

Interest Rate Risk Exposure Report

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

Area: OH

All Reporting CMR

Reporting Dockets: 78

March 2005

Interest Rate Sensitivity of Net Portfolio Value (NPV)

Change in Rates	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
	\$Amount	\$Change	%Change	NPV Ratio	Change
+300 bp	3,979	-1,522	-28 %	9.80 %	-300 bp
+200 bp	4,564	-937	-17 %	11.01 %	-179 bp
+100 bp	5,097	-404	-7 %	12.06 %	-74 bp
0 bp	5,501			12.79 %	
-100 bp	5,657	156	+3 %	13.02 %	+23 bp
-200 bp	5,476	-25	0 %	12.57 %	-22 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	12.79 %	16.79 %	15.35 %
Post-shock NPV Ratio	11.01 %	15.86 %	14.82 %
Sensitivity Measure: Decline in NPV Ratio	179 bp	93 bp	53 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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Amounts in Millions

	Base Case								
	-200 bp	-100 bp	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	6,518	6,467	6,248	5,919	5,584	5,269	6,259	99.83	4.38
30-Year Mortgage Securities	139	138	134	128	122	116	133	100.89	3.67
15-Year Mortgages and MBS	4,502	4,421	4,277	4,108	3,934	3,765	4,269	100.18	3.67
Balloon Mortgages and MBS	1,379	1,358	1,327	1,288	1,240	1,187	1,330	99.83	2.64
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	208	208	208	206	205	202	206	100.51	0.42
7 Month to 2 Year Reset Frequency	4,137	4,111	4,066	3,996	3,901	3,789	3,989	101.93	1.41
2+ to 5 Year Reset Frequency	6,686	6,553	6,389	6,192	5,971	5,734	6,367	100.34	2.82
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	5	5	5	5	5	5	5	100.55	0.80
2 Month to 5 Year Reset Frequency	231	227	224	220	215	210	225	99.60	1.62
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	342	336	331	326	321	316	331	100.14	1.54
Adjustable-Rate, Fully Amortizing	1,717	1,704	1,691	1,679	1,667	1,655	1,696	99.73	0.73
Fixed-Rate, Balloon	236	224	212	202	192	183	209	101.85	5.13
Fixed-Rate, Fully Amortizing	836	800	768	737	709	682	751	102.19	4.13
Construction and Land Loans									
Adjustable-Rate	3,241	3,236	3,231	3,226	3,221	3,217	3,238	99.77	0.15
Fixed-Rate	596	586	576	566	557	548	595	96.70	1.68
Second-Mortgage Loans and Securities									
Adjustable-Rate	3,929	3,927	3,924	3,922	3,920	3,918	3,904	100.52	0.06
Fixed-Rate	253	248	244	239	235	231	245	99.52	1.91
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	49	49	48	47	45	44	48	100.00	2.41
Accrued Interest Receivable	134	134	134	134	134	134	134	100.00	0.00
Advance for Taxes/Insurance	10	10	10	10	10	10	10	100.00	0.00
Float on Escrows on Owned Mortgages	11	20	31	39	47	53			-31.54
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0	0			-35.16
TOTAL MORTGAGE LOANS AND SECURITIES	35,161	34,762	34,078	33,190	32,235	31,267	33,944	100.39	2.31

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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	582	581	580	580	579	579	585	99.25	0.11
Fixed-Rate	279	269	259	250	241	233	255	101.37	3.64
Consumer Loans									
Adjustable-Rate	91	91	90	90	90	90	91	98.97	0.10
Fixed-Rate	1,309	1,298	1,287	1,276	1,266	1,255	1,285	100.17	0.84
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-30	-30	-30	-30	-29	-29	-30	0.00	0.80
Accrued Interest Receivable	13	13	13	13	13	13	13	100.00	0.00
TOTAL NONMORTGAGE LOANS	2,242	2,220	2,199	2,179	2,159	2,141	2,199	100.02	0.94
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	739	739	739	739	739	739	739	100.00	0.00
Equities and All Mutual Funds	186	181	176	171	165	160	176	99.89	2.97
Zero-Coupon Securities	5	5	5	5	5	5	5	102.86	2.74
Government and Agency Securities	636	617	599	582	566	550	596	100.58	2.92
Term Fed Funds, Term Repos	818	817	816	814	813	812	816	99.96	0.15
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	227	219	211	203	197	190	204	103.32	3.59
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	594	593	584	563	544	524	591	98.69	2.56
Structured Securities (Complex)	602	595	586	567	550	532	590	99.30	2.38
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	1.37
TOTAL CASH, DEPOSITS, AND SECURITIES	3,806	3,765	3,715	3,644	3,577	3,510	3,717	99.95	1.63

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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.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Reposessed Assets	44	44	44	44	44	44	44	100.00	0.00
Real Estate Held for Investment	2	2	2	2	2	2	2	100.00	0.00
Investment in Unconsolidated Subsidiaries	0	6	5	5	5	4	5	100.00	3.71
Office Premises and Equipment	391	391	391	391	391	391	391	100.00	0.00
TOTAL REAL ASSETS, ETC.	436	442	442	441	441	440	442	100.00	0.05
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	94	141	177	189	190	186			-13.56
Adjustable-Rate Servicing	31	31	32	32	32	32			-1.18
Float on Mortgages Serviced for Others	75	101	125	140	151	161			-15.62
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	200	273	333	361	373	379			-13.16
OTHER ASSETS									
Purchased and Excess Servicing							176		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,000	1,000	1,000	1,000	1,000	1,000	1,000	100.00	0.00
Miscellaneous II							198		
Deposit Intangibles									
Retail CD Intangible	37	43	48	53	57	61			-10.37
Transaction Account Intangible	303	426	547	663	757	850			-21.66
MMDA Intangible	94	121	144	169	193	217			-16.63
Passbook Account Intangible	255	343	424	502	574	643			-18.75
Non-Interest-Bearing Account Intangible	28	47	64	81	97	112			-26.62
TOTAL OTHER ASSETS	1,716	1,978	2,228	2,467	2,678	2,883	1,374		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-57		
TOTAL ASSETS	43,562	43,441	42,995	42,282	41,464	40,620	41,618	103/100***	1.35/1.97***

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	11,162	11,113	11,065	11,017	10,969	10,922	11,083	99.83	0.44
Fixed-Rate Maturing in 13 Months or More	7,535	7,347	7,166	6,991	6,822	6,659	7,218	99.29	2.48
Variable-Rate	176	176	176	176	176	176	176	99.98	0.05
Demand									
Transaction Accounts	5,000	5,000	5,000	5,000	5,000	5,000	5,000	100/89*	0.00/2.66*
MMDAs	2,040	2,040	2,040	2,040	2,040	2,040	2,040	100/93*	0.00/1.27*
Passbook Accounts	3,825	3,825	3,825	3,825	3,825	3,825	3,825	100/89*	0.00/2.34*
Non-Interest-Bearing Accounts	804	804	804	804	804	804	804	100/92*	0.00/2.32*
TOTAL DEPOSITS	30,542	30,305	30,075	29,852	29,635	29,425	30,145	100/96*	0.75/1.63*
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	3,845	3,833	3,820	3,808	3,796	3,784	3,828	99.80	0.32
Fixed-Rate Maturing in 37 Months or More	331	313	297	281	267	253	298	99.59	5.38
Variable-Rate	455	455	455	455	455	455	455	100.00	0.00
TOTAL BORROWINGS	4,631	4,601	4,572	4,544	4,518	4,493	4,581	99.81	0.62
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	340	340	340	340	340	340	340	100.00	0.00
Other Escrow Accounts	30	29	28	27	26	26	32	87.62	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	771	771	771	771	771	771	771	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	67		
TOTAL OTHER LIABILITIES	1,140	1,139	1,138	1,138	1,137	1,136	1,209	94.17	0.07
Other Liabilities not Included Above									
Self-Valued	1,857	1,791	1,740	1,706	1,685	1,672	1,690	102.95	2.44
Unamortized Yield Adjustments							2		
TOTAL LIABILITIES	38,170	37,836	37,526	37,240	36,975	36,726	37,628	100/96**	0.80/1.49**

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	147	125	11	-152	-314	-466			
ARMs	16	15	10	3	-7	-19			
Other Mortgages	21	13	0	-18	-40	-64			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	24	13	-3	-22	-41	-60			
Sell Mortgages and MBS	-145	-111	32	238	440	627			
Purchase Non-Mortgage Items	2	1	0	-1	-2	-2			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-35	-15	3	19	34	48			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0	0			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	1	2	2			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-2	-1	0	1	2	3			
Options on Futures	0	0	0	0	0	0			
Construction LIP	12	-7	-26	-45	-64	-82			
Self-Valued	45	20	5	31	64	97			
TOTAL OFF-BALANCE-SHEET POSITIONS	85	52	32	55	75	84			

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			Base Case							
	-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.	
NET PORTFOLIO VALUE										
TOTAL ASSETS	43,562	43,441	42,995	42,282	41,464	40,620	41,618	103/100***	1.35/1.97***	
MINUS TOTAL LIABILITIES	38,170	37,836	37,526	37,240	36,975	36,726	37,628	100/96**	0.80/1.49**	
PLUS OFF-BALANCE-SHEET POSITIONS	85	52	32	55	75	84				
TOTAL NET PORTFOLIO VALUE #	5,476	5,657	5,501	5,097	4,564	3,979	3,990	137.87	5.09	

* 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 Subsidiaries

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	\$305	\$3,921	\$1,477	\$423	\$132
WARM	340 mo	347 mo	331 mo	295 mo	248 mo
WAC	4.48%	5.57%	6.37%	7.35%	8.76%
Amount of these that is FHA or VA Guaranteed	\$1	\$4	\$55	\$63	\$5
Securities Backed by Conventional Mortgages	\$11	\$67	\$20	\$10	\$4
WARM	196 mo	323 mo	212 mo	277 mo	241 mo
Weighted Average Pass-Through Rate	4.24%	5.11%	6.42%	7.15%	8.28%
Securities Backed by FHA or VA Mortgages	\$0	\$7	\$10	\$2	\$1
WARM	0 mo	347 mo	325 mo	255 mo	118 mo
Weighted Average Pass-Through Rate	0.00%	5.53%	6.01%	7.10%	9.30%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	\$1,017	\$2,016	\$697	\$264	\$87
WAC	4.71%	5.38%	6.39%	7.33%	8.67%
Mortgage Securities	\$114	\$52	\$19	\$2	\$0
Weighted Average Pass-Through Rate	4.27%	5.07%	6.17%	7.27%	8.94%
WARM (of 15-Year Loans and Securities)	153 mo	151 mo	135 mo	122 mo	114 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	\$396	\$693	\$176	\$35	\$8
WAC	4.55%	5.39%	6.31%	7.20%	8.84%
Mortgage Securities	\$19	\$3	\$1	\$0	\$0
Weighted Average Pass-Through Rate	4.16%	5.13%	6.01%	7.29%	0.00%
WARM (of Balloon Loans and Securities)	69 mo	81 mo	99 mo	83 mo	64 mo

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

\$11,991

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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	\$0	\$475	\$3	\$0	\$2
WAC	0.00%	3.86%	5.63%	0.00%	5.98%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	\$206	\$3,514	\$6,364	\$5	\$223
Weighted Average Margin	177 bp	310 bp	290 bp	135 bp	188 bp
WAC	5.69%	5.16%	5.42%	4.20%	5.74%
WARM	108 mo	312 mo	340 mo	193 mo	241 mo
Weighted Average Time Until Next Payment Reset	2 mo	12 mo	42 mo	1 mo	17 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					\$10,793

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	\$27	\$5	\$8	\$0	\$0
Weighted Average Distance from Lifetime Cap	75 bp	39 bp	156 bp	0 bp	19 bp
Balances With Coupon 201-400 bp from Lifetime Cap	\$10	\$28	\$8	\$0	\$1
Weighted Average Distance from Lifetime Cap	256 bp	389 bp	310 bp	0 bp	363 bp
Balances With Coupon Over 400 bp from Lifetime Cap	\$116	\$3,920	\$6,282	\$5	\$219
Weighted Average Distance from Lifetime Cap	971 bp	654 bp	591 bp	855 bp	661 bp
Balances Without Lifetime Cap	\$53	\$36	\$70	\$0	\$4
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	\$45	\$3,699	\$6,206	\$2	\$197
Weighted Average Periodic Rate Cap	142 bp	206 bp	344 bp	195 bp	160 bp
Balances Subject to Periodic Rate Floors	\$44	\$3,480	\$5,895	\$2	\$150
MBS Included in ARM Balances	\$47	\$399	\$21	\$4	\$18

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	\$331	\$1,696
WARM	83 mo	182 mo
Remaining Term to Full Amortization	271 mo	
Rate Index Code	0	0
Margin	262 bp	253 bp
Reset Frequency	42 mo	21 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	\$1	\$10
Wghted Average Distance to Lifetime Cap	16 bp	72 bp
Fixed-Rate:		
Balances	\$209	\$751
WARM	88 mo	113 mo
Remaining Term to Full Amortization	290 mo	
WAC	6.48%	6.46%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	\$3,238	\$595
WARM	18 mo	25 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	90 bp	5.60%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	\$3,904	\$245
WARM	112 mo	106 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	20 bp	6.63%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	\$585	\$255
WARM	49 mo	52 mo
Margin in Column 1; WAC in Column 2	135 bp	6.62%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	\$91	\$1,285
WARM	21 mo	24 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	228 bp	7.48%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	\$0	\$34
Fixed Rate		
Remaining WAL <= 5 Years	\$26	\$490
Remaining WAL 5-10 Years	\$12	\$9
Remaining WAL Over 10 Years	\$20	
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	\$58	\$533

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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	\$2,557	\$10,199	\$6,346	\$1,704	\$281
WARM	134 mo	256 mo	298 mo	295 mo	262 mo
Weighted Average Servicing Fee	30 bp	30 bp	31 bp	33 bp	37 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	190 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	\$3,707	\$4	Total # of Adjustable-Rate Loans Serviced
WARM (in months)	346 mo	166 mo	Number of These Subserviced by Others
Weighted Average Servicing Fee	32 bp	43 bp	22 loans 0 loans

Total Balances of Mortgage Loans Serviced for Others

\$24,798

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	\$739		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	\$176		
Zero-Coupon Securities	\$5	3.00%	31 mo
Government & Agency Securities	\$596	4.28%	38 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	\$816	2.77%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	\$204	5.21%	51 mo
Memo: Complex Securities (from supplemental reporting)	\$590		

Total Cash, Deposits, and Securities

\$3,125

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTGAGE LOANS AND SECURITIES		MEMORANDUM ITEMS	
Nonperforming Loans	\$262	Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	\$4
Accrued Interest Receivable	\$134	Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	\$9
Advances for Taxes and Insurance	\$10	Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Less: Unamortized Yield Adjustments	\$46	Equity Securities and Non-Mortgage-Related Mutual Funds	\$102
Valuation Allowances	\$214	Mortgage-Related Mututal Funds	\$74
Unrealized Gains (Losses)	\$-9	Mortgage Loans Serviced by Others:	
ITEMS RELATED TO NONMORTGAGE LOANS AND SECURITIES		Fixed-Rate Mortgage Loans Serviced	\$47
Nonperforming Loans	\$11	Weighted Average Servicing Fee	41 bp
Accrued Interest Receivable	\$13	Adjustable-Rate Mortgage Loans Serviced	\$178
Less: Unamortized Yield Adjustments	\$2	Weighted Average Servicing Fee	39 bp
Valuation Allowances	\$41	Credit-Card Balances Expected to Pay Off in Grace Period	\$9
Unrealized Gains (Losses)	\$-1		
OTHER ITEMS			
Real Estate Held for Investment	\$2		
Repossessed Assets	\$44		
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	\$5		
Office Premises and Equipment	\$391		
Items Related to Certain Investment Securities			
Unrealized Gains (Losses)	\$-14		
Less: Unamortized Yield Adjustments	\$-15		
Valuation Allowances	\$0		
Other Assets			
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	\$176		
Miscellaneous I	\$1,000		
Miscellaneous II	\$198		
TOTAL ASSETS	\$41,618		

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	\$2,670	\$1,184	\$320	\$14
WAC	2.29%	2.89%	5.54%	
WARM	1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	\$2,752	\$3,594	\$563	\$26
WAC	2.60%	2.76%	5.17%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		\$3,278	\$2,079	\$21
WAC		3.14%	4.32%	
WARM		21 mo	25 mo	
Balances Maturing in 37 or More Months			\$1,861	\$7
WAC			4.55%	
WARM			53 mo	

Total Fixed-Rate, Fixed Maturity Deposits:	\$18,301
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MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	\$143	\$191	\$120
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	\$3,439	\$5,085	\$4,146
Penalty in Months of Forgone Interest	3.33 mo	6.40 mo	6.49 mo
Balances in New Accounts	\$1,393	\$1,175	\$170

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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			WAC
	0 to 3 Months	4 to 36 Months	Over 36 Months	

Balances by Coupon Class:

Under 3.00%	\$2,951	\$550	\$9	2.84%
3.00 to 3.99%	\$23	\$228	\$53	3.44%
4.00 to 4.99%	\$1	\$15	\$126	4.25%
5.00 to 5.99%	\$1	\$25	\$61	5.47%
6.00 to 6.99%	\$3	\$15	\$35	6.34%
7.00 to 7.99%	\$8	\$6	\$12	7.40%
8.00 to 8.99%	\$0	\$0	\$2	8.74%
9.00 and Above	\$0	\$0	\$0	9.01%

WARM	1 mo	15 mo	77 mo	
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Total Fixed-Rate, Fixed-Maturity Borrowings	\$4,126
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MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	\$2,322
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	\$5,000	1.66%	\$218
Money Market Deposit Accounts (MMDAs)	\$2,040	1.67%	\$120
Passbook Accounts	\$3,825	1.00%	\$125
Non-Interest-Bearing Non-Maturity Deposits	\$804		\$170
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	\$142	0.01%	
Escrow for Mortgages Serviced for Others	\$198	0.01%	
Other Escrows	\$32	0.02%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	\$12,040		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	\$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	\$3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	\$0		
Miscellaneous I	\$771		
Miscellaneous II	\$67		

TOTAL LIABILITIES	\$37,628
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MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	\$0
EQUITY CAPITAL	\$3,990

TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	\$41,618
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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	# Firms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		\$11
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		\$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	20	\$264
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	21	\$160
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	7	\$7
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	36	\$1,597
1014	Opt commitment to orig 25- or 30-year FRMs	31	\$2,137
1016	Opt commitment to orig "other" Mortgages	21	\$701
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM Ins, svc retained		\$1
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		\$136
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg Ins, svc retained		\$7
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	9	\$39
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	13	\$238
2036	Commit/sell "other" Mortgage loans, svc retained		\$26
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		\$20
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		\$311
2074	Commit/sell 25- or 30-yr FRM MBS		\$2,701
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		\$1
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg Ins, svc released		\$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		\$38
2134	Commit/sell 25- or 30-yr FRM loans, svc released		\$39
2136	Commit/sell "other" Mortgage loans, svc released		\$0
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		\$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM Ins		\$49
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		\$5
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg Ins		\$3
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	13	\$268
2214	Firm commit/originate 25- or 30-year FRM loans	9	\$60

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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
2216	Firm commit/originate "other" Mortgage loans	8	\$10
3032	Option to sell 10-, 15-, or 20-year FRMs		\$1
3034	Option to sell 25- or 30-year FRMs		\$11
4002	Commit/purchase non-Mortgage financial assets		\$76
5004	IR swap: pay fixed, receive 3-month LIBOR		\$233
8040	Short futures contract on 10-year Treasury note		\$15
9502	Fixed-rate construction loans in process	44	\$473
9512	Adjustable-rate construction loans in process	32	\$1,551

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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		\$3
200	Variable-rate, fixed-maturity CDs	21	\$176
220	Variable-rate FHLB advances	12	\$68
299	Other variable-rate	6	\$387

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # >	Balance	Estimated Market Value After Specified Rate Shock					
			-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	41	\$590	\$602	\$595	\$586	\$567	\$550	\$532
123 - Mortgage Derivatives - M/V estimate	24	\$592	\$594	\$593	\$584	\$563	\$544	\$524
129 - Mortgage-Related Mutual Funds - M/V estimate	8	\$67	\$68	\$67	\$67	\$66	\$66	\$65
280 - FHLB putable advance-M/V estimate		\$77	\$85	\$82	\$79	\$78	\$77	\$77
281 - FHLB convertible advance-M/V estimate	15	\$1,508	\$1,658	\$1,598	\$1,553	\$1,521	\$1,502	\$1,491
282 - FHLB callable advance-M/V estimate		\$54	\$61	\$59	\$57	\$55	\$54	\$54
283 - FHLB periodic floor floating rate advance-M/V Estimates		\$1	\$1	\$1	\$1	\$1	\$1	\$1
290 - Other structured borrowings - M/V estimate		\$51	\$52	\$51	\$51	\$50	\$50	\$50
500 - Other OBS Positions w/o contract code or exceeds 16 positions		\$3,455	\$45	\$20	\$5	\$31	\$64	\$97