Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR **Reporting Dockets: 76** **June 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	4,069	-1,415	-26 %	9.82 %	-270 bp
+200 bp	4,624	-860	-16 %	10.94 %	-159 bp
+100 bp	5,128	-356	-6 %	11.90 %	-63 bp
0 bp	5,484			12.53 %	
-100 bp	5,510	25	0 %	12.49 %	-3 bp
-200 bp	5,280	-205	-4 %	11.94 %	-58 bp

Risk Measure for a Given Rate Shock

	06/30/2005	03/31/2005	06/30/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	12.53 %	12.79 %	16.78 %
Post-shock NPV Ratio	10.94 %	11.00 %	15.71 %
Sensitivity Measure: Decline in NPV Ratio	159 bp	179 bp	107 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Effective with the March 2005 cycle, the Sensitivity Measure is once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 basis point increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. As a result of this change, the results for March and June 2005 may not be comparable to those from previous quarters.
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	7,141	7,099	6,953	6,610	6,236	5,877	6,869	101.23	3.51
30-Year Mortgage Securities	132	131	128	123	117	111	126	101.89	3.16
15-Year Mortgages and MBS	4,432	4,378	4,253	4,091	3,920	3,752	4,204	101.17	3.37
Balloon Mortgages and MBS	1,431	1,411	1,383	1,345	1,298	1,245	1,385	99.85	2.37
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	188	188	187	187	186	185	186	100.53	0.26
7 Month to 2 Year Reset Frequency	4,494	4,467	4,430	4,372	4,297	4,207	4,335	102.19	1.08
2+ to 5 Year Reset Frequency	7,168	7,039	6,885	6,702	6,494	6,266	6,762	101.82	2.44
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	5	5	5	5	5	5	5	100.74	0.78
2 Month to 5 Year Reset Frequency	233	230	227	223	219	214	227	99.67	1.55
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	352	347	342	337	333	328	344	99.44	1.42
Adjustable-Rate, Fully Amortizing	1,882	1,867	1,853	1,839	1,825	1,812	1,862	99.52	0.76
Fixed-Rate, Balloon	324	307	290	275	261	248	289	100.58	5.40
Fixed-Rate, Fully Amortizing	817	783	751	722	695	669	734	102.33	4.06
Construction and Land Loans									
Adjustable-Rate	3,332	3,326	3,321	3,316	3,311	3,307	3,325	99.87	0.16
Fixed-Rate	692	680	669	658	648	638	693	96.61	1.65
Second-Mortgage Loans and Securities									
Adjustable-Rate	3,856	3,852	3,849	3,846	3,843	3,841	3,848	100.03	0.09
Fixed-Rate	299	293	288	282	277	272	287	100.30	1.96
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	34	34	33	32	31	30	33	100.00	2.26
Accrued Interest Receivable	143	143	143	143	143	143	143	100.00	0.00
Advance for Taxes/Insurance	13	13	13	13	13	13	13	100.00	0.00
Float on Escrows on Owned Mortgages	10	17	30	40	48	55			-37.59
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0	0			-73.91
TOTAL MORTGAGE LOANS AND SECURITIES	**36,978**	**36,611**	**36,034**	**35,163**	**34,201**	**33,218**	**35,670**	**101.02**	**2.01**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	570	569	568	567	567	566	569	99.85	0.16
Fixed-Rate	317	305	294	284	274	264	289	101.84	3.67
Consumer Loans									
Adjustable-Rate	90	90	90	89	89	89	92	96.79	0.09
Fixed-Rate	469	462	456	450	444	438	459	99.25	1.36
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-18	-18	-18	-17	-17	-17	-18	0.00	0.95
Accrued Interest Receivable	10	10	10	10	10	10	10	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,438**	**1,419**	**1,401**	**1,384**	**1,367**	**1,351**	**1,403**	**99.86**	**1.27**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	557	557	557	557	557	557	557	100.00	0.00
Equities and All Mutual Funds	184	179	174	168	163	157	174	99.86	2.99
Zero-Coupon Securities	2	2	1	1	1	1	1	117.03	9.12
Government and Agency Securities	610	592	575	558	543	528	566	101.52	2.90
Term Fed Funds, Term Repos	775	773	772	771	770	769	772	99.97	0.15
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	241	232	223	214	206	199	209	106.46	3.92
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	586	585	580	564	545	527	583	99.35	1.82
Structured Securities (Complex)	610	604	597	581	564	546	599	99.54	1.96
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.53
TOTAL CASH, DEPOSITS, AND SECURITIES	**3,564**	**3,523**	**3,478**	**3,415**	**3,349**	**3,284**	**3,462**	**100.44**	**1.56**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	59	59	59	59	59	59	59	100.00	0.00
Real Estate Held for Investment	2	2	2	2	2	2	2	100.00	0.00
Investment in Unconsolidated Subsidiaries	5	6	5	5	5	4	5	100.00	4.04
Office Premises and Equipment	388	388	388	388	388	388	388	100.00	0.00
TOTAL REAL ASSETS, ETC.	**455**	**455**	**455**	**455**	**454**	**454**	**455**	**100.00**	**0.05**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	89	128	172	189	192	189			-17.81
Adjustable-Rate Servicing	36	37	37	38	38	38			-1.17
Float on Mortgages Serviced for Others	79	101	126	143	156	166			-16.84
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**204**	**266**	**335**	**370**	**385**	**392**			**-15.60**
OTHER ASSETS									
Purchased and Excess Servicing							187		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,015	1,015	1,015	1,015	1,015	1,015	1,015	100.00	0.00
Miscellaneous II							199		
Deposit Intangibles									
Retail CD Intangible	3	8	13	19	24	29			-42.31
Transaction Account Intangible	236	364	491	601	690	786			-24.09
MMDA Intangible	79	103	124	148	173	197			-17.99
Passbook Account Intangible	205	289	373	445	512	581			-20.89
Non-Interest-Bearing Account Intangible	23	44	64	84	102	119			-30.53
TOTAL OTHER ASSETS	**1,561**	**1,823**	**2,081**	**2,311**	**2,516**	**2,727**	**1,401**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-6		
TOTAL ASSETS	**44,200**	**44,097**	**43,784**	**43,097**	**42,272**	**41,427**	**42,386**	**103/101*** **	**1.14/1.74*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	10,807	10,759	10,711	10,664	10,617	10,570	10,732	99.80	0.44
Fixed-Rate Maturing in 13 Months or More	8,405	8,203	8,008	7,819	7,637	7,461	7,971	100.46	2.40
Variable-Rate	179	179	179	179	179	179	179	99.98	0.05
Demand									
Transaction Accounts	4,917	4,917	4,917	4,917	4,917	4,917	4,917	100/90*	0.00/2.67*
MMDAs	1,935	1,935	1,935	1,935	1,935	1,935	1,935	100/94*	0.00/1.23*
Passbook Accounts	3,631	3,631	3,631	3,631	3,631	3,631	3,631	100/90*	0.00/2.39*
Non-Interest-Bearing Accounts	897	897	897	897	897	897	897	100/93*	0.00/2.37*
TOTAL DEPOSITS	**30,772**	**30,521**	**30,278**	**30,042**	**29,813**	**29,590**	**30,262**	**100/97***	**0.79/1.65***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	4,498	4,482	4,466	4,450	4,434	4,419	4,474	99.82	0.36
Fixed-Rate Maturing in 37 Months or More	370	348	329	311	294	278	321	102.32	5.74
Variable-Rate	419	419	419	419	419	419	419	100.00	0.00
TOTAL BORROWINGS	**5,287**	**5,249**	**5,214**	**5,179**	**5,147**	**5,116**	**5,214**	**99.99**	**0.67**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	302	302	302	302	302	302	302	100.00	0.00
Other Escrow Accounts	110	107	104	101	98	95	114	91.12	2.96
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	650	650	650	650	650	650	650	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	82		
TOTAL OTHER LIABILITIES	**1,062**	**1,059**	**1,055**	**1,053**	**1,050**	**1,047**	**1,147**	**91.98**	**0.29**
Other Liabilities not Included Above									
Self-Valued	1,881	1,811	1,756	1,715	1,689	1,674	1,688	103.98	2.73
Unamortized Yield Adjustments							2		
TOTAL LIABILITIES	**39,001**	**38,640**	**38,303**	**37,989**	**37,698**	**37,427**	**38,315**	**100/97****	**0.85/1.53****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	197	179	59	-165	-394	-610			
ARMs	12	11	9	5	0	-7			
Other Mortgages	21	12	0	-18	-41	-67			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	30	24	1	-39	-80	-119			
Sell Mortgages and MBS	-194	-156	-25	253	541	810			
Purchase Non-Mortgage Items	1	0	0	0	-1	-1			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-45	-25	-7	10	25	39			
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	1	2	3			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-1	-1	0	1	1	2			
Options on Futures	0	0	0	0	0	0			
Construction LIP	8	-12	-32	-51	-71	-90			
Self-Valued	52	19	-4	24	68	111			
TOTAL OFF-BALANCE-SHEET POSITIONS	**80**	**53**	**3**	**21**	**51**	**70**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	44,200	44,097	43,784	43,097	42,272	41,427	42,386	103/101***	1.14/1.74***
MINUS TOTAL LIABILITIES	39,001	38,640	38,303	37,989	37,698	37,427	38,315	100/97**	0.85/1.53**
PLUS OFF-BALANCE-SHEET POSITIONS	80	53	3	21	51	70			
TOTAL NET PORTFOLIO VALUE #	5,280	5,510	5,484	5,128	4,624	4,069	4,071	134.71	3.48

* 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	$331	$4,293	$1,743	$381	$121
WARM	339 mo	347 mo	332 mo	297 mo	245 mo
WAC	4.48%	5.58%	6.34%	7.34%	8.76%
Amount of these that is FHA or VA Guaranteed	$4	$5	$92	$19	$5
Securities Backed by Conventional Mortgages	$11	$66	$20	$11	$4
WARM	193 mo	320 mo	212 mo	283 mo	238 mo
Weighted Average Pass-Through Rate	4.25%	5.10%	6.25%	7.18%	8.28%
Securities Backed by FHA or VA Mortgages	$5	$2	$5	$1	$1
WARM	355 mo	335 mo	305 mo	251 mo	113 mo
Weighted Average Pass-Through Rate	4.50%	5.62%	6.07%	7.14%	9.28%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$961	$2,049	$713	$251	$80
WAC	4.71%	5.38%	6.39%	7.32%	8.67%
Mortgage Securities	$81	$50	$15	$3	$0
Weighted Average Pass-Through Rate	4.26%	5.07%	6.33%	7.39%	9.07%
WARM (of 15-Year Loans and Securities)	150 mo	153 mo	132 mo	122 mo	114 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$367	$754	$204	$36	$6
WAC	4.55%	5.41%	6.31%	7.19%	8.84%
Mortgage Securities	$13	$3	$2	$0	$0
Weighted Average Pass-Through Rate	4.08%	5.13%	6.11%	7.29%	0.00%
WARM (of Balloon Loans and Securities)	66 mo	80 mo	88 mo	83 mo	80 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$12,583**

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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	$523	$8	$0	$2
WAC	3.92%	4.06%	5.61%	0.00%	5.92%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$186	$3,812	$6,754	$5	$226
Weighted Average Margin	168 bp	312 bp	285 bp	137 bp	184 bp
WAC	5.93%	5.34%	5.53%	4.29%	5.74%
WARM	91 mo	315 mo	342 mo	192 mo	240 mo
Weighted Average Time Until Next Payment Reset	3 mo	13 mo	41 mo	1 mo	18 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$11,516**

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	$9	$6	$7	$0	$0
Weighted Average Distance from Lifetime Cap	94 bp	58 bp	141 bp	0 bp	19 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$5	$59	$7	$0	$1
Weighted Average Distance from Lifetime Cap	388 bp	381 bp	310 bp	0 bp	369 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$107	$4,237	$6,668	$5	$220
Weighted Average Distance from Lifetime Cap	1,017 bp	639 bp	588 bp	819 bp	659 bp
Balances Without Lifetime Cap	$66	$34	$80	$0	$6
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$36	$4,099	$6,641	$2	$193
Weighted Average Periodic Rate Cap	156 bp	206 bp	349 bp	181 bp	170 bp
Balances Subject to Periodic Rate Floors	$35	$3,894	$6,331	$2	$155
MBS Included in ARM Balances	$38	$402	$36	$4	$16

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$344	$1,862
WARM	83 mo	178 mo
Remaining Term to Full Amortization	269 mo	
Rate Index Code	0	0
Margin	262 bp	260 bp
Reset Frequency	38 mo	21 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1	$13
Wghted Average Distance to Lifetime Cap	105 bp	102 bp
Fixed-Rate:		
Balances	$289	$734
WARM	92 mo	110 mo
Remaining Term to Full Amortization	305 mo	
WAC	6.22%	6.45%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,325	$693
WARM	17 mo	23 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	90 bp	5.74%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,848	$287
WARM	113 mo	111 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	27 bp	6.60%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$569	$289
WARM	50 mo	52 mo
Margin in Column 1; WAC in Column 2	143 bp	6.73%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$92	$459
WARM	34 mo	42 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	241 bp	7.72%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$10	$30
Fixed Rate		
Remaining WAL <= 5 Years	$13	$487
Remaining WAL 5-10 Years	$21	$8
Remaining WAL Over 10 Years	$15	
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	$58	$525

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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	$2,531	$10,040	$6,368	$1,598	$265
WARM	133 mo	249 mo	298 mo	293 mo	259 mo
Weighted Average Servicing Fee	30 bp	32 bp	31 bp	33 bp	36 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	189 loans				
FHA/VA	0 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$4,361	$4	Total # of Adjustable-Rate Loans Serviced	25 loans
WARM (in months)	345 mo	164 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	32 bp	43 bp		

Total Balances of Mortgage Loans Serviced for Others	**$25,168**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$557		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$174		
Zero-Coupon Securities	$1	5.52%	109 mo
Government & Agency Securities	$566	4.18%	38 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$772	3.13%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$209	5.45%	55 mo
Memo: Complex Securities (from supplemental reporting)	$599		

Total Cash, Deposits, and Securities	**$2,879**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$243
Accrued Interest Receivable	$143
Advances for Taxes and Insurance	$13
Less: Unamortized Yield Adjustments	$15
Valuation Allowances	$210
Unrealized Gains (Losses)	$3

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$16
Accrued Interest Receivable	$10
Less: Unamortized Yield Adjustments	$3
Valuation Allowances	$34
Unrealized Gains (Losses)	$1

OTHER ITEMS	
Real Estate Held for Investment	$2
Repossessed Assets	$59
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$5
Office Premises and Equipment	$388
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-6
Less: Unamortized Yield Adjustments	$-14
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$187
Miscellaneous I	$1,015
Miscellaneous II	$199
TOTAL ASSETS	**$42,386**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$4
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$7
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$102
Mortgage-Related Mututal Funds	$72
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$50
Weighted Average Servicing Fee	39 bp
Adjustable-Rate Mortgage Loans Serviced	$189
Weighted Average Servicing Fee	36 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$8

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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	$2,057	$1,295	$262	$17
WAC	2.37%	2.59%	5.43%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$3,426	$3,207	$486	$39
WAC	3.08%	2.85%	4.96%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$3,920	$2,178	$29
WAC		3.45%	4.27%	
WARM		21 mo	25 mo	
Balances Maturing in 37 or More Months			$1,873	$10
WAC			4.60%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$18,703**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$295	$199	$160
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$3,497	$5,135	$4,139
Penalty in Months of Forgone Interest	3.34 mo	6.46 mo	6.44 mo
Balances in New Accounts	$1,008	$796	$206

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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%	$22	$546	$9	2.64%
3.00 to 3.99%	$3,274	$546	$50	3.41%
4.00 to 4.99%	$1	$26	$162	4.29%
5.00 to 5.99%	$1	$24	$59	5.48%
6.00 to 6.99%	$7	$18	$27	6.34%
7.00 to 7.99%	$0	$7	$14	7.41%
8.00 to 8.99%	$0	$2	$0	8.75%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	14 mo	83 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$4,795**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$2,287
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	$4,917	1.96%	$321
Money Market Deposit Accounts (MMDAs)	$1,935	1.85%	$120
Passbook Accounts	$3,631	1.13%	$95
Non-Interest-Bearing Non-Maturity Deposits	$897		$38
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$142	0.01%	
Escrow for Mortgages Serviced for Others	$160	0.01%	
Other Escrows	$114	1.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$11,796		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$650		
Miscellaneous II	$82		
TOTAL LIABILITIES	**$38,315**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$4,072
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$42,387**

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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
1002	Opt commitment to orig 1-month COFI ARMs		$12
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	20	$204
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	19	$122
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	9	$10
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	31	$2,228
1014	Opt commitment to orig 25- or 30-year FRMs	32	$2,978
1016	Opt commitment to orig "other" Mortgages	26	$832
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$0
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$0
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$130
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	10	$71
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	13	$262
2036	Commit/sell "other" Mortgage loans, svc retained		$10
2054	Commit/purchase 25- to 30-year FRM MBS		$490
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$482
2074	Commit/sell 25- or 30-yr FRM MBS		$3,870
2104	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc released		$16
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$1
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$1
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$6
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$2
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$2
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$3
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$73

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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
2136	Commit/sell "other" Mortgage loans, svc released		$1
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$4
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$44
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$6
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$4
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	14	$71
2214	Firm commit/originate 25- or 30-year FRM loans	12	$73
2216	Firm commit/originate "other" Mortgage loans	10	$28
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$14
4002	Commit/purchase non-Mortgage financial assets		$16
5004	IR swap: pay fixed, receive 3-month LIBOR		$224
8040	Short futures contract on 10-year Treasury note		$10
9502	Fixed-rate construction loans in process	45	$536
9512	Adjustable-rate construction loans in process	33	$1,549

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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		$4
200	Variable-rate, fixed-maturity CDs	21	$179
220	Variable-rate FHLB advances	13	$68
299	Other variable-rate		$351

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SUPPLEMENTAL REPORTING

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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	42	$599	$610	$604	$597	$581	$564	$546
123 - Mortgage Derivatives - M/V estimate	25	$583	$586	$585	$580	$564	$545	$527
129 - Mortgage-Related Mutual Funds - M/V estimate	8	$67	$68	$68	$67	$67	$66	$65
280 - FHLB putable advance-M/V estimate		$77	$87	$83	$80	$78	$77	$77
281 - FHLB convertible advance-M/V estimate	15	$1,510	$1,684	$1,621	$1,570	$1,534	$1,510	$1,497
282 - FHLB callable advance-M/V estimate		$54	$62	$59	$57	$56	$54	$54
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1	$1
290 - Other structured borrowings - M/V estimate		$47	$48	$47	$47	$47	$46	$46
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$13,875	$52	$19	$-4	$24	$68	$111