Interest Rate Risk Exposure Report

Office of Thrift Supervision
Economic Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR | **Reporting Dockets: 86** | **June 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	5,018	-138	-3 %	11.22 %	+20 bp
+200 bp	5,180	24	0 %	11.39 %	+37 bp
+100 bp	5,230	74	+1 %	11.33 %	+31 bp
0 bp	5,156			11.02 %	
-100 bp	4,911	-245	-5 %	10.43 %	-59 bp

Risk Measure for a Given Rate Shock

	6/30/2003	3/31/2003	6/30/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	11.02 %	10.83 %	11.73 %
Post-shock NPV Ratio	10.43 %	10.30 %	10.61 %
Sensitivity Measure: Decline in NPV Ratio	59 bp	53 bp	112 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Due to the recent abnormally low interest rate environment, OTS has reinterpreted the TB13a sensitivity measure to be based on the more negative outcome of a -100 or a +200 basis point interest rate shock. Furthermore, if neither a -100 nor a +200 basis point change in rates produces a reduction in NPV, the institution is presumed to have a sensitivity measure of zero.

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	7,968	7,815	7,424	7,012	6,625	7,570	103.23	3.48
30-Year Mortgage Securities	196	192	186	178	170	185	103.87	2.58
15-Year Mortgages and MBS	6,997	6,857	6,606	6,320	6,034	6,614	103.67	2.85
Balloon Mortgages and MBS	799	789	773	751	724	760	103.85	1.60
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	152	152	151	150	149	149	101.64	0.35
7 Month to 2 Year Reset Frequency	3,690	3,666	3,640	3,605	3,555	3,534	103.76	0.69
2+ to 5 Year Reset Frequency	3,664	3,595	3,516	3,422	3,315	3,458	103.97	2.06
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	12	12	12	12	12	12	101.60	0.82
2 Month to 5 Year Reset Frequency	298	292	287	282	277	286	102.27	1.84
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	262	259	257	254	252	252	102.96	1.01
Adjustable-Rate, Fully Amortizing	1,738	1,719	1,702	1,685	1,668	1,684	102.09	1.05
Fixed-Rate, Balloon	298	280	264	249	236	260	107.87	6.06
Fixed-Rate, Fully Amortizing	760	720	683	649	617	659	109.13	5.35
Construction and Land Loans								
Adjustable-Rate	2,411	2,406	2,402	2,398	2,394	2,407	99.97	0.19
Fixed-Rate	326	320	314	308	303	326	98.15	1.84
Second-Mortgage Loans and Securities								
Adjustable-Rate	3,458	3,453	3,449	3,444	3,440	3,478	99.29	0.14
Fixed-Rate	261	256	251	247	243	250	102.36	1.89
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	100	99	96	94	91	99	100.00	2.02
Accrued Interest Receivable	128	128	128	128	128	128	100.00	0.00
Advance for Taxes/Insurance	9	9	9	9	9	9	100.00	0.00
Float on Escrows on Owned Mortgages	6	18	37	50	59			-84.35
LESS: Value of Servicing on Mortgages Serviced by Others	-1	-1	-1	-1	-1			-11.08
TOTAL MORTGAGE LOANS AND SECURITIES	**33,534**	**33,039**	**32,188**	**31,249**	**30,302**	**32,119**	**102.86**	**2.04**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	369	368	367	366	365	369	99.59	0.28
Fixed-Rate	257	249	241	234	227	238	104.31	3.18
Consumer Loans								
Adjustable-Rate	2,533	2,530	2,526	2,523	2,520	2,386	106.03	0.14
Fixed-Rate	1,643	1,619	1,596	1,573	1,551	1,577	102.64	1.46
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-29	-29	-29	-28	-28	-29	0.00	1.51
Accrued Interest Receivable	38	38	38	38	38	38	100.00	0.00
TOTAL NONMORTGAGE LOANS	**4,811**	**4,774**	**4,739**	**4,705**	**4,673**	**4,580**	**104.24**	**0.75**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,846	1,846	1,846	1,846	1,846	1,846	100.00	0.00
Equities and All Mutual Funds	218	210	201	192	184	210	100.00	4.00
Zero-Coupon Securities	4	3	3	3	3	3	106.71	3.64
Government and Agency Securities	584	567	552	536	522	532	106.60	2.83
Term Fed Funds, Term Repos	1,595	1,594	1,591	1,589	1,587	1,592	100.08	0.13
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	396	387	379	371	364	374	103.46	2.19
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	968	965	947	918	885	973	99.18	1.07
Structured Securities (Complex)	524	520	512	497	482	519	100.16	1.16
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	39.12
TOTAL CASH, DEPOSITS, AND SECURITIES	**6,133**	**6,091**	**6,030**	**5,954**	**5,873**	**6,049**	**100.70**	**0.85**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	32	32	32	32	32	32	100.00	0.00
Real Estate Held for Investment	4	4	4	4	4	4	100.00	0.00
Investment in Unconsolidated Subsidiaries	7	7	7	6	6	7	100.00	2.29
Office Premises and Equipment	404	404	404	404	404	404	100.00	0.00
TOTAL REAL ASSETS, ETC.	**448**	**448**	**448**	**447**	**447**	**448**	**100.00**	**0.04**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	83	85	108	160	194			-14.92
Adjustable-Rate Servicing	19	20	21	21	21			-4.65
Float on Mortgages Serviced for Others	64	76	100	141	174			-23.57
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**166**	**182**	**229**	**321**	**389**			**-17.39**
OTHER ASSETS								
Purchased and Excess Servicing						182		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,487	1,487	1,487	1,487	1,487	1,487	100.00	0.00
Miscellaneous II						132		
Deposit Intangibles								
Retail CD Intangible	34	41	45	50	54			-13.82
Transaction Account Intangible	175	276	379	478	590			-36.77
MMDA Intangible	76	108	148	181	211			-33.67
Passbook Account Intangible	199	308	414	519	611			-34.84
Non-Interest-Bearing Account Intangible	10	32	53	74	93			-68.14
TOTAL OTHER ASSETS	**1,981**	**2,251**	**2,526**	**2,787**	**3,046**	**1,800**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						44		
TOTAL ASSETS	**47,073**	**46,786**	**46,161**	**45,464**	**44,729**	**45,040**	**104/102*** **	**0.97/1.59*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	11,846	11,788	11,731	11,675	11,619	11,673	100.99	0.49
Fixed-Rate Maturing in 13 Months or More	9,569	9,324	9,088	8,860	8,640	8,771	106.31	2.58
Variable-Rate	244	244	243	243	243	243	100.07	0.05
Demand								
Transaction Accounts	4,336	4,336	4,336	4,336	4,336	4,336	100/94*	0.00/2.50*
MMDAs	2,509	2,509	2,509	2,509	2,509	2,509	100/96*	0.00/1.51*
Passbook Accounts	4,597	4,597	4,597	4,597	4,597	4,597	100/93*	0.00/2.50*
Non-Interest-Bearing Accounts	943	943	943	943	943	943	100/97*	0.00/2.39*
TOTAL DEPOSITS	**34,044**	**33,741**	**33,447**	**33,163**	**32,887**	**33,073**	**102/100***	**0.88/1.73***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	2,850	2,829	2,809	2,789	2,770	2,807	100.78	0.72
Fixed-Rate Maturing in 37 Months or More	483	457	434	412	391	419	109.23	5.37
Variable-Rate	503	503	503	503	503	503	100.00	0.01
TOTAL BORROWINGS	**3,835**	**3,789**	**3,746**	**3,704**	**3,664**	**3,729**	**101.62**	**1.19**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	346	346	346	346	346	346	100.00	0.00
Other Escrow Accounts	111	108	105	102	99	115	93.78	3.11
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,592	1,592	1,592	1,592	1,592	1,592	100.00	0.00
Miscellaneous II	0	0	0	0	0	71		
TOTAL OTHER LIABILITIES	**2,049**	**2,046**	**2,043**	**2,040**	**2,037**	**2,124**	**96.32**	**0.16**
Other Liabilities not Included Above								
Self-Valued	2,065	1,988	1,925	1,874	1,837	1,768	112.45	3.52
Unamortized Yield Adjustments						2		
TOTAL LIABILITIES	**41,994**	**41,564**	**41,160**	**40,780**	**40,424**	**40,696**	**102/100****	**1.00/1.69****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	235	19	-403	-761	-1,079			
ARMs	21	17	9	-4	-21			
Other Mortgages	4	0	-6	-14	-22			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	57	16	-98	-209	-306			
Sell Mortgages and MBS	-449	-70	781	1,533	2,189			
Purchase Non-Mortgage Items	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-22	-6	10	25	38			
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	1	8	13	18			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	-1	0	1	2	2			
Options on Futures	0	0	0	0	0			
Construction LIP	-9	-22	-35	-47	-59			
Self-Valued	-4	-20	-37	-42	-47			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-168**	**-66**	**229**	**496**	**713**			

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NET PORTFOLIO VALUE								
+ ASSETS	47,073	46,786	46,161	45,464	44,729	45,040	104/102***	0.97/1.59***
- LIABILITIES	41,994	41,564	41,160	40,780	40,424	40,696	102/100**	1.00/1.69**
+ OFF-BALANCE-SHEET POSITIONS	-168	-66	229	496	713			
TOTAL NET PORTFOLIO VALUE #	4,911	5,156	5,230	5,180	5,018	4,345	118.68	-3.09

* 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 Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

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

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$112	$3,646	$2,407	$1,082	$323
WARM	347 mo	349 mo	335 mo	313 mo	277 mo
WAC	4.61%	5.58%	6.38%	7.37%	8.65%
Amount of these that is FHA or VA Guaranteed	$0	$4	$59	$106	$13
Securities Backed by Conventional Mortgages	$30	$30	$52	$33	$9
WARM	235 mo	294 mo	230 mo	310 mo	190 mo
Weighted Average Pass-Through Rate	4.20%	5.26%	6.23%	7.23%	8.54%
Securities Backed by FHA or VA Mortgages	$0	$5	$16	$7	$3
WARM	13 mo	359 mo	335 mo	283 mo	163 mo
Weighted Average Pass-Through Rate	2.00%	5.02%	6.06%	7.09%	8.96%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,065	$2,832	$1,654	$676	$206
WAC	4.72%	5.42%	6.42%	7.33%	8.59%
Mortgage Securities	$36	$72	$68	$4	$4
Weighted Average Pass-Through Rate	4.29%	5.13%	6.23%	7.29%	8.50%
WARM (of 15-Year Loans and Securities)	173 mo	169 mo	147 mo	134 mo	137 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$244	$210	$158	$65	$30
WAC	4.56%	5.39%	6.39%	7.33%	8.70%
Mortgage Securities	$38	$11	$4	$0	$0
Weighted Average Pass-Through Rate	4.62%	5.35%	6.04%	7.13%	0.00%
WARM (of Balloon Loans and Securities)	69 mo	89 mo	96 mo	87 mo	86 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$15,129**

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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	$153	$19	$0	$1
WAC	3.99%	4.40%	5.35%	0.00%	6.20%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$149	$3,381	$3,439	$12	$285
Weighted Average Margin	220 bp	300 bp	303 bp	127 bp	194 bp
WAC	5.25%	5.65%	5.91%	4.22%	6.27%
WARM	146 mo	304 mo	330 mo	207 mo	238 mo
Weighted Average Time Until Next Payment Reset	5 mo	11 mo	38 mo	1 mo	15 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$7,438**

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	$5	$5	$10	$0	$1
Weighted Average Distance from Lifetime Cap	161 bp	75 bp	167 bp	10 bp	34 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$11	$8	$13	$0	$25
Weighted Average Distance from Lifetime Cap	297 bp	340 bp	321 bp	0 bp	369 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$98	$3,478	$3,374	$11	$250
Weighted Average Distance from Lifetime Cap	855 bp	682 bp	597 bp	805 bp	650 bp
Balances Without Lifetime Cap	$35	$43	$61	$1	$10
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$36	$3,402	$3,385	$5	$252
Weighted Average Periodic Rate Cap	323 bp	213 bp	282 bp	170 bp	159 bp
Balances Subject to Periodic Rate Floors	$33	$3,207	$3,181	$4	$251
MBS Included in ARM Balances	$44	$226	$50	$11	$18

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$252	$1,684
WARM	75 mo	202 mo
Remaining Term to Full Amortization	242 mo	
Rate Index Code	0	0
Margin	268 bp	269 bp
Reset Frequency	27 mo	29 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$0	$9
Wghted Average Distance to Lifetime Cap	132 bp	97 bp
Fixed-Rate:		
Balances	$260	$659
WARM	111 mo	150 mo
Remaining Term to Full Amortization	331 mo	
WAC	6.80%	7.13%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,407	$326
WARM	19 mo	31 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	84 bp	6.40%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,478	$250
WARM	110 mo	97 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	30 bp	7.12%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$369	$238
WARM	68 mo	47 mo
Margin in Column 1; WAC in Column 2	166 bp	5.59%
Reset Frequency	6 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$2,386	$1,577
WARM	11 mo	54 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,453 bp	9.69%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$143
Fixed Rate		
Remaining WAL <= 5 Years	$94	$682
Remaining WAL 5-10 Years	$3	$50
Remaining WAL Over 10 Years	$0	
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	$97	$875

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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	$839	$7,721	$11,797	$5,189	$1,169
WARM	137 mo	217 mo	272 mo	248 mo	214 mo
Weighted Average Servicing Fee	27 bp	30 bp	31 bp	30 bp	27 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	216 loans
FHA/VA	1 loans
Subserviced by Others	0 loans

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$1,912	$22	Total # of Adjustable-Rate Loans Serviced	24 loans
WARM (in months)	202 mo	250 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	45 bp	40 bp		

Total Balances of Mortgage Loans Serviced for Others **$28,649**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,846		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$210		
Zero-Coupon Securities	$3	2.04%	32 mo
Government & Agency Securities	$532	4.37%	37 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,592	1.15%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$374	3.62%	31 mo
Memo: Complex Securities (from supplemental reporting)	$519		

Total Cash, Deposits, and Securities **$5,076**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$280
Accrued Interest Receivable	$128
Advances for Taxes and Insurance	$9
Less: Unamortized Yield Adjustments	$-19
Valuation Allowances	$182
Unrealized Gains (Losses)	$17

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$22
Accrued Interest Receivable	$38
Less: Unamortized Yield Adjustments	$-1
Valuation Allowances	$51
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$4
Repossessed Assets	$32
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$7
Office Premises and Equipment	$404
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-1
Less: Unamortized Yield Adjustments	$-7
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$182
Miscellaneous I	$1,487
Miscellaneous II	$132
TOTAL ASSETS	**$45,040**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$0
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$1,051
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$130
Mortgage-Related Mututal Funds	$80
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$130
Weighted Average Servicing Fee	19 bp
Adjustable-Rate Mortgage Loans Serviced	$227
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$9

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	$2,978	$1,050	$73	$16
WAC	2.06%	4.26%	5.86%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$3,767	$3,579	$226	$25
WAC	1.95%	3.81%	7.14%	
WARM	7 mo	9 mo	9 mo	
Balances Maturing in 13 to 36 Months		$4,482	$1,691	$16
WAC		3.41%	5.87%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$2,599	$7
WAC			4.57%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$20,444**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,233	$935	$37
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$4,291	$5,375	$3,761
Penalty in Months of Forgone Interest	3.02 mo	6.07 mo	6.27 mo
Balances in New Accounts	$416	$364	$227

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%	$1,835	$530	$29	1.62%
3.00 to 3.99%	$23	$39	$98	3.57%
4.00 to 4.99%	$21	$78	$68	4.53%
5.00 to 5.99%	$3	$155	$153	5.45%
6.00 to 6.99%	$4	$63	$60	6.46%
7.00 to 7.99%	$8	$46	$9	7.16%
8.00 to 8.99%	$0	$4	$0	8.63%
9.00 and Above	$0	$0	$0	9.01%
WARM	1 mo	25 mo	76 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$3,226**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$2,514
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	$4,336	1.54%	$461
Money Market Deposit Accounts (MMDAs)	$2,509	1.29%	$99
Passbook Accounts	$4,597	1.02%	$131
Non-Interest-Bearing Non-Maturity Deposits	$943		$39
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$176	0.01%	
Escrow for Mortgages Serviced for Others	$170	0.01%	
Other Escrows	$115	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$12,846		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,592		
Miscellaneous II	$71		
TOTAL LIABILITIES	**$40,696**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0		
EQUITY CAPITAL	$4,344		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$45,040**		

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		$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	25	$659
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	18	$140
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	14	$217
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	43	$2,428
1014	Opt commitment to orig 25- or 30-year FRMs	36	$4,663
1016	Opt commitment to orig "other" Mortgages	24	$202
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$2
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
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		$314
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	15	$1,157
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	15	$996
2036	Commit/sell "other" Mortgage loans, svc retained		$1
2054	Commit/purchase 25- to 30-year FRM MBS		$1,303
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$1,471
2074	Commit/sell 25- or 30-yr FRM MBS		$7,356
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$8
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$23
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$21
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$0
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$36
2134	Commit/sell 25- or 30-yr FRM loans, svc released	6	$153
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 lns	7	$51

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
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		$5
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	15	$50
2214	Firm commit/originate 25- or 30-year FRM loans	10	$62
2216	Firm commit/originate "other" Mortgage loans	12	$136
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$21
3034	Option to sell 25- or 30-year FRMs		$70
4002	Commit/purchase non-Mortgage financial assets	6	$51
5004	IR swap: pay fixed, receive 3-month LIBOR		$215
8040	Short futures contract on 10-year Treasury note		$11
9502	Fixed-rate construction loans in process	54	$295
9512	Adjustable-rate construction loans in process	39	$1,104