Interest Rate Risk Exposure Report

Office of Thrift Supervision
Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets < $100 Mil

All Reporting CMR **Reporting Dockets: 288** **March 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	2,184	-571	-21 %	14.51 %	-284 bp
+200 bp	2,398	-357	-13 %	15.62 %	-172 bp
+100 bp	2,595	-160	-6 %	16.60 %	-75 bp
0 bp	2,755			17.34 %	
-100 bp	2,818	63	+2 %	17.57 %	+22 bp
-200 bp	2,808	53	+2 %	17.42 %	+7 bp

Risk Measure for a Given Rate Shock

	03/31/2005	12/31/2004	03/31/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	17.34 %	17.11 %	15.83 %
Post-shock NPV Ratio	15.62 %	15.67 %	14.61 %
Sensitivity Measure: Decline in NPV Ratio	172 bp	144 bp	122 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

The TB13a sensitivity measure is based on the more negative outcome of a -200 or a +200 basis point interest rate shock. Furthermore, if neither a -200 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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	-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	1,203	1,193	1,167	1,120	1,067	1,014	1,142	102.18	3.13
30-Year Mortgage Securities	167	164	159	151	144	137	160	99.46	4.06
15-Year Mortgages and MBS	2,747	2,710	2,638	2,546	2,447	2,347	2,595	101.68	3.11
Balloon Mortgages and MBS	1,007	993	975	953	926	895	968	100.73	2.07
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	234	234	233	232	230	227	232	100.49	0.49
7 Month to 2 Year Reset Frequency	1,051	1,044	1,033	1,016	992	964	1,028	100.51	1.36
2+ to 5 Year Reset Frequency	1,038	1,020	998	971	939	906	997	100.14	2.50
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	42	42	42	41	41	40	41	100.94	0.89
2 Month to 5 Year Reset Frequency	412	407	401	394	385	375	401	99.91	1.63
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	132	131	130	129	128	127	131	99.75	0.78
Adjustable-Rate, Fully Amortizing	602	597	592	587	582	577	598	98.99	0.87
Fixed-Rate, Balloon	211	204	198	191	185	179	192	103.14	3.31
Fixed-Rate, Fully Amortizing	522	499	478	458	439	422	457	104.42	4.34
Construction and Land Loans									
Adjustable-Rate	291	290	289	289	288	287	290	99.76	0.23
Fixed-Rate	288	281	274	268	262	257	284	96.64	2.31
Second-Mortgage Loans and Securities									
Adjustable-Rate	422	421	421	420	420	419	417	100.76	0.11
Fixed-Rate	254	250	245	240	236	232	246	99.52	1.88
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	25	25	24	24	23	22	24	100.00	2.35
Accrued Interest Receivable	43	43	43	43	43	43	43	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	2	4	7	9	11	13			-35.28
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0	0			-296.14
TOTAL MORTGAGE LOANS AND SECURITIES	**10,698**	**10,555**	**10,348**	**10,083**	**9,790**	**9,487**	**10,247**	**100.99**	**2.28**

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	-200 bp	-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	235	235	234	234	234	233	236	99.42	0.16
Fixed-Rate	256	248	241	234	228	222	236	102.04	2.85
Consumer Loans									
Adjustable-Rate	45	45	45	45	45	45	45	100.18	0.12
Fixed-Rate	487	481	474	467	461	455	475	99.76	1.40
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-8	-8	-8	-8	-7	-7	-8	0.00	1.69
Accrued Interest Receivable	9	9	9	9	9	9	9	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,025**	**1,010**	**996**	**982**	**969**	**957**	**993**	**100.24**	**1.39**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	553	553	553	553	553	553	553	100.00	0.00
Equities and All Mutual Funds	359	353	345	337	327	317	345	100.00	2.30
Zero-Coupon Securities	13	13	12	12	12	11	12	101.96	2.83
Government and Agency Securities	450	436	423	411	400	389	425	99.69	2.98
Term Fed Funds, Term Repos	896	893	890	887	884	881	892	99.77	0.34
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	217	210	204	198	193	188	204	99.88	2.94
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	262	261	256	248	239	232	259	98.78	2.67
Structured Securities (Complex)	716	711	706	674	646	617	707	99.81	2.59
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**3,467**	**3,431**	**3,391**	**3,321**	**3,254**	**3,189**	**3,399**	**99.77**	**1.62**

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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	7	7	7	7	7	7	7	100.00	0.00
Investment in Unconsolidated Subsidiaries	0	5	5	4	4	3	5	100.00	3.71
Office Premises and Equipment	286	286	286	286	286	286	286	100.00	0.00
TOTAL REAL ASSETS, ETC.	**317**	**321**	**321**	**321**	**321**	**320**	**321**	**100.00**	**0.05**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	6	9	12	12	12	12			-12.68
Adjustable-Rate Servicing	1	1	1	1	1	1			-2.45
Float on Mortgages Serviced for Others	4	5	6	7	8	8			-14.79
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**11**	**16**	**19**	**20**	**21**	**21**			**-12.91**
OTHER ASSETS									
Purchased and Excess Servicing							14		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	305	305	305	305	305	305	305	100.00	0.00
Miscellaneous II							75		
Deposit Intangibles									
Retail CD Intangible	11	13	15	16	17	19			-10.34
Transaction Account Intangible	77	107	137	165	190	214			-21.23
MMDA Intangible	56	73	87	102	117	131			-16.67
Passbook Account Intangible	130	175	217	257	294	329			-18.77
Non-Interest-Bearing Account Intangible	22	36	50	63	75	87			-26.62
TOTAL OTHER ASSETS	**601**	**709**	**811**	**908**	**998**	**1,084**	**394**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-15		
TOTAL ASSETS	**16,120**	**16,042**	**15,886**	**15,635**	**15,353**	**15,059**	**15,339**	**104/100*** **	**1.28/1.97*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	4,393	4,373	4,353	4,333	4,314	4,294	4,365	99.71	0.46
Fixed-Rate Maturing in 13 Months or More	2,374	2,319	2,265	2,213	2,163	2,114	2,298	98.55	2.34
Variable-Rate	105	105	105	105	105	105	105	100.03	0.12
Demand									
Transaction Accounts	1,262	1,262	1,262	1,262	1,262	1,262	1,262	100/89*	0.00/2.58*
MMDAs	1,226	1,226	1,226	1,226	1,226	1,226	1,226	100/93*	0.00/1.28*
Passbook Accounts	1,957	1,957	1,957	1,957	1,957	1,957	1,957	100/89*	0.00/2.35*
Non-Interest-Bearing Accounts	621	621	621	621	621	621	621	100/92*	0.00/2.32*
TOTAL DEPOSITS	**11,938**	**11,862**	**11,789**	**11,717**	**11,647**	**11,579**	**11,834**	**100/95***	**0.62/1.53***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	594	588	582	577	571	566	585	99.59	0.97
Fixed-Rate Maturing in 37 Months or More	234	222	211	201	191	182	214	98.78	5.04
Variable-Rate	105	105	105	105	105	105	104	100.83	0.04
TOTAL BORROWINGS	**933**	**915**	**898**	**882**	**867**	**853**	**902**	**99.54**	**1.82**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	42	42	42	42	42	42	42	100.00	0.00
Other Escrow Accounts	25	24	23	23	22	21	27	87.78	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	136	136	136	136	136	136	136	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	36		
TOTAL OTHER LIABILITIES	**203**	**202**	**201**	**201**	**200**	**200**	**240**	**83.86**	**0.34**
Other Liabilities not Included Above									
Self-Valued	247	251	244	239	236	234	237	103.11	2.49
Unamortized Yield Adjustments							1		
TOTAL LIABILITIES	**13,321**	**13,230**	**13,132**	**13,039**	**12,950**	**12,865**	**13,215**	**99/96****	**0.73/1.55****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	6	5	1	-5	-12	-19			
ARMs	1	1	1	0	-1	-2			
Other Mortgages	1	1	0	-1	-3	-4			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	3	2	1	-1	-4	-6			
Sell Mortgages and MBS	-4	-3	-1	3	8	12			
Purchase Non-Mortgage Items	0	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0	1			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	0	0	0	0	0	0			
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	1	4	8	12			
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	2	1	0	-1	-2	-3			
Self-Valued	0	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**9**	**7**	**2**	**-2**	**-5**	**-9**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	16,120	16,042	15,886	15,635	15,353	15,059	15,339	104/100***	1.28/1.97***
MINUS TOTAL LIABILITIES	13,321	13,230	13,132	13,039	12,950	12,865	13,215	99/96**	0.73/1.55**
PLUS OFF-BALANCE-SHEET POSITIONS	9	7	2	-2	-5	-9			
TOTAL NET PORTFOLIO VALUE #	2,808	2,818	2,755	2,595	2,398	2,184	2,124	129.72	4.04

* 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	$20	$377	$442	$194	$109
WARM	295 mo	329 mo	322 mo	290 mo	244 mo
WAC	4.39%	5.61%	6.35%	7.35%	9.07%
Amount of these that is FHA or VA Guaranteed	$0	$0	$3	$2	$2
Securities Backed by Conventional Mortgages	$56	$45	$17	$6	$3
WARM	251 mo	274 mo	281 mo	252 mo	139 mo
Weighted Average Pass-Through Rate	4.15%	5.15%	6.17%	7.17%	9.16%
Securities Backed by FHA or VA Mortgages	$1	$14	$8	$6	$2
WARM	308 mo	331 mo	293 mo	266 mo	181 mo
Weighted Average Pass-Through Rate	4.39%	5.11%	6.18%	7.12%	8.78%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$219	$792	$662	$394	$213
WAC	4.67%	5.45%	6.39%	7.33%	8.78%
Mortgage Securities	$170	$111	$27	$7	$2
Weighted Average Pass-Through Rate	4.16%	5.20%	6.14%	7.21%	8.40%
WARM (of 15-Year Loans and Securities)	137 mo	154 mo	149 mo	130 mo	110 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$65	$292	$263	$134	$41
WAC	4.70%	5.48%	6.40%	7.33%	8.72%
Mortgage Securities	$131	$32	$8	$1	$0
Weighted Average Pass-Through Rate	4.07%	5.23%	6.21%	7.46%	9.00%
WARM (of Balloon Loans and Securities)	63 mo	82 mo	71 mo	55 mo	49 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	$4,864

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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	$3	$10	$5	$0	$9
WAC	3.23%	4.40%	5.64%	0.00%	4.75%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$229	$1,018	$992	$41	$392
Weighted Average Margin	185 bp	245 bp	258 bp	156 bp	224 bp
WAC	5.38%	4.99%	5.49%	4.38%	5.49%
WARM	205 mo	264 mo	303 mo	202 mo	253 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	39 mo	3 mo	16 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$2,699**

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	$13	$21	$37	$0	$3
Weighted Average Distance from Lifetime Cap	49 bp	148 bp	107 bp	150 bp	182 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$8	$63	$43	$8	$24
Weighted Average Distance from Lifetime Cap	308 bp	319 bp	370 bp	250 bp	363 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$185	$927	$882	$31	$322
Weighted Average Distance from Lifetime Cap	829 bp	643 bp	606 bp	861 bp	650 bp
Balances Without Lifetime Cap	$25	$18	$35	$2	$51
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$63	$895	$898	$12	$320
Weighted Average Periodic Rate Cap	134 bp	160 bp	226 bp	128 bp	176 bp
Balances Subject to Periodic Rate Floors	$84	$748	$750	$3	$260
MBS Included in ARM Balances	$77	$352	$113	$31	$55

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$131	$598
WARM	80 mo	180 mo
Remaining Term to Full Amortization	275 mo	
Rate Index Code	0	0
Margin	218 bp	215 bp
Reset Frequency	21 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$5	$16
Wghted Average Distance to Lifetime Cap	30 bp	37 bp
Fixed-Rate:		
Balances	$192	$457
WARM	51 mo	120 mo
Remaining Term to Full Amortization	243 mo	
WAC	6.60%	6.96%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$290	$284
WARM	30 mo	37 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	146 bp	6.33%
Reset Frequency	7 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$417	$246
WARM	142 mo	104 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	85 bp	6.59%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$236	$236
WARM	47 mo	40 mo
Margin in Column 1; WAC in Column 2	118 bp	6.87%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$45	$475
WARM	31 mo	49 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	426 bp	8.31%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$22	$39
Fixed Rate		
Remaining WAL <= 5 Years	$38	$132
Remaining WAL 5-10 Years	$17	$3
Remaining WAL Over 10 Years	$8	
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	$85	$175

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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	$244	$869	$508	$113	$47
WARM	172 mo	229 mo	276 mo	252 mo	182 mo
Weighted Average Servicing Fee	26 bp	26 bp	27 bp	44 bp	30 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	18 loans				
FHA/VA	1 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$77	$3	Total # of Adjustable-Rate Loans Serviced	0 loans
WARM (in months)	132 mo	130 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	45 bp	54 bp		

Total Balances of Mortgage Loans Serviced for Others **$1,860**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$553		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$345		
Zero-Coupon Securities	$12	3.80%	34 mo
Government & Agency Securities	$425	3.50%	42 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$892	2.56%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$204	4.50%	50 mo
Memo: Complex Securities (from supplemental reporting)	$707		

Total Cash, Deposits, and Securities **$3,139**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets < $100 Mil
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$82
Accrued Interest Receivable	$43
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$6
Valuation Allowances	$58
Unrealized Gains (Losses)	$-6

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$10
Accrued Interest Receivable	$9
Less: Unamortized Yield Adjustments	$-3
Valuation Allowances	$18
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$7
Repossessed Assets	$24
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$5
Office Premises and Equipment	$286
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-6
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$14
Miscellaneous I	$305
Miscellaneous II	$75
TOTAL ASSETS	**$15,339**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$4
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$14
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$112
Mortgage-Related Mututal Funds	$233
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$67
Weighted Average Servicing Fee	37 bp
Adjustable-Rate Mortgage Loans Serviced	$85
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$8

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
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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	$1,059	$337	$67	$4
WAC	1.92%	2.66%	5.75%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,743	$1,012	$148	$10
WAC	2.43%	2.56%	5.81%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$1,189	$564	$13
WAC		2.98%	4.33%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$546	$9
WAC			3.93%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$6,664**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$78	$62	$21
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,417	$2,132	$1,058
Penalty in Months of Forgone Interest	3.08 mo	5.27 mo	5.26 mo
Balances in New Accounts	$193	$129	$45

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%	$149	$158	$11	2.64%
3.00 to 3.99%	$24	$126	$73	3.47%
4.00 to 4.99%	$4	$51	$58	4.49%
5.00 to 5.99%	$4	$31	$51	5.50%
6.00 to 6.99%	$9	$21	$16	6.48%
7.00 to 7.99%	$3	$5	$4	7.42%
8.00 to 8.99%	$1	$0	$0	8.23%
9.00 and Above	$0	$0	$0	12.00%
WARM	2 mo	17 mo	73 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$799**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$446
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	$1,262	0.81%	$40
Money Market Deposit Accounts (MMDAs)	$1,226	1.56%	$40
Passbook Accounts	$1,957	1.09%	$37
Non-Interest-Bearing Non-Maturity Deposits	$621		$16
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$33	0.12%	
Escrow for Mortgages Serviced for Others	$9	0.09%	
Other Escrows	$27	0.06%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$5,134		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$136		
Miscellaneous II	$36		
TOTAL LIABILITIES	**$13,215**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$2,124
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$15,339**

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		$7
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	9	$7
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	21	$21
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	18	$17
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	14	$12
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	80	$45
1014	Opt commitment to orig 25- or 30-year FRMs	52	$103
1016	Opt commitment to orig "other" Mortgages	58	$49
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$0
2016	Commit/purchase "other" Mortgage loans, svc retained		$2
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	8	$3
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	10	$11
2036	Commit/sell "other" Mortgage loans, svc retained		$0
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$39
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	9	$4
2134	Commit/sell 25- or 30-yr FRM loans, svc released	19	$37
2136	Commit/sell "other" Mortgage loans, svc released		$12
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	6	$1
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$5
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$10
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	22	$7

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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
2214	Firm commit/originate 25- or 30-year FRM loans	11	$8
2216	Firm commit/originate "other" Mortgage loans	16	$20
3016	Option to purchase "other" Mortgages		$2
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$2
3028	Option to sell 3- or 5-year Treasury ARMs		$2
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$3
3032	Option to sell 10-, 15-, or 20-year FRMs		$6
3034	Option to sell 25- or 30-year FRMs	6	$55
3036	Option to sell "other" Mortgages		$10
4002	Commit/purchase non-Mortgage financial assets	14	$11
4022	Commit/sell non-Mortgage financial assets		$5
9502	Fixed-rate construction loans in process	101	$120
9512	Adjustable-rate construction loans in process	43	$57

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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		$7
122	Other investment securities, floating-rate securities		$3
125	Multi/nonres mtg loans; fixed-rate, Balloon		$6
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$8
180	Consumer loans; loans on deposits		$3
183	Consumer loans; auto loans and leases		$2
184	Consumer loans; mobile home loans		$0
187	Consumer loans; recreational vehicles		$9
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	50	$105
220	Variable-rate FHLB advances	23	$66
299	Other variable-rate	10	$38
300	Govt. & agency securities, fixed-coupon securities		$8
302	Govt. & agency securities, floating-rate securities		$2

AGGREGATE SCHEDULE CMR REPORT

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	130	$707	$716	$711	$706	$674	$646	$617
123 - Mortgage Derivatives - M/V estimate	66	$260	$262	$261	$256	$248	$239	$232
129 - Mortgage-Related Mutual Funds - M/V estimate	25	$139	$141	$140	$139	$137	$135	$133
280 - FHLB putable advance-M/V estimate	18	$88	$97	$94	$91	$90	$89	$88
281 - FHLB convertible advance-M/V estimate	24	$107	$105	$113	$110	$108	$107	$106
282 - FHLB callable advance-M/V estimate		$10	$11	$11	$10	$10	$10	$10
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate	6	$31	$34	$32	$31	$30	$30	$29