Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR | **Reporting Dockets: 300** | **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	16,094	-5,458	-25 %	8.52 %	-230 bp
+200 bp	18,313	-3,239	-15 %	9.50 %	-131 bp
+100 bp	20,269	-1,283	-6 %	10.33 %	-49 bp
0 bp	21,552			10.81 %	
-100 bp	21,788	235	+1 %	10.83 %	+1 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	10.81 %	10.43 %	10.54 %
Post-shock NPV Ratio	9.50 %	9.47 %	9.99 %
Sensitivity Measure: Decline in NPV Ratio	131 bp	97 bp	56 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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Present Value Estimates by Interest Rate Scenario

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Report Prepared: 3/10/2004 9:13:55 AM

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Amounts in Millions

	-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	14,886	14,501	13,725	12,965	12,251	14,084	102.96	4.00
30-Year Mortgage Securities	7,265	6,967	6,441	5,998	5,612	6,913	100.78	5.92
15-Year Mortgages and MBS	17,022	16,579	15,927	15,229	14,544	16,106	102.94	3.30
Balloon Mortgages and MBS	8,268	8,111	7,884	7,600	7,275	7,964	101.84	2.37
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	6,706	6,692	6,661	6,597	6,494	6,564	101.94	0.34
7 Month to 2 Year Reset Frequency	8,728	8,647	8,545	8,403	8,215	8,467	102.13	1.06
2+ to 5 Year Reset Frequency	28,425	27,633	26,686	25,637	24,540	27,350	101.03	3.15
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	324	321	319	316	313	314	102.26	0.74
2 Month to 5 Year Reset Frequency	962	947	931	913	892	949	99.83	1.64
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	2,152	2,131	2,111	2,091	2,070	2,108	101.06	0.97
Adjustable-Rate, Fully Amortizing	5,126	5,088	5,052	5,016	4,980	5,084	100.08	0.73
Fixed-Rate, Balloon	2,026	1,960	1,898	1,838	1,781	1,834	106.90	3.27
Fixed-Rate, Fully Amortizing	5,250	4,985	4,744	4,523	4,321	4,899	101.76	5.08
Construction and Land Loans								
Adjustable-Rate	4,855	4,845	4,836	4,826	4,817	4,843	100.05	0.20
Fixed-Rate	1,917	1,872	1,829	1,789	1,752	1,966	95.22	2.34
Second-Mortgage Loans and Securities								
Adjustable-Rate	11,180	11,164	11,151	11,136	11,122	11,103	100.55	0.13
Fixed-Rate	2,698	2,638	2,581	2,527	2,474	2,592	101.79	2.21
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	394	386	376	365	354	386	100.00	2.41
Accrued Interest Receivable	494	494	494	494	494	494	100.00	0.00
Advance for Taxes/Insurance	52	52	52	52	52	52	100.00	0.00
Float on Escrows on Owned Mortgages	24	47	75	97	115			-54.78
LESS: Value of Servicing on Mortgages Serviced by Others	-138	-169	-193	-197	-196			-16.21
TOTAL MORTGAGE LOANS AND SECURITIES	**128,892**	**126,229**	**122,509**	**118,607**	**114,663**	**124,072**	**101.74**	**2.53**

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	4,208	4,202	4,196	4,190	4,185	4,210	99.80	0.14
Fixed-Rate	3,773	3,654	3,540	3,432	3,328	3,174	115.12	3.18
Consumer Loans								
Adjustable-Rate	2,332	2,328	2,323	2,319	2,314	2,194	106.10	0.19
Fixed-Rate	15,491	15,261	15,038	14,824	14,617	15,575	97.98	1.49
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-662	-654	-645	-637	-629	-654	0.00	1.32
Accrued Interest Receivable	153	153	153	153	153	153	100.00	0.00
TOTAL NONMORTGAGE LOANS	**25,295**	**24,943**	**24,605**	**24,280**	**23,968**	**24,653**	**101.18**	**1.38**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	7,610	7,610	7,610	7,610	7,610	7,610	100.00	0.00
Equities and All Mutual Funds	1,492	1,428	1,356	1,293	1,230	1,428	100.00	4.75
Zero-Coupon Securities	36	34	32	30	29	31	108.25	6.46
Government and Agency Securities	3,610	3,509	3,412	3,321	3,235	3,397	103.30	2.82
Term Fed Funds, Term Repos	3,224	3,218	3,212	3,206	3,200	3,214	100.11	0.18
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,481	1,419	1,363	1,311	1,263	1,334	106.37	4.15
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	8,656	8,490	8,186	7,876	7,554	8,493	99.97	2.77
Structured Securities (Complex)	8,084	7,972	7,803	7,617	7,427	7,945	100.34	1.76
LESS: Valuation Allowances for Investment Securities	3	3	3	3	3	3	100.00	2.13
TOTAL CASH, DEPOSITS, AND SECURITIES	**34,190**	**33,677**	**32,971**	**32,262**	**31,545**	**33,451**	**100.68**	**1.81**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	245	245	245	245	245	245	100.00	0.00
Real Estate Held for Investment	74	74	74	74	74	74	100.00	0.00
Investment in Unconsolidated Subsidiaries	108	106	100	91	81	106	100.00	3.53
Office Premises and Equipment	2,219	2,219	2,219	2,219	2,219	2,219	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,646**	**2,644**	**2,639**	**2,630**	**2,619**	**2,644**	**100.00**	**0.14**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	337	530	740	806	812			-38.06
Adjustable-Rate Servicing	200	211	215	217	216			-3.69
Float on Mortgages Serviced for Others	250	358	465	522	558			-29.98
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**786**	**1,099**	**1,420**	**1,545**	**1,587**			**-28.84**
OTHER ASSETS								
Purchased and Excess Servicing						1,259		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,830	5,830	5,830	5,830	5,830	5,830	100.00	0.00
Miscellaneous II						989		
Deposit Intangibles								
Retail CD Intangible	125	141	154	166	177			-10.21
Transaction Account Intangible	831	1,123	1,422	1,716	2,022			-26.33
MMDA Intangible	1,527	1,988	2,541	2,988	3,429			-25.50
Passbook Account Intangible	853	1,156	1,459	1,753	2,020			-26.17
Non-Interest-Bearing Account Intangible	286	517	737	947	1,147			-43.65
TOTAL OTHER ASSETS	**9,452**	**10,756**	**12,143**	**13,400**	**14,626**	**8,078**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						726		
TOTAL ASSETS	**201,261**	**199,349**	**196,288**	**192,723**	**189,007**	**193,624**	**103/100***	**1.25/1.97***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	34,547	34,384	34,223	34,063	33,906	34,117	100.78	0.47
Fixed-Rate Maturing in 13 Months or More	26,479	25,811	25,167	24,546	23,946	24,814	104.02	2.54
Variable-Rate	683	683	682	682	682	682	100.08	0.05
Demand								
Transaction Accounts	13,497	13,497	13,497	13,497	13,497	13,497	100/92*	0.00/2.39*
MMDAs	37,186	37,186	37,186	37,186	37,186	37,186	100/95*	0.00/1.44*
Passbook Accounts	13,683	13,683	13,683	13,683	13,683	13,683	100/92*	0.00/2.42*
Non-Interest-Bearing Accounts	10,096	10,096	10,096	10,096	10,096	10,096	100/95*	0.00/2.36*
TOTAL DEPOSITS	**136,171**	**135,341**	**134,535**	**133,753**	**132,995**	**134,075**	**101/97***	**0.60/1.66***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	13,408	13,317	13,227	13,138	13,051	13,123	101.47	0.68
Fixed-Rate Maturing in 37 Months or More	4,316	4,134	3,961	3,797	3,641	3,963	104.31	4.30
Variable-Rate	10,919	10,909	10,899	10,889	10,879	10,843	100.61	0.09
TOTAL BORROWINGS	**28,644**	**28,360**	**28,086**	**27,824**	**27,571**	**27,929**	**101.54**	**0.98**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	686	686	686	686	686	686	100.00	0.00
Other Escrow Accounts	264	256	248	241	235	275	92.95	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,514	3,514	3,514	3,514	3,514	3,514	100.00	0.00
Miscellaneous II	0	0	0	0	0	308		
TOTAL OTHER LIABILITIES	**4,464**	**4,456**	**4,449**	**4,442**	**4,435**	**4,784**	**93.15**	**0.17**
Other Liabilities not Included Above								
Self-Valued	9,904	9,638	9,422	9,248	9,096	9,040	106.62	2.50
Unamortized Yield Adjustments						30		
TOTAL LIABILITIES	**179,184**	**177,795**	**176,492**	**175,266**	**174,097**	**175,858**	**101/98****	**0.76/1.56****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	126	9	-228	-425	-599			
ARMs	36	22	0	-32	-73			
Other Mortgages	50	0	-58	-114	-162			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	219	9	-266	-502	-716			
Sell Mortgages and MBS	-497	-2	830	1,496	2,073			
Purchase Non-Mortgage Items	3	0	-3	-6	-9			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-310	-76	166	392	600			
Pay Floating, Receive Fixed	16	-5	-25	-43	-59			
Basis Swaps	0	0	0	0	0			
Swaptions	12	15	17	19	20			
OTHER DERIVATIVES								
Options on Mortgages and MBS	0	0	1	8	14			
Interest-Rate Caps	1	4	7	12	20			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	1	2			
Construction LIP	-13	-28	-41	-54	-67			
Self-Valued	67	51	72	105	141			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-290**	**-2**	**473**	**856**	**1,184**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
+ ASSETS	201,261	199,349	196,288	192,723	189,007	193,624	103/100***	1.25/1.97***
- LIABILITIES	179,184	177,795	176,492	175,266	174,097	175,858	101/98**	0.76/1.56**
+ OFF-BALANCE-SHEET POSITIONS	-290	-2	473	856	1,184			
TOTAL NET PORTFOLIO VALUE #	21,788	21,552	20,269	18,313	16,094	17,766	121.31	3.52

* 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	$232	$4,789	$5,761	$2,270	$1,032
WARM	306 mo	335 mo	341 mo	314 mo	264 mo
WAC	4.46%	5.62%	6.37%	7.33%	9.07%
Amount of these that is FHA or VA Guaranteed	$6	$95	$389	$141	$96
Securities Backed by Conventional Mortgages	$308	$3,305	$628	$91	$41
WARM	276 mo	347 mo	309 mo	285 mo	233 mo
Weighted Average Pass-Through Rate	4.22%	5.14%	6.28%	7.14%	8.76%
Securities Backed by FHA or VA Mortgages	$21	$2,303	$140	$52	$24
WARM	276 mo	353 mo	311 mo	273 mo	214 mo
Weighted Average Pass-Through Rate	4.32%	5.43%	6.15%	7.19%	8.38%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,849	$5,791	$2,854	$1,421	$774
WAC	4.69%	5.43%	6.42%	7.34%	8.97%
Mortgage Securities	$1,127	$1,709	$494	$60	$27
Weighted Average Pass-Through Rate	4.34%	5.16%	6.19%	7.28%	8.42%
WARM (of 15-Year Loans and Securities)	149 mo	165 mo	152 mo	136 mo	121 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,046	$1,886	$1,024	$503	$619
WAC	4.54%	5.44%	6.39%	7.34%	10.69%
Mortgage Securities	$2,044	$714	$124	$4	$0
Weighted Average Pass-Through Rate	4.16%	5.30%	6.19%	7.12%	8.00%
WARM (of Balloon Loans and Securities)	100 mo	108 mo	91 mo	69 mo	70 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$45,067**

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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	$1,052	$230	$134	$0	$5
WAC	3.24%	4.10%	4.67%	0.00%	4.07%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$5,512	$8,237	$27,217	$314	$944
Weighted Average Margin	254 bp	267 bp	273 bp	209 bp	229 bp
WAC	4.17%	5.02%	4.84%	3.68%	5.16%
WARM	317 mo	297 mo	340 mo	288 mo	271 mo
Weighted Average Time Until Next Payment Reset	7 mo	12 mo	47 mo	1 mo	11 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$43,644**

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	$11	$24	$107	$1	$2
Weighted Average Distance from Lifetime Cap	115 bp	147 bp	151 bp	148 bp	108 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$228	$308	$160	$5	$20
Weighted Average Distance from Lifetime Cap	338 bp	365 bp	351 bp	319 bp	368 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$5,456	$7,616	$26,707	$306	$858
Weighted Average Distance from Lifetime Cap	1,054 bp	667 bp	575 bp	911 bp	645 bp
Balances Without Lifetime Cap	$869	$518	$375	$2	$69
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$4,884	$7,584	$26,303	$275	$642
Weighted Average Periodic Rate Cap	87 bp	174 bp	194 bp	64 bp	205 bp
Balances Subject to Periodic Rate Floors	$1,113	$5,602	$17,621	$9	$559
MBS Included in ARM Balances	$525	$1,977	$1,505	$23	$39

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,108	$5,084
WARM	69 mo	153 mo
Remaining Term to Full Amortization	273 mo	
Rate Index Code	0	0
Margin	221 bp	226 bp
Reset Frequency	25 mo	21 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$78	$112
Wghted Average Distance to Lifetime Cap	119 bp	77 bp
Fixed-Rate:		
Balances	$1,834	$4,899
WARM	49 mo	156 mo
Remaining Term to Full Amortization	244 mo	
WAC	6.99%	6.83%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,843	$1,966
WARM	24 mo	44 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	134 bp	6.52%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$11,103	$2,592
WARM	136 mo	145 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	151 bp	7.46%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$4,210	$3,174
WARM	54 mo	46 mo
Margin in Column 1; WAC in Column 2	297 bp	9.38%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$2,194	$15,575
WARM	68 mo	69 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	828 bp	8.94%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$85	$1,966
Fixed Rate		
Remaining WAL <= 5 Years	$376	$5,079
Remaining WAL 5-10 Years	$231	$410
Remaining WAL Over 10 Years	$165	
Superfloaters	$0	
Inverse Floaters & Super POs	$6	
Other	$4	$0
CMO Residuals:		
Fixed Rate	$21	$4
Floating Rate	$0	$30
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$53	$57
WAC	6.49%	3.68%
Principal-Only MBS	$0	$4
WAC	0.00%	5.51%
Total Mortgage-Derivative Securities - Book Value	$941	$7,552

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$3,728	$31,510	$30,475	$10,218	$4,285
WARM	194 mo	279 mo	309 mo	287 mo	214 mo
Weighted Average Servicing Fee	28 bp	31 bp	34 bp	34 bp	39 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	595 loans
FHA/VA	78 loans
Subserviced by Others	5 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$10,341	$161
WARM (in months)	314 mo	148 mo
Weighted Average Servicing Fee	67 bp	29 bp

Total # of Adjustable-Rate Loans Serviced	48 loans
Number of These Subserviced by Others	6 loans

Total Balances of Mortgage Loans Serviced for Others **$90,717**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$7,610		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$1,428		
Zero-Coupon Securities	$31	2.90%	71 mo
Government & Agency Securities	$3,397	3.56%	38 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,214	1.23%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,334	5.01%	71 mo
Memo: Complex Securities (from supplemental reporting)	$7,945		

Total Cash, Deposits, and Securities **$24,960**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$874
Accrued Interest Receivable	$494
Advances for Taxes and Insurance	$52
Less: Unamortized Yield Adjustments	$-605
Valuation Allowances	$488
Unrealized Gains (Losses)	$-115

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$256
Accrued Interest Receivable	$153
Less: Unamortized Yield Adjustments	$-156
Valuation Allowances	$910
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$74
Repossessed Assets	$245
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$106
Office Premises and Equipment	$2,219
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$19
Less: Unamortized Yield Adjustments	$-61
Valuation Allowances	$3
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$1,259
Miscellaneous I	$5,830
Miscellaneous II	$989
TOTAL ASSETS	**$193,624**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$3
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$2,941
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$885
Mortgage-Related Mututal Funds	$544
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$11,119
Weighted Average Servicing Fee	14 bp
Adjustable-Rate Mortgage Loans Serviced	$19,983
Weighted Average Servicing Fee	12 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$272

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	$9,465	$2,944	$335	$74
WAC	2.15%	3.63%	5.37%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$10,702	$9,371	$1,300	$155
WAC	1.69%	3.22%	6.13%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$10,410	$5,949	$76
WAC		2.92%	5.52%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$8,455	$42
WAC			4.45%	
WARM			49 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$58,931**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,279	$1,821	$4,382
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$17,986	$18,601	$12,165
Penalty in Months of Forgone Interest	3.31 mo	6.12 mo	8.10 mo
Balances in New Accounts	$3,253	$1,563	$945

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%	$5,009	$3,073	$147	1.46%
3.00 to 3.99%	$16	$539	$1,410	3.55%
4.00 to 4.99%	$139	$571	$933	4.55%
5.00 to 5.99%	$1,312	$414	$1,140	5.42%
6.00 to 6.99%	$92	$1,097	$161	6.52%
7.00 to 7.99%	$42	$665	$60	7.22%
8.00 to 8.99%	$0	$4	$10	8.37%
9.00 and Above	$0	$150	$100	9.25%
WARM	1 mo	15 mo	59 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$17,086**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$20,565
Book Value of Redeemable Preferred Stock	$15

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	$13,497	0.65%	$833
Money Market Deposit Accounts (MMDAs)	$37,186	1.03%	$3,331
Passbook Accounts	$13,683	0.94%	$638
Non-Interest-Bearing Non-Maturity Deposits	$10,096		$389
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$229	0.11%	
Escrow for Mortgages Serviced for Others	$457	0.03%	
Other Escrows	$275	0.27%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$75,424		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$7		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$22		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$3,514		
Miscellaneous II	$308		
TOTAL LIABILITIES	**$175,858**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$200
EQUITY CAPITAL	$17,567
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$193,624**

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	8	$6
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	57	$749
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	44	$846
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	47	$133
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	114	$894
1014	Opt commitment to orig 25- or 30-year FRMs	96	$2,943
1016	Opt commitment to orig "other" Mortgages	77	$1,239
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$5
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$20
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	$9
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$120
2016	Commit/purchase "other" Mortgage loans, svc retained		$38
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$11
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	15	$194
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	24	$1,704
2036	Commit/sell "other" Mortgage loans, svc retained		$7
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$9
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$66
2054	Commit/purchase 25- to 30-year FRM MBS		$1,921
2056	Commit/purchase "other" MBS		$11
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$22
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$0
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	8	$971
2074	Commit/sell 25- or 30-yr FRM MBS	10	$6,088
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$0

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2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$42
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$4
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$4
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$46
2116	Commit/purchase "other" Mortgage loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	11	$51
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	10	$169
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	6	$59
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	22	$270
2134	Commit/sell 25- or 30-yr FRM loans, svc released	29	$817
2136	Commit/sell "other" Mortgage loans, svc released	7	$38
2202	Firm commitment to originate 1-month COFI ARM loans		$6
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	15	$288
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	15	$76
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	11	$15
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	37	$114
2214	Firm commit/originate 25- or 30-year FRM loans	29	$613
2216	Firm commit/originate "other" Mortgage loans	29	$572
3014	Option to purchase 25- or 30-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$113
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3028	Option to sell 3- or 5-year Treasury ARMs		$4
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$9
3032	Option to sell 10-, 15-, or 20-year FRMs		$22
3034	Option to sell 25- or 30-year FRMs		$165
3036	Option to sell "other" Mortgages		$0
3068	Short option to sell 3- or 5-yr Treasury ARMs		$89
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$7

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
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$9
3074	Short option to sell 25- or 30-yr FRMs		$37
3076	Short option to sell "other" Mortgages		$4
4002	Commit/purchase non-Mortgage financial assets	22	$706
4022	Commit/sell non-Mortgage financial assets		$1
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,158
5004	IR swap: pay fixed, receive 3-month LIBOR	6	$3,950
5006	IR swap: pay fixed, receive 6-month LIBOR		$60
5026	IR swap: pay 3-month LIBOR, receive fixed		$312
5104	IR swaption: pay fixed, receive 3-month LIBOR		$82
5582	IR swap, amortizing: pay MBS coupon, receive 1-mo LIBOR		$21
6002	Interest rate Cap based on 1-month LIBOR		$786
6004	Interest rate Cap based on 3-month LIBOR		$387
6022	Interest rate Cap based on the prime rate		$50
6034	Short interest rate Cap based on 3-month LIBOR		$38
6040	Short interest rate Cap based on 1-year Treasury		$3
7010	Interest rate floor based on 1-year Treasury		$3
9036	Long put option on T-bond futures contract		$6
9502	Fixed-rate construction loans in process	117	$928
9512	Adjustable-rate construction loans in process	81	$968