Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: PA

All Reporting CMR **Reporting Dockets: 51** **March 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	4,860	-1,577	-24 %	7.44 %	-196 bp
+200 bp	5,459	-978	-15 %	8.22 %	-119 bp
+100 bp	6,088	-349	-5 %	9.01 %	-39 bp
0 bp	6,437			9.40 %	
-100 bp	6,325	-112	-2 %	9.17 %	-23 bp

Risk Measure for a Given Rate Shock

	3/31/2003	12/31/2002	3/31/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	9.40 %	9.93 %	0.00 %
Post-shock NPV Ratio	8.22 %	8.69 %	0.00 %
Sensitivity Measure: Decline in NPV Ratio	119 bp	125 bp	0 bp
TB 13a Level of Risk	Minimal	Minimal	Moderate

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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	-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	6,158	6,034	5,790	5,501	5,214	5,808	103.90	3.05
30-Year Mortgage Securities	3,451	3,397	3,275	3,096	2,917	3,237	104.95	2.58
15-Year Mortgages and MBS	10,636	10,340	9,890	9,394	8,906	9,991	103.49	3.61
Balloon Mortgages and MBS	771	761	748	733	716	729	104.34	1.49
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	505	504	502	499	496	498	101.21	0.36
7 Month to 2 Year Reset Frequency	1,499	1,485	1,471	1,454	1,431	1,446	102.66	0.94
2+ to 5 Year Reset Frequency	2,814	2,746	2,665	2,575	2,478	2,704	101.54	2.71
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	19	19	19	19	19	19	102.43	0.95
2 Month to 5 Year Reset Frequency	834	822	809	795	780	804	102.13	1.57
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	645	642	640	638	637	635	101.15	0.34
Adjustable-Rate, Fully Amortizing	2,697	2,683	2,671	2,658	2,646	2,655	101.08	0.49
Fixed-Rate, Balloon	314	301	289	278	268	272	110.58	4.05
Fixed-Rate, Fully Amortizing	2,019	1,934	1,854	1,779	1,709	1,821	106.18	4.26
Construction and Land Loans								
Adjustable-Rate	1,194	1,192	1,190	1,189	1,187	1,191	100.05	0.15
Fixed-Rate	144	136	129	122	116	170	79.99	5.74
Second-Mortgage Loans and Securities								
Adjustable-Rate	2,060	2,057	2,055	2,053	2,051	2,100	97.98	0.11
Fixed-Rate	5,130	5,010	4,896	4,787	4,682	4,789	104.61	2.34
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	-14	-14	-14	-13	-13	-14	0.00	2.23
Accrued Interest Receivable	167	167	167	167	167	167	100.00	0.00
Advance for Taxes/Insurance	4	4	4	4	4	4	100.00	0.00
Float on Escrows on Owned Mortgages	5	11	18	25	30			-63.48
LESS: Value of Servicing on Mortgages Serviced by Others	9	17	27	32	32			-53.69
TOTAL MORTGAGE LOANS AND SECURITIES	**41,043**	**40,214**	**39,042**	**37,721**	**36,410**	**39,027**	**103.04**	**2.49**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	5,234	5,221	5,208	5,195	5,183	5,231	99.81	0.25
Fixed-Rate	2,051	1,987	1,926	1,867	1,810	1,825	108.91	3.17
Consumer Loans								
Adjustable-Rate	384	384	383	383	382	389	98.61	0.15
Fixed-Rate	3,966	3,921	3,876	3,833	3,791	3,880	101.03	1.14
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-123	-122	-121	-119	-118	-122	0.00	0.98
Accrued Interest Receivable	76	76	76	76	76	76	100.00	0.00
TOTAL NONMORTGAGE LOANS	**11,589**	**11,467**	**11,349**	**11,235**	**11,125**	**11,279**	**101.66**	**1.05**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,313	1,313	1,313	1,313	1,313	1,313	100.00	0.00
Equities and All Mutual Funds	1,259	1,211	1,161	1,112	1,063	1,211	100.00	4.03
Zero-Coupon Securities	47	45	44	43	42	44	103.79	3.02
Government and Agency Securities	356	349	343	337	331	336	103.83	1.86
Term Fed Funds, Term Repos	1,158	1,157	1,155	1,154	1,153	1,156	100.03	0.10
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	787	758	731	707	684	692	109.50	3.68
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	4,074	4,067	4,019	3,931	3,833	4,069	99.95	0.67
Structured Securities (Complex)	2,595	2,522	2,418	2,308	2,208	2,467	102.23	3.51
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	1.27
TOTAL CASH, DEPOSITS, AND SECURITIES	**11,589**	**11,422**	**11,185**	**10,905**	**10,627**	**11,288**	**101.18**	**1.77**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	45	45	45	45	45	45	100.00	0.00
Real Estate Held for Investment	16	16	16	16	16	16	100.00	0.00
Investment in Unconsolidated Subsidiaries	91	91	90	85	77	91	100.00	0.43
Office Premises and Equipment	538	538	538	538	538	538	100.00	0.00
TOTAL REAL ASSETS, ETC.	**690**	**690**	**689**	**684**	**676**	**690**	**100.00**	**0.06**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	22	23	30	45	54			-17.92
Adjustable-Rate Servicing	8	9	9	9	9			-3.48
Float on Mortgages Serviced for Others	18	22	29	40	49			-24.63
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**49**	**54**	**68**	**94**	**112**			**-18.23**
OTHER ASSETS								
Purchased and Excess Servicing						152		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,807	2,807	2,807	2,807	2,807	2,807	100.00	0.00
Miscellaneous II						1,595		
Deposit Intangibles								
Retail CD Intangible	26	30	34	37	40			-12.42
Transaction Account Intangible	444	632	830	1,024	1,238			-30.53
MMDA Intangible	267	366	488	587	675			-30.19
Passbook Account Intangible	388	567	739	913	1,065			-31.00
Non-Interest-Bearing Account Intangible	92	211	323	431	533			-54.93
TOTAL OTHER ASSETS	**4,025**	**4,614**	**5,222**	**5,798**	**6,360**	**4,554**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						446		
TOTAL ASSETS	**68,983**	**68,460**	**67,555**	**66,438**	**65,310**	**67,285**	**102/99*** **	**1.04/1.97*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	9,524	9,481	9,438	9,396	9,354	9,387	100.99	0.45
Fixed-Rate Maturing in 13 Months or More	5,287	5,152	5,023	4,898	4,778	4,889	105.38	2.56
Variable-Rate	284	284	284	284	284	284	99.99	0.03
Demand								
Transaction Accounts	8,694	8,694	8,694	8,694	8,694	8,694	100/93*	0.00/2.39*
MMDAs	7,682	7,682	7,682	7,682	7,682	7,682	100/95*	0.00/1.51*
Passbook Accounts	7,608	7,608	7,608	7,608	7,608	7,608	100/93*	0.00/2.50*
Non-Interest-Bearing Accounts	5,060	5,060	5,060	5,060	5,060	5,060	100/96*	0.00/2.38*
TOTAL DEPOSITS	**44,140**	**43,962**	**43,790**	**43,623**	**43,460**	**43,605**	**101/97***	**0.40/1.84***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	6,810	6,785	6,760	6,736	6,712	6,721	100.95	0.37
Fixed-Rate Maturing in 37 Months or More	1,076	1,009	947	890	838	940	107.38	6.39
Variable-Rate	1,036	1,036	1,036	1,036	1,036	1,036	100.00	0.00
TOTAL BORROWINGS	**8,922**	**8,830**	**8,743**	**8,662**	**8,586**	**8,696**	**101.53**	**1.01**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	362	362	362	362	362	362	100.00	0.00
Other Escrow Accounts	17	16	16	15	15	18	93.36	3.07
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	649	649	649	649	649	649	100.00	0.00
Miscellaneous II	0	0	0	0	0	299		
TOTAL OTHER LIABILITIES	**1,027**	**1,027**	**1,026**	**1,026**	**1,025**	**1,327**	**77.38**	**0.05**
Other Liabilities not Included Above								
Self-Valued	8,363	8,080	7,857	7,685	7,453	7,290	110.84	3.13
Unamortized Yield Adjustments						0		
TOTAL LIABILITIES	**62,451**	**61,898**	**61,416**	**60,995**	**60,525**	**60,918**	**102/99****	**0.83/1.86****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	38	13	-29	-68	-104			
ARMs	2	1	-2	-5	-10			
Other Mortgages	1	0	-1	-2	-4			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	12	4	-6	-17	-29			
Sell Mortgages and MBS	-63	-13	57	122	182			
Purchase Non-Mortgage Items	2	0	-2	-4	-6			
Sell Non-Mortgage Items	-34	0	31	60	87			
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	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	1	0	1	2	3			
Options on Futures	0	0	0	0	0			
Construction LIP	-13	-19	-24	-30	-35			
Self-Valued	-154	-111	-75	-41	-10			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-207**	**-125**	**-50**	**17**	**74**			

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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	68,983	68,460	67,555	66,438	65,310	67,285	102/99***	1.04/1.97***
- LIABILITIES	62,451	61,898	61,416	60,995	60,525	60,918	102/99**	0.83/1.86**
+ OFF-BALANCE-SHEET POSITIONS	-207	-125	-50	17	74			
TOTAL NET PORTFOLIO VALUE	6,325	6,437	6,088	5,459	4,860	6,367#	101.10	1.84

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# Face Value NPV is Sum of Equity Capital and 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	$38	$1,015	$2,627	$1,522	$606
WARM	339 mo	340 mo	335 mo	307 mo	266 mo
WAC	4.67%	5.70%	6.47%	7.35%	8.73%
Amount of these that is FHA or VA Guaranteed	$0	$0	$8	$10	$15
Securities Backed by Conventional Mortgages	$17	$178	$928	$244	$46
WARM	345 mo	322 mo	310 mo	307 mo	246 mo
Weighted Average Pass-Through Rate	4.64%	5.41%	6.41%	7.19%	8.36%
Securities Backed by FHA or VA Mortgages	$11	$40	$1,606	$152	$15
WARM	355 mo	347 mo	347 mo	311 mo	272 mo
Weighted Average Pass-Through Rate	4.88%	5.19%	6.18%	7.16%	8.14%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$87	$1,034	$1,372	$468	$161
WAC	4.61%	5.55%	6.43%	7.33%	8.66%
Mortgage Securities	$1,533	$4,093	$1,113	$114	$16
Weighted Average Pass-Through Rate	4.49%	5.20%	6.06%	7.17%	8.32%
WARM (of 15-Year Loans and Securities)	170 mo	177 mo	155 mo	133 mo	124 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$5	$68	$164	$74	$23
WAC	4.74%	5.49%	6.51%	7.40%	8.65%
Mortgage Securities	$102	$280	$13	$1	$0
Weighted Average Pass-Through Rate	4.61%	5.48%	6.22%	7.06%	0.00%
WARM (of Balloon Loans and Securities)	76 mo	81 mo	89 mo	97 mo	102 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$19,764**

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ASSETS (continued)

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$18	$26	$0	$0	$0
WAC	4.74%	4.44%	8.67%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$480	$1,420	$2,703	$19	$804
Weighted Average Margin	173 bp	254 bp	258 bp	134 bp	139 bp
WAC	4.76%	5.23%	5.42%	4.78%	5.50%
WARM	255 mo	267 mo	329 mo	203 mo	262 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	47 mo	2 mo	17 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$5,471**

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	$14	$12	$1	$0	$0
Weighted Average Distance from Lifetime Cap	62 bp	92 bp	147 bp	0 bp	121 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$14	$70	$39	$0	$12
Weighted Average Distance from Lifetime Cap	334 bp	315 bp	381 bp	350 bp	356 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$434	$1,284	$2,632	$18	$780
Weighted Average Distance from Lifetime Cap	731 bp	670 bp	560 bp	829 bp	660 bp
Balances Without Lifetime Cap	$35	$80	$32	$0	$12
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$148	$1,216	$2,636	$6	$783
Weighted Average Periodic Rate Cap	162 bp	178 bp	198 bp	149 bp	179 bp
Balances Subject to Periodic Rate Floors	$118	$1,056	$2,507	$5	$764
MBS Included in ARM Balances	$285	$473	$419	$18	$534

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ASSETS (continued)

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$635	$2,655
WARM	94 mo	102 mo
Remaining Term to Full Amortization	226 mo	
Rate Index Code	0	0
Margin	143 bp	199 bp
Reset Frequency	14 mo	20 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$3	$6
Wghted Average Distance to Lifetime Cap	158 bp	6 bp
Fixed-Rate:		
Balances	$272	$1,821
WARM	66 mo	115 mo
Remaining Term to Full Amortization	229 mo	
WAC	7.55%	7.11%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$1,191	$170
WARM	34 mo	134 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	158 bp	5.94%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$2,100	$4,789
WARM	135 mo	159 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	42 bp	8.48%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$5,231	$1,825
WARM	32 mo	44 mo
Margin in Column 1; WAC in Column 2	121 bp	7.55%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$389	$3,880
WARM	59 mo	35 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	253 bp	8.46%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$252	$1,118
Fixed Rate		
Remaining WAL <= 5 Years	$7	$2,429
Remaining WAL 5-10 Years	$103	$146
Remaining WAL Over 10 Years	$14	
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	$376	$3,693

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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	$36	$1,370	$3,216	$1,695	$572
WARM	182 mo	219 mo	276 mo	268 mo	238 mo
Weighted Average Servicing Fee	23 bp	26 bp	28 bp	31 bp	32 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	73 loans
FHA/VA	1 loans
Subserviced by Others	15 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$911	$44
WARM (in months)	279 mo	211 mo
Weighted Average Servicing Fee	36 bp	45 bp

Total # of Adjustable-Rate Loans Serviced	8 loans
Number of These Subserviced by Others	1 loans

Total Balances of Mortgage Loans Serviced for Others **$7,844**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,313		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$1,211		
Zero-Coupon Securities	$44	2.30%	31 mo
Government & Agency Securities	$336	3.39%	23 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,156	1.29%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$692	5.57%	56 mo
Memo: Complex Securities (from supplemental reporting)	$2,467		

Total Cash, Deposits, and Securities **$7,219**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$162
Accrued Interest Receivable	$167
Advances for Taxes and Insurance	$4
Less: Unamortized Yield Adjustments	$-199
Valuation Allowances	$176
Unrealized Gains (Losses)	$298

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$131
Accrued Interest Receivable	$76
Less: Unamortized Yield Adjustments	$114
Valuation Allowances	$252
Unrealized Gains (Losses)	$1

OTHER ITEMS	
Real Estate Held for Investment	$16
Repossessed Assets	$45
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$91
Office Premises and Equipment	$538
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$52
Less: Unamortized Yield Adjustments	$-9
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$152
Miscellaneous I	$2,807
Miscellaneous II	$1,595
TOTAL ASSETS	**$67,285**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$108
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$617
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$950
Mortgage-Related Mututal Funds	$261
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$5,032
Weighted Average Servicing Fee	35 bp
Adjustable-Rate Mortgage Loans Serviced	$1,378
Weighted Average Servicing Fee	28 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1

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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	$2,035	$933	$104	$31
WAC	2.12%	4.05%	5.31%	
WARM	1 mo	1 mo	1 mo	
Balances Maturing in 4 to 12 Months	$2,656	$3,333	$326	$53
WAC	2.05%	3.46%	5.77%	
WARM	6 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$2,508	$937	$21
WAC		3.29%	5.49%	
WARM		18 mo	25 mo	
Balances Maturing in 37 or More Months			$1,444	$5
WAC			4.73%	
WARM			55 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$14,277**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$79	$149	$66
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$4,154	$5,780	$2,015
Penalty in Months of Forgone Interest	3.24 mo	5.92 mo	6.51 mo
Balances in New Accounts	$244	$240	$86

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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%	$5,381	$122	$29	0.87%
3.00 to 3.99%	$7	$50	$73	3.47%
4.00 to 4.99%	$32	$428	$142	4.55%
5.00 to 5.99%	$69	$119	$638	5.23%
6.00 to 6.99%	$27	$353	$34	6.57%
7.00 to 7.99%	$20	$113	$23	7.22%
8.00 to 8.99%	$0	$0	$0	8.40%
9.00 and Above	$0	$1	$0	9.63%
WARM	1 mo	20 mo	95 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$7,661**

MEMOS

Variable-Rate, Fixed-Maturity Liabilities (from Supplemental Reporting)	$8,609
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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MINORITY INTEREST AND CAPITAL

	Total Balances	WAC	Balances in New Accounts (Optional)
NON-MATURITY DEPOSITS			
Transaction Accounts	$8,694	1.08%	$502
Money Market Deposit Accounts (MMDAs)	$7,682	1.33%	$498
Passbook Accounts	$7,608	1.43%	$159
Non-Interest-Bearing Non-Maturity Deposits	$5,060		$129
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$90	0.42%	
Escrow for Mortgages Serviced for Others	$271	0.02%	
Other Escrows	$18	0.12%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$29,424		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$649		
Miscellaneous II	$299		
TOTAL LIABILITIES	**$60,918**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$137		
EQUITY CAPITAL	$6,229		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$67,284**		

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
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$0
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	8	$41
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	6	$186
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	6	$8
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	21	$312
1014	Opt commitment to orig 25- or 30-year FRMs	16	$507
1016	Opt commitment to orig "other" Mortgages	11	$55
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$2
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$4
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$45
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$110
2042	Commit/purchase 1-month COFI ARM MBS		$0
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$26
2054	Commit/purchase 25- to 30-year FRM MBS		$9
2056	Commit/purchase "other" MBS		$5
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$195
2074	Commit/sell 25- or 30-yr FRM MBS		$547
2102	Commit/purchase 1-mo COFI ARM loans, svc released		$1
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$74
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$15
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$119
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$5
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$2
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	13	$52

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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2214	Firm commit/originate 25- or 30-year FRM loans	13	$29
2216	Firm commit/originate "other" Mortgage loans	8	$84
4002	Commit/purchase non-Mortgage financial assets	10	$656
4022	Commit/sell non-Mortgage financial assets		$509
8010	Long futures contract on 10-year Treasury note		$20
8038	Short futures contract on 5-year Treasury note		$21
8040	Short futures contract on 10-year Treasury note		$26
9502	Fixed-rate construction loans in process	24	$151
9512	Adjustable-rate construction loans in process	16	$423