Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: IL

All Reporting CMR **Reporting Dockets: 51** **December 2003**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	2,351	-1,092	-32 %	8.40 %	-320 bp
+200 bp	2,766	-676	-20 %	9.68 %	-193 bp
+100 bp	3,145	-297	-9 %	10.79 %	-82 bp
0 bp	3,442			11.60 %	
-100 bp	3,545	103	+3 %	11.81 %	+21 bp

Risk Measure for a Given Rate Shock

	12/31/2003	9/30/2003	12/31/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	11.60 %	11.29 %	11.09 %
Post-shock NPV Ratio	9.68 %	9.62 %	10.60 %
Sensitivity Measure: Decline in NPV Ratio	193 bp	167 bp	48 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	1,418	1,382	1,311	1,239	1,172	1,343	102.85	3.87
30-Year Mortgage Securities	419	406	389	372	356	399	101.80	3.63
15-Year Mortgages and MBS	3,460	3,371	3,236	3,093	2,952	3,274	102.95	3.31
Balloon Mortgages and MBS	1,184	1,157	1,120	1,073	1,021	1,140	101.50	2.77
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	307	305	301	295	287	297	102.63	0.89
7 Month to 2 Year Reset Frequency	1,748	1,727	1,699	1,661	1,613	1,703	101.41	1.42
2+ to 5 Year Reset Frequency	3,370	3,270	3,151	3,020	2,882	3,231	101.22	3.34
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	19	19	19	19	18	19	103.13	0.80
2 Month to 5 Year Reset Frequency	111	109	107	104	102	108	100.80	1.85
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	650	646	641	636	631	649	99.41	0.69
Adjustable-Rate, Fully Amortizing	1,165	1,156	1,148	1,140	1,132	1,161	99.65	0.73
Fixed-Rate, Balloon	754	731	708	686	665	684	106.88	3.19
Fixed-Rate, Fully Amortizing	700	666	635	606	579	647	102.98	4.92
Construction and Land Loans								
Adjustable-Rate	287	286	285	285	284	288	99.45	0.25
Fixed-Rate	78	77	75	74	73	79	96.95	1.93
Second-Mortgage Loans and Securities								
Adjustable-Rate	1,922	1,920	1,918	1,915	1,913	1,917	100.14	0.12
Fixed-Rate	196	192	189	185	182	188	102.07	1.88
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	15	15	14	14	14	15	100.00	1.78
Accrued Interest Receivable	62	62	62	62	62	62	100.00	0.00
Advance for Taxes/Insurance	2	2	2	2	2	2	100.00	0.00
Float on Escrows on Owned Mortgages	7	14	21	28	33			-51.37
LESS: Value of Servicing on Mortgages Serviced by Others	-11	-15	-18	-19	-19			-23.13
TOTAL MORTGAGE LOANS AND SECURITIES	**17,885**	**17,527**	**17,050**	**16,527**	**15,992**	**17,205**	**101.87**	**2.38**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	211	211	211	211	210	211	99.89	0.13
Fixed-Rate	240	232	224	217	210	226	102.71	3.29
Consumer Loans								
Adjustable-Rate	678	676	674	672	670	593	114.08	0.30
Fixed-Rate	1,835	1,814	1,793	1,773	1,754	1,805	100.50	1.14
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-41	-40	-40	-39	-39	-40	0.00	1.12
Accrued Interest Receivable	18	18	18	18	18	18	100.00	0.00
TOTAL NONMORTGAGE LOANS	**2,941**	**2,910**	**2,880**	**2,851**	**2,823**	**2,812**	**103.50**	**1.03**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	567	567	567	567	567	567	100.00	0.00
Equities and All Mutual Funds	284	272	257	245	233	272	100.00	5.02
Zero-Coupon Securities	9	8	7	7	6	6	129.80	11.26
Government and Agency Securities	1,010	982	956	931	906	953	103.12	2.77
Term Fed Funds, Term Repos	740	739	739	738	737	739	100.02	0.11
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	698	672	648	625	604	625	107.47	3.69
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	2,884	2,825	2,727	2,628	2,527	2,834	99.70	2.78
Structured Securities (Complex)	1,051	1,032	1,000	959	917	1,032	100.05	2.47
LESS: Valuation Allowances for Investment Securities	3	2	2	2	2	2	100.00	2.17
TOTAL CASH, DEPOSITS, AND SECURITIES	**7,240**	**7,096**	**6,897**	**6,696**	**6,495**	**7,025**	**101.00**	**2.42**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	21	21	21	21	21	21	100.00	0.00
Real Estate Held for Investment	34	34	34	34	34	34	100.00	0.00
Investment in Unconsolidated Subsidiaries	4	4	4	4	3	4	100.00	3.53
Office Premises and Equipment	294	294	294	294	294	294	100.00	0.00
TOTAL REAL ASSETS, ETC.	**354**	**354**	**353**	**353**	**353**	**354**	**100.00**	**0.04**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	21	31	39	41	41			-29.30
Adjustable-Rate Servicing	8	8	8	9	9			-3.69
Float on Mortgages Serviced for Others	24	35	45	50	53			-30.00
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**53**	**74**	**92**	**100**	**103**			**-26.78**
OTHER ASSETS								
Purchased and Excess Servicing						36		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,048	1,048	1,048	1,048	1,048	1,048	100.00	0.00
Miscellaneous II						325		
Deposit Intangibles								
Retail CD Intangible	26	29	32	34	36			-10.15
Transaction Account Intangible	97	131	166	201	237			-26.34
MMDA Intangible	126	166	212	250	287			-25.86
Passbook Account Intangible	215	290	365	439	505			-25.94
Non-Interest-Bearing Account Intangible	25	45	65	83	101			-43.65
TOTAL OTHER ASSETS	**1,537**	**1,710**	**1,888**	**2,055**	**2,213**	**1,408**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						77		
TOTAL ASSETS	**30,009**	**29,670**	**29,162**	**28,582**	**27,979**	**28,880**	**103/100*** **	**1.43/2.07*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	6,683	6,652	6,622	6,592	6,562	6,615	100.57	0.46
Fixed-Rate Maturing in 13 Months or More	4,961	4,827	4,698	4,574	4,454	4,671	103.35	2.73
Variable-Rate	127	127	127	127	127	127	99.99	0.05
Demand								
Transaction Accounts	1,579	1,579	1,579	1,579	1,579	1,579	100/92*	0.00/2.39*
MMDAs	3,099	3,099	3,099	3,099	3,099	3,099	100/95*	0.00/1.47*
Passbook Accounts	3,427	3,427	3,427	3,427	3,427	3,427	100/92*	0.00/2.40*
Non-Interest-Bearing Accounts	886	886	886	886	886	886	100/95*	0.00/2.36*
TOTAL DEPOSITS	**20,763**	**20,598**	**20,438**	**20,284**	**20,135**	**20,404**	**101/98***	**0.79/1.70***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	2,714	2,685	2,657	2,629	2,601	2,646	101.49	1.07
Fixed-Rate Maturing in 37 Months or More	518	499	481	464	448	481	103.71	3.66
Variable-Rate	377	377	377	377	376	377	100.13	0.07
TOTAL BORROWINGS	**3,610**	**3,562**	**3,515**	**3,470**	**3,426**	**3,504**	**101.65**	**1.32**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	140	140	140	140	140	140	100.00	0.00
Other Escrow Accounts	39	38	37	36	35	41	93.65	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	302	302	302	302	302	302	100.00	0.00
Miscellaneous II	0	0	0	0	0	35		
TOTAL OTHER LIABILITIES	**481**	**480**	**479**	**478**	**477**	**517**	**92.81**	**0.24**
Other Liabilities not Included Above								
Self-Valued	1,637	1,601	1,571	1,547	1,528	1,513	105.80	2.04
Unamortized Yield Adjustments						24		
TOTAL LIABILITIES	**26,490**	**26,240**	**26,004**	**25,779**	**25,564**	**25,962**	**101/99****	**0.93/1.64****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	18	5	-22	-45	-66			
ARMs	10	7	2	-6	-16			
Other Mortgages	1	0	-2	-3	-5			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	2	0	-3	-6	-9			
Sell Mortgages and MBS	-7	-1	11	20	28			
Purchase Non-Mortgage Items	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	0	0	0	0	0			
Pay Floating, Receive Fixed	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER DERIVATIVES								
Options on Mortgages and MBS	0	0	0	0	0			
Interest-Rate Caps	0	0	1	2	5			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-1	-2	-3	-3	-4			
Self-Valued	4	4	4	4	4			
TOTAL OFF-BALANCE-SHEET POSITIONS	**27**	**13**	**-13**	**-38**	**-63**			

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NET PORTFOLIO VALUE								
+ ASSETS	30,009	29,670	29,162	28,582	27,979	28,880	103/100***	1.43/2.07***
- LIABILITIES	26,490	26,240	26,004	25,779	25,564	25,962	101/99**	0.93/1.64**
+ OFF-BALANCE-SHEET POSITIONS	27	13	-13	-38	-63			
TOTAL NET PORTFOLIO VALUE #	3,545	3,442	3,145	2,766	2,351	2,918	117.96	5.81

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

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

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$47	$413	$584	$224	$75
WARM	325 mo	342 mo	328 mo	294 mo	234 mo
WAC	4.69%	5.60%	6.43%	7.35%	8.80%
Amount of these that is FHA or VA Guaranteed	$0	$1	$6	$4	$3
Securities Backed by Conventional Mortgages	$99	$149	$86	$15	$9
WARM	198 mo	215 mo	228 mo	257 mo	164 mo
Weighted Average Pass-Through Rate	4.27%	5.22%	6.19%	7.12%	8.79%
Securities Backed by FHA or VA Mortgages	$6	$7	$7	$17	$4
WARM	178 mo	229 mo	303 mo	280 mo	215 mo
Weighted Average Pass-Through Rate	4.54%	5.12%	6.43%	7.16%	8.47%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$285	$1,275	$638	$295	$79
WAC	4.73%	5.45%	6.42%	7.32%	8.56%
Mortgage Securities	$236	$340	$114	$11	$2
Weighted Average Pass-Through Rate	4.39%	5.21%	6.31%	7.10%	8.57%
WARM (of 15-Year Loans and Securities)	157 mo	166 mo	144 mo	129 mo	124 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$288	$303	$159	$77	$30
WAC	4.58%	5.35%	6.41%	7.29%	8.65%
Mortgage Securities	$210	$61	$10	$2	$0
Weighted Average Pass-Through Rate	4.13%	5.22%	6.13%	7.19%	8.00%
WARM (of Balloon Loans and Securities)	136 mo	161 mo	96 mo	70 mo	43 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$6,157**

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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	$5	$21	$0	$1
WAC	6.74%	4.29%	4.03%	0.00%	5.26%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$296	$1,699	$3,209	$19	$107
Weighted Average Margin	297 bp	238 bp	277 bp	189 bp	241 bp
WAC	4.10%	4.68%	4.83%	4.70%	5.18%
WARM	315 mo	315 mo	356 mo	242 mo	265 mo
Weighted Average Time Until Next Payment Reset	2 mo	14 mo	48 mo	2 mo	25 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$5,357**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 815)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$3	$2	$7	$0	$0
Weighted Average Distance from Lifetime Cap	105 bp	78 bp	199 bp	146 bp	37 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$188	$33	$4	$4	$1
Weighted Average Distance from Lifetime Cap	339 bp	269 bp	368 bp	312 bp	350 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$96	$1,637	$3,199	$13	$101
Weighted Average Distance from Lifetime Cap	811 bp	613 bp	552 bp	734 bp	656 bp
Balances Without Lifetime Cap	$10	$30	$21	$0	$6
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$273	$1,603	$3,194	$10	$75
Weighted Average Periodic Rate Cap	185 bp	166 bp	200 bp	184 bp	195 bp
Balances Subject to Periodic Rate Floors	$50	$1,438	$2,355	$6	$78
MBS Included in ARM Balances	$245	$689	$268	$16	$20

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$649	$1,161
WARM	64 mo	229 mo
Remaining Term to Full Amortization	338 mo	
Rate Index Code	0	0
Margin	232 bp	285 bp
Reset Frequency	18 mo	23 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$42	$2
Wghted Average Distance to Lifetime Cap	172 bp	107 bp
Fixed-Rate:		
Balances	$684	$647
WARM	46 mo	151 mo
Remaining Term to Full Amortization	260 mo	
WAC	6.86%	7.08%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$288	$79
WARM	30 mo	30 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	130 bp	5.92%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$1,917	$188
WARM	81 mo	90 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	53 bp	7.43%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$211	$226
WARM	34 mo	45 mo
Margin in Column 1; WAC in Column 2	64 bp	5.54%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$593	$1,805
WARM	140 mo	45 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	555 bp	7.41%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$24	$65
Fixed Rate		
Remaining WAL <= 5 Years	$13	$2,433
Remaining WAL 5-10 Years	$16	$259
Remaining WAL Over 10 Years	$23	
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%	11.05%
Total Mortgage-Derivative Securities - Book Value	$76	$2,757

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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	$315	$2,243	$2,160	$1,169	$882
WARM	151 mo	250 mo	268 mo	146 mo	91 mo
Weighted Average Servicing Fee	25 bp	25 bp	24 bp	23 bp	23 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	43 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	$1,139	$139	Total # of Adjustable-Rate Loans Serviced	3 loans
WARM (in months)	146 mo	136 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	24 bp	26 bp		

Total Balances of Mortgage Loans Serviced for Others	**$8,047**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$567		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$272		
Zero-Coupon Securities	$6	6.65%	135 mo
Government & Agency Securities	$953	3.37%	37 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$739	1.00%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$625	5.08%	63 mo
Memo: Complex Securities (from supplemental reporting)	$1,032		

Total Cash, Deposits, and Securities	**$4,194**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$100
Accrued Interest Receivable	$62
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$-45
Valuation Allowances	$86
Unrealized Gains (Losses)	$8

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$12
Accrued Interest Receivable	$18
Less: Unamortized Yield Adjustments	$-9
Valuation Allowances	$52
Unrealized Gains (Losses)	$1

OTHER ITEMS	
Real Estate Held for Investment	$34
Repossessed Assets	$21
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$4
Office Premises and Equipment	$294
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$5
Less: Unamortized Yield Adjustments	$-9
Valuation Allowances	$2
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$36
Miscellaneous I	$1,048
Miscellaneous II	$325
TOTAL ASSETS	**$28,880**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$0
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$1,037
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$110
Mortgage-Related Mututal Funds	$162
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,128
Weighted Average Servicing Fee	7 bp
Adjustable-Rate Mortgage Loans Serviced	$983
Weighted Average Servicing Fee	12 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$178

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$1,944	$753	$34	$16
WAC	1.65%	3.63%	5.59%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$2,005	$1,796	$83	$24
WAC	1.66%	2.86%	6.00%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$2,288	$460	$8
WAC		2.92%	5.43%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$1,923	$5
WAC			4.48%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$11,286**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$150	$81	$222
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$3,435	$4,344	$2,079
Penalty in Months of Forgone Interest	3.18 mo	5.76 mo	6.21 mo
Balances in New Accounts	$609	$636	$161

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$237	$1,501	$11	1.58%
3.00 to 3.99%	$3	$130	$202	3.51%
4.00 to 4.99%	$27	$236	$136	4.55%
5.00 to 5.99%	$54	$100	$126	5.43%
6.00 to 6.99%	$90	$213	$2	6.65%
7.00 to 7.99%	$0	$55	$4	7.22%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	2 mo	15 mo	48 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$3,127**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$2,017
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	$1,579	0.75%	$144
Money Market Deposit Accounts (MMDAs)	$3,099	1.20%	$594
Passbook Accounts	$3,427	0.66%	$168
Non-Interest-Bearing Non-Maturity Deposits	$886		$122
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$88	0.22%	
Escrow for Mortgages Serviced for Others	$52	0.01%	
Other Escrows	$41	0.50%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$9,172		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$4		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$20		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$302		
Miscellaneous II	$35		
TOTAL LIABILITIES	**$25,962**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$2,918
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$28,880**

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		$0
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$2
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	9	$378
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs		$16
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	12	$45
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	25	$138
1014	Opt commitment to orig 25- or 30-year FRMs	22	$299
1016	Opt commitment to orig "other" Mortgages	16	$45
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
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		$0
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$4
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$66
2074	Commit/sell 25- or 30-yr FRM MBS		$55
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$3
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$4
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$24
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$2
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$2
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$10
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$0
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		$3
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	7	$3
2214	Firm commit/originate 25- or 30-year FRM loans		$4
2216	Firm commit/originate "other" Mortgage loans		$12

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3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$2
4002	Commit/purchase non-Mortgage financial assets		$1
6002	Interest rate Cap based on 1-month LIBOR		$685
6022	Interest rate Cap based on the prime rate		$50
9502	Fixed-rate construction loans in process	10	$61
9512	Adjustable-rate construction loans in process	8	$62