposit Accounts (MMDAs)	$1,052	1.81%	$43
Passbook Accounts	$1,722	1.20%	$37
Non-Interest-Bearing Non-Maturity Deposits	$578		$14
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$38	0.08%	
Escrow for Mortgages Serviced for Others	$7	0.04%	
Other Escrows	$27	0.07%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$4,515		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$145		
Miscellaneous II	$36		
TOTAL LIABILITIES	**$12,356**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$2,057
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$14,414**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$4
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	18	$5
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	20	$11
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	11	$10
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	74	$44
1014	Opt commitment to orig 25- or 30-year FRMs	56	$86
1016	Opt commitment to orig "other" Mortgages	53	$44
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		$0
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$3
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$3
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$0
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	7	$4
2036	Commit/sell "other" Mortgage loans, svc retained		$4
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$5
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$1
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$3
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$13
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	9	$4
2134	Commit/sell 25- or 30-yr FRM loans, svc released	20	$49
2136	Commit/sell "other" Mortgage loans, svc released		$64
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$2
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$1
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$5

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
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	19	$4
2214	Firm commit/originate 25- or 30-year FRM loans	14	$7
2216	Firm commit/originate "other" Mortgage loans	14	$25
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3028	Option to sell 3- or 5-year Treasury ARMs		$1
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$6
3032	Option to sell 10-, 15-, or 20-year FRMs		$3
3034	Option to sell 25- or 30-year FRMs		$18
3036	Option to sell "other" Mortgages		$3
4002	Commit/purchase non-Mortgage financial assets	9	$11
4022	Commit/sell non-Mortgage financial assets		$2
9502	Fixed-rate construction loans in process	90	$107
9512	Adjustable-rate construction loans in process	39	$54

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
120	Other investment securities, fixed-coupon securities		$12
125	Multi/nonres mtg loans; fixed-rate, Balloon		$5
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$7
180	Consumer loans; loans on deposits		$3
183	Consumer loans; auto loans and leases		$2
184	Consumer loans; mobile home loans		$0
187	Consumer loans; recreational vehicles		$9
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	50	$110
220	Variable-rate FHLB advances	30	$98
299	Other variable-rate	9	$30
300	Govt. & agency securities, fixed-coupon securities		$6
302	Govt. & agency securities, floating-rate securities		$2

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	**#Firms if # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	126	$715	$721	$717	$707	$682	$655	$629
123 - Mortgage Derivatives - M/V estimate	65	$245	$247	$246	$243	$234	$226	$218
129 - Mortgage-Related Mutual Funds - M/V estimate	21	$104	$105	$105	$104	$102	$100	$98
280 - FHLB putable advance-M/V estimate	21	$98	$106	$103	$100	$98	$97	$97
281 - FHLB convertible advance-M/V estimate	24	$113	$122	$119	$116	$115	$114	$113
282 - FHLB callable advance-M/V estimate		$1	$1	$1	$1	$1	$1	$1
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate	9	$46	$50	$48	$47	$46	$45	$44
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$1	$1	$1	$1	$1	$1	$1