Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: IL

All Reporting CMR | **Reporting Dockets: 51** | **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	2,759	-1,228	-31 %	8.52 %	-314 bp
+200 bp	3,209	-778	-20 %	9.72 %	-194 bp
+100 bp	3,622	-365	-9 %	10.77 %	-89 bp
0 bp	3,987			11.66 %	
-100 bp	4,179	192	+5 %	12.07 %	+41 bp
-200 bp	4,153	167	+4 %	11.91 %	+25 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	11.66 %	0.00 %	11.49 %
Post-shock NPV Ratio	9.72 %	0.00 %	9.74 %
Sensitivity Measure: Decline in NPV Ratio	194 bp	0 bp	176 bp
TB 13a Level of Risk	Minimal	NA	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	1,527	1,517	1,472	1,400	1,326	1,255	1,474	99.83	3.97
30-Year Mortgage Securities	252	248	240	231	222	214	243	98.99	3.42
15-Year Mortgages and MBS	3,176	3,125	3,027	2,910	2,789	2,671	3,022	100.17	3.55
Balloon Mortgages and MBS	1,311	1,293	1,267	1,233	1,193	1,149	1,271	99.70	2.34
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	130	130	129	128	127	125	128	100.74	0.64
7 Month to 2 Year Reset Frequency	2,544	2,523	2,490	2,443	2,383	2,310	2,504	99.44	1.61
2+ to 5 Year Reset Frequency	4,524	4,423	4,297	4,152	3,993	3,824	4,377	98.18	3.15
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	6	6	6	6	6	6	6	100.56	0.78
2 Month to 5 Year Reset Frequency	146	144	141	138	134	130	142	99.03	2.11
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	376	375	374	371	369	367	375	99.67	0.45
Adjustable-Rate, Fully Amortizing	1,721	1,707	1,695	1,682	1,670	1,659	1,716	98.78	0.74
Fixed-Rate, Balloon	833	803	774	746	720	695	759	101.89	3.66
Fixed-Rate, Fully Amortizing	1,044	991	943	899	858	821	934	101.00	4.90
Construction and Land Loans									
Adjustable-Rate	414	413	412	411	409	408	412	100.03	0.30
Fixed-Rate	301	298	296	293	291	288	301	98.41	0.90
Second-Mortgage Loans and Securities									
Adjustable-Rate	2,645	2,643	2,641	2,639	2,638	2,636	2,640	100.03	0.07
Fixed-Rate	313	307	301	295	290	284	300	100.26	1.96
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	3	3	3	3	3	3	3	100.00	-0.40
Accrued Interest Receivable	84	84	84	84	84	84	84	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	11	18	26	33	39	45			-29.06
LESS: Value of Servicing on Mortgages Serviced by Others	-10	-14	-18	-18	-18	-18			-11.76
TOTAL MORTGAGE LOANS AND SECURITIES	**21,374**	**21,066**	**20,636**	**20,118**	**19,564**	**18,992**	**20,692**	**99.73**	**2.30**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	231	231	231	231	230	230	231	99.92	0.11
Fixed-Rate	264	256	248	240	233	226	255	97.34	3.08
Consumer Loans									
Adjustable-Rate	998	994	992	989	987	984	876	113.19	0.28
Fixed-Rate	2,714	2,681	2,648	2,616	2,586	2,555	2,682	98.74	1.22
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-65	-65	-64	-63	-63	-62	-64	0.00	0.98
Accrued Interest Receivable	39	39	39	39	39	39	39	100.00	0.00
TOTAL NONMORTGAGE LOANS	**4,181**	**4,136**	**4,093**	**4,052**	**4,012**	**3,973**	**4,019**	**101.86**	**1.03**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	526	526	526	526	526	526	526	100.00	0.00
Equities and All Mutual Funds	180	176	171	167	161	155	171	100.00	2.70
Zero-Coupon Securities	28	27	27	26	25	25	25	104.86	2.79
Government and Agency Securities	1,209	1,179	1,150	1,121	1,094	1,068	1,172	98.06	2.50
Term Fed Funds, Term Repos	380	379	377	376	375	374	378	99.84	0.29
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	570	552	534	517	501	486	521	102.52	3.23
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,610	3,585	3,512	3,407	3,296	3,184	3,566	98.49	2.53
Structured Securities (Complex)	928	922	909	887	866	843	918	99.06	1.91
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	1.33
TOTAL CASH, DEPOSITS, AND SECURITIES	**7,432**	**7,345**	**7,206**	**7,027**	**6,845**	**6,661**	**7,278**	**99.02**	**2.20**

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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	30	30	30	30	30	30	30	100.00	0.00
Investment in Unconsolidated Subsidiaries	8	8	8	7	7	6	8	100.00	3.71
Office Premises and Equipment	331	331	331	331	331	331	331	100.00	0.00
TOTAL REAL ASSETS, ETC.	**392**	**392**	**392**	**392**	**391**	**390**	**392**	**100.00**	**0.07**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	25	35	44	47	47	46			-12.77
Adjustable-Rate Servicing	6	6	6	7	7	7			-2.32
Float on Mortgages Serviced for Others	24	31	37	40	44	46			-13.13
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**54**	**72**	**87**	**94**	**97**	**98**			**-12.15**
OTHER ASSETS									
Purchased and Excess Servicing							41		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	895	895	895	895	895	895	895	100.00	0.00
Miscellaneous II							437		
Deposit Intangibles									
Retail CD Intangible	23	27	31	34	37	40			-11.03
Transaction Account Intangible	102	144	187	221	254	286			-20.47
MMDA Intangible	157	191	223	262	309	354			-15.86
Passbook Account Intangible	215	288	353	412	475	535			-17.58
Non-Interest-Bearing Account Intangible	40	66	90	113	135	155			-26.22
TOTAL OTHER ASSETS	**1,432**	**1,610**	**1,778**	**1,936**	**2,104**	**2,264**	**1,373**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-49		
TOTAL ASSETS	**34,864**	**34,621**	**34,193**	**33,619**	**33,012**	**32,380**	**33,705**	**101/99***	**1.47/1.99***

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	8,927	8,882	8,837	8,792	8,748	8,705	8,870	99.62	0.50
Fixed-Rate Maturing in 13 Months or More	5,413	5,290	5,171	5,055	4,944	4,836	5,222	99.02	2.26
Variable-Rate	131	131	131	131	131	131	131	99.99	0.02
Demand									
Transaction Accounts	1,697	1,697	1,697	1,697	1,697	1,697	1,697	100/89*	0.00/2.54*
MMDAs	3,484	3,484	3,484	3,484	3,484	3,484	3,484	100/94*	0.00/1.08*
Passbook Accounts	3,198	3,198	3,198	3,198	3,198	3,198	3,198	100/89*	0.00/2.18*
Non-Interest-Bearing Accounts	1,097	1,097	1,097	1,097	1,097	1,097	1,097	100/92*	0.00/2.34*
TOTAL DEPOSITS	**23,947**	**23,779**	**23,615**	**23,455**	**23,299**	**23,148**	**23,699**	**100/96***	**0.69/1.43***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	2,871	2,840	2,810	2,780	2,751	2,723	2,832	99.21	1.07
Fixed-Rate Maturing in 37 Months or More	555	535	517	499	482	465	521	99.19	3.55
Variable-Rate	386	384	383	382	381	379	379	101.12	0.31
TOTAL BORROWINGS	**3,812**	**3,760**	**3,710**	**3,661**	**3,614**	**3,567**	**3,732**	**99.40**	**1.34**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	193	193	193	193	193	193	193	100.00	0.00
Other Escrow Accounts	41	40	39	38	37	36	45	87.42	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	329	329	329	329	329	329	329	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	30		
TOTAL OTHER LIABILITIES	**563**	**562**	**561**	**560**	**559**	**558**	**597**	**94.01**	**0.20**
Other Liabilities not Included Above									
Self-Valued	2,428	2,375	2,339	2,315	2,297	2,283	2,337	100.10	1.29
Unamortized Yield Adjustments							1		
TOTAL LIABILITIES	**30,751**	**30,476**	**30,224**	**29,991**	**29,769**	**29,556**	**30,365**	**100/97****	**0.80/1.38****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	5	4	-1	-8	-16	-23			
ARMs	1	1	0	-1	-1	-3			
Other Mortgages	1	0	0	0	-1	-2			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	34	27	13	-10	-36	-64			
Sell Mortgages and MBS	-6	-5	0	8	17	25			
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	-2	0	1	3	4	5			
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	-3	-6			
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	1	-1	-2	-4	-5	-7			
Self-Valued	7	7	7	7	8	9			
TOTAL OFF-BALANCE-SHEET POSITIONS	**40**	**33**	**18**	**-6**	**-34**	**-65**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	34,864	34,621	34,193	33,619	33,012	32,380	33,705	101/99***	1.47/1.99***
MINUS TOTAL LIABILITIES	30,751	30,476	30,224	29,991	29,769	29,556	30,365	100/97**	0.80/1.38**
PLUS OFF-BALANCE-SHEET POSITIONS	40	33	18	-6	-34	-65			
TOTAL NET PORTFOLIO VALUE #	4,153	4,179	3,987	3,622	3,209	2,759	3,340	119.37	6.98

* 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

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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	$65	$761	$499	$114	$35
WARM	322 mo	337 mo	311 mo	284 mo	214 mo
WAC	4.71%	5.57%	6.30%	7.35%	8.89%
Amount of these that is FHA or VA Guaranteed	$0	$1	$2	$1	$1
Securities Backed by Conventional Mortgages	$122	$76	$22	$8	$3
WARM	165 mo	179 mo	270 mo	243 mo	139 mo
Weighted Average Pass-Through Rate	4.38%	5.22%	6.21%	7.06%	8.75%
Securities Backed by FHA or VA Mortgages	$4	$4	$3	$1	$1
WARM	116 mo	43 mo	236 mo	208 mo	228 mo
Weighted Average Pass-Through Rate	4.60%	5.03%	6.46%	7.19%	8.65%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$278	$1,042	$414	$164	$41
WAC	4.69%	5.44%	6.35%	7.31%	8.54%
Mortgage Securities	$593	$412	$71	$6	$2
Weighted Average Pass-Through Rate	4.41%	5.14%	6.09%	7.14%	8.23%
WARM (of 15-Year Loans and Securities)	142 mo	151 mo	140 mo	127 mo	123 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$267	$414	$178	$105	$36
WAC	4.57%	5.41%	6.34%	7.41%	8.41%
Mortgage Securities	$248	$22	$1	$0	$0
Weighted Average Pass-Through Rate	3.95%	5.09%	6.13%	7.26%	0.00%
WARM (of Balloon Loans and Securities)	67 mo	74 mo	63 mo	51 mo	43 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$6,010**

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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	$4	$126	$16	$0	$2
WAC	3.84%	3.27%	4.30%	0.00%	4.95%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$124	$2,378	$4,361	$6	$140
Weighted Average Margin	187 bp	244 bp	263 bp	147 bp	271 bp
WAC	5.26%	4.65%	4.80%	4.63%	4.99%
WARM	244 mo	328 mo	353 mo	194 mo	281 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	41 mo	2 mo	26 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$7,157**

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	$1	$6	$0	$1
Weighted Average Distance from Lifetime Cap	66 bp	86 bp	90 bp	0 bp	41 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$3	$89	$0	$0	$0
Weighted Average Distance from Lifetime Cap	275 bp	359 bp	363 bp	0 bp	350 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$100	$2,376	$4,333	$5	$132
Weighted Average Distance from Lifetime Cap	735 bp	584 bp	509 bp	773 bp	616 bp
Balances Without Lifetime Cap	$21	$38	$38	$0	$9
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$76	$2,281	$4,324	$3	$112
Weighted Average Periodic Rate Cap	147 bp	177 bp	235 bp	173 bp	168 bp
Balances Subject to Periodic Rate Floors	$60	$2,156	$3,142	$1	$121
MBS Included in ARM Balances	$57	$902	$1,155	$5	$7

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$375	$1,716
WARM	56 mo	268 mo
Remaining Term to Full Amortization	290 mo	
Rate Index Code	0	0
Margin	166 bp	293 bp
Reset Frequency	8 mo	23 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$49	$6
Wghted Average Distance to Lifetime Cap	19 bp	22 bp
Fixed-Rate:		
Balances	$759	$934
WARM	55 mo	140 mo
Remaining Term to Full Amortization	245 mo	
WAC	6.20%	6.56%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$412	$301
WARM	35 mo	13 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	222 bp	7.24%
Reset Frequency	8 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$2,640	$300
WARM	93 mo	98 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	24 bp	6.97%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$231	$255
WARM	26 mo	42 mo
Margin in Column 1; WAC in Column 2	56 bp	5.68%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$876	$2,682
WARM	171 mo	48 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	436 bp	7.03%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$5	$172
Fixed Rate		
Remaining WAL <= 5 Years	$13	$3,257
Remaining WAL 5-10 Years	$81	$11
Remaining WAL Over 10 Years	$27	
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	$126	$3,440

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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	$457	$3,088	$2,122	$1,143	$615
WARM	132 mo	246 mo	263 mo	114 mo	80 mo
Weighted Average Servicing Fee	21 bp	25 bp	26 bp	23 bp	18 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	48 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	$995	$86	Total # of Adjustable-Rate Loans Serviced	4 loans
WARM (in months)	236 mo	129 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	24 bp	25 bp		

Total Balances of Mortgage Loans Serviced for Others	**$8,505**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$526		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$171		
Zero-Coupon Securities	$25	4.27%	29 mo
Government & Agency Securities	$1,172	3.35%	32 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$378	3.37%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$521	5.14%	47 mo
Memo: Complex Securities (from supplemental reporting)	$918		

Total Cash, Deposits, and Securities	**$3,712**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$96
Accrued Interest Receivable	$84
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$-44
Valuation Allowances	$93
Unrealized Gains (Losses)	$-88

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$13
Accrued Interest Receivable	$39
Less: Unamortized Yield Adjustments	$-25
Valuation Allowances	$77
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$30
Repossessed Assets	$24
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$8
Office Premises and Equipment	$331
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-14
Less: Unamortized Yield Adjustments	$16
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$41
Miscellaneous I	$895
Miscellaneous II	$437
TOTAL ASSETS	**$33,705**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$0
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$5
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$75
Mortgage-Related Mututal Funds	$96
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,268
Weighted Average Servicing Fee	7 bp
Adjustable-Rate Mortgage Loans Serviced	$1,341
Weighted Average Servicing Fee	22 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$158

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$1,808	$846	$71	$21
WAC	2.81%	2.58%	5.46%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$3,433	$2,570	$141	$24
WAC	3.53%	3.16%	4.87%	
WARM	8 mo	9 mo	8 mo	
Balances Maturing in 13 to 36 Months		$2,287	$1,772	$16
WAC		3.53%	4.50%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$1,163	$5
WAC			4.09%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$14,092**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$37	$64	$228
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$4,615	$4,929	$2,601
Penalty in Months of Forgone Interest	3.39 mo	5.99 mo	6.13 mo
Balances in New Accounts	$1,468	$364	$74

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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%	$304	$378	$0	2.29%
3.00 to 3.99%	$45	$713	$108	3.55%
4.00 to 4.99%	$539	$629	$319	4.28%
5.00 to 5.99%	$42	$127	$90	5.44%
6.00 to 6.99%	$22	$33	$0	6.80%
7.00 to 7.99%	$0	$0	$4	7.35%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	20 mo	47 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$3,353**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$2,846
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	$1,697	1.52%	$55
Money Market Deposit Accounts (MMDAs)	$3,484	2.63%	$139
Passbook Accounts	$3,198	1.06%	$119
Non-Interest-Bearing Non-Maturity Deposits	$1,097		$44
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$143	0.10%	
Escrow for Mortgages Serviced for Others	$50	0.00%	
Other Escrows	$45	0.19%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$9,714		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$329		
Miscellaneous II	$30		
TOTAL LIABILITIES	**$30,365**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$3,340
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$33,705**

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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		$1
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	7	$38
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs		$14
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	7	$6
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	24	$46
1014	Opt commitment to orig 25- or 30-year FRMs	18	$125
1016	Opt commitment to orig "other" Mortgages	12	$21
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		$23
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$0
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$3
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$19
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$83
2054	Commit/purchase 25- to 30-year FRM MBS		$28
2074	Commit/sell 25- or 30-yr FRM MBS		$16
2076	Commit/sell "other" MBS		$14
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$0
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$4
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$1
2134	Commit/sell 25- or 30-yr FRM loans, svc released	7	$13
2202	Firm commitment to originate 1-month COFI ARM loans		$152
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$3
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$3
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$414
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		$30

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
2214	Firm commit/originate 25- or 30-year FRM loans		$199
2216	Firm commit/originate "other" Mortgage loans		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$5
3066	Short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$1
3068	Short option to sell 3- or 5-yr Treasury ARMs		$13
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$42
4002	Commit/purchase non-Mortgage financial assets		$17
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$168
9502	Fixed-rate construction loans in process	11	$183
9512	Adjustable-rate construction loans in process		$41

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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		$10
122	Other investment securities, floating-rate securities		$19
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$2
180	Consumer loans; loans on deposits		$0
181	Consumer loans; unsecured home improvement		$0
183	Consumer loans; auto loans and leases		$1
189	Consumer loans; other		$7
200	Variable-rate, fixed-maturity CDs	16	$131
220	Variable-rate FHLB advances	6	$285
299	Other variable-rate	7	$93
300	Govt. & agency securities, fixed-coupon securities		$179

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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	29	$918	$928	$922	$909	$887	$866	$843
123 - Mortgage Derivatives - M/V estimate	21	$3,525	$3,610	$3,585	$3,512	$3,407	$3,296	$3,184
129 - Mortgage-Related Mutual Funds - M/V estimate	8	$47	$47	$47	$47	$46	$46	$45
280 - FHLB putable advance-M/V estimate	8	$686	$727	$710	$697	$689	$684	$681
281 - FHLB convertible advance-M/V estimate		$675	$703	$681	$669	$660	$653	$646
282 - FHLB callable advance-M/V estimate		$25	$29	$28	$27	$26	$25	$24
289 - Other FHLB structured advances - M/V estimate		$1	$1	$1	$1	$1	$1	$1
290 - Other structured borrowings - M/V estimate		$950	$969	$955	$945	$939	$935	$931
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$7	$7	$7	$7	$7	$8	$9