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: 276** | **June 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	2,114	-517	-20 %	14.64 %	-266 bp
+200 bp	2,316	-315	-12 %	15.74 %	-157 bp
+100 bp	2,497	-134	-5 %	16.67 %	-64 bp
0 bp	2,631			17.30 %	
-100 bp	2,663	32	+1 %	17.37 %	+7 bp
-200 bp	2,633	2	0 %	17.10 %	-21 bp

Risk Measure for a Given Rate Shock

	06/30/2005	03/31/2005	06/30/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	17.30 %	17.42 %	16.38 %
Post-shock NPV Ratio	15.74 %	15.69 %	14.68 %
Sensitivity Measure: Decline in NPV Ratio	157 bp	173 bp	171 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Effective with the March 2005 cycle, the Sensitivity Measure is once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 basis point increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. As a result of this change, the results for March and June 2005 may not be comparable to those from previous quarters.
In the event that neither a -200 nor a +200 basis point change in rates produces a reduction in the NPV ratio, the institution is assigned a Sensitivity Measure of zero.

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June 2005
Data as of: 09/15/2005

Amounts in Millions

	-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	1,219	1,208	1,192	1,150	1,097	1,043	1,157	103.06	2.45
30-Year Mortgage Securities	154	153	149	142	135	129	147	100.85	3.59
15-Year Mortgages and MBS	2,668	2,642	2,581	2,495	2,399	2,301	2,525	102.22	2.84
Balloon Mortgages and MBS	972	959	942	921	895	866	937	100.56	2.01
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	191	191	191	190	189	187	188	101.29	0.29
7 Month to 2 Year Reset Frequency	1,013	1,006	998	984	966	944	991	100.72	1.10
2+ to 5 Year Reset Frequency	909	896	880	859	836	810	866	101.59	2.08
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	49	49	49	48	48	47	48	101.74	0.78
2 Month to 5 Year Reset Frequency	445	439	433	427	418	408	432	100.26	1.48
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	102	101	100	99	98	97	100	99.51	0.97
Adjustable-Rate, Fully Amortizing	548	543	538	533	528	523	544	98.94	0.94
Fixed-Rate, Balloon	230	222	215	208	201	195	209	103.14	3.36
Fixed-Rate, Fully Amortizing	486	462	441	422	404	387	422	104.55	4.63
Construction and Land Loans									
Adjustable-Rate	306	305	304	303	303	302	305	99.83	0.26
Fixed-Rate	275	269	264	259	254	249	271	97.38	2.01
Second-Mortgage Loans and Securities									
Adjustable-Rate	391	391	390	390	389	389	389	100.27	0.15
Fixed-Rate	268	262	257	253	248	244	256	100.52	1.91
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	14	13	13	13	12	12	13	100.00	2.38
Accrued Interest Receivable	42	42	42	42	42	42	42	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	3	6	8	10	12			-40.89
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0	0			277.40
TOTAL MORTGAGE LOANS AND SECURITIES	**10,285**	**10,160**	**9,987**	**9,747**	**9,474**	**9,187**	**9,843**	**101.46**	**2.07**

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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	198	198	197	197	196	196	198	99.76	0.25
Fixed-Rate	283	275	268	260	253	247	263	101.77	2.78
Consumer Loans									
Adjustable-Rate	55	55	55	55	55	55	55	100.22	0.11
Fixed-Rate	451	445	438	432	426	420	439	99.89	1.44
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-8	-8	-8	-8	-8	-7	-8	0.00	1.36
Accrued Interest Receivable	10	10	10	10	10	10	10	100.00	0.00
TOTAL NONMORTGAGE LOANS	**990**	**975**	**960**	**946**	**933**	**920**	**956**	**100.40**	**1.48**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	476	476	476	476	476	476	476	100.00	0.00
Equities and All Mutual Funds	330	324	317	309	300	291	317	100.00	2.28
Zero-Coupon Securities	10	10	9	9	9	9	9	104.20	3.59
Government and Agency Securities	437	425	413	402	392	382	410	100.86	2.72
Term Fed Funds, Term Repos	824	820	816	813	809	806	819	99.67	0.45
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	231	224	217	210	204	199	213	101.62	3.05
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	252	252	248	240	231	223	251	99.02	2.44
Structured Securities (Complex)	733	729	722	698	672	645	725	99.60	2.16
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**3,293**	**3,259**	**3,219**	**3,157**	**3,093**	**3,030**	**3,220**	**99.98**	**1.58**

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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	4	4	4	4	3	3	4	100.00	4.04
Office Premises and Equipment	268	268	268	268	268	268	268	100.00	0.00
TOTAL REAL ASSETS, ETC.	**303**	**303**	**303**	**303**	**302**	**302**	**303**	**100.00**	**0.05**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	6	8	10	11	11	11			-15.75
Adjustable-Rate Servicing	1	1	1	1	1	1			-2.87
Float on Mortgages Serviced for Others	4	5	6	7	8	8			-15.46
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**11**	**14**	**17**	**19**	**20**	**20**			**-14.84**
OTHER ASSETS									
Purchased and Excess Servicing							13		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	293	293	293	293	293	293	293	100.00	0.00
Miscellaneous II							80		
Deposit Intangibles									
Retail CD Intangible	1	2	4	6	7	9			-41.11
Transaction Account Intangible	59	89	118	146	170	193			-23.92
MMDA Intangible	45	59	72	86	99	112			-18.32
Passbook Account Intangible	103	145	188	224	259	293			-20.97
Non-Interest-Bearing Account Intangible	15	30	43	56	68	80			-30.53
TOTAL OTHER ASSETS	**516**	**618**	**718**	**810**	**897**	**980**	**386**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-3		
TOTAL ASSETS	**15,397**	**15,329**	**15,204**	**14,982**	**14,719**	**14,439**	**14,705**	**103/101*** **	**1.14/1.82*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	4,179	4,160	4,141	4,122	4,104	4,086	4,153	99.70	0.45
Fixed-Rate Maturing in 13 Months or More	2,381	2,325	2,271	2,219	2,168	2,120	2,278	99.70	2.34
Variable-Rate	107	107	107	107	107	106	107	100.00	0.17
Demand									
Transaction Accounts	1,193	1,193	1,193	1,193	1,193	1,193	1,193	100/90*	0.00/2.64*
MMDAs	1,093	1,093	1,093	1,093	1,093	1,093	1,093	100/93*	0.00/1.30*
Passbook Accounts	1,824	1,824	1,824	1,824	1,824	1,824	1,824	100/90*	0.00/2.41*
Non-Interest-Bearing Accounts	600	600	600	600	600	600	600	100/93*	0.00/2.37*
TOTAL DEPOSITS	**11,377**	**11,302**	**11,229**	**11,158**	**11,089**	**11,022**	**11,248**	**100/96***	**0.64/1.56***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	613	608	602	596	591	585	603	99.80	0.94
Fixed-Rate Maturing in 37 Months or More	225	213	202	192	183	174	199	101.79	5.16
Variable-Rate	96	96	96	96	96	96	95	100.86	0.04
TOTAL BORROWINGS	**934**	**916**	**900**	**884**	**869**	**855**	**896**	**100.35**	**1.79**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	44	44	44	44	44	44	44	100.00	0.00
Other Escrow Accounts	15	15	14	14	13	13	16	88.43	2.96
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	135	135	135	135	135	135	135	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	39		
TOTAL OTHER LIABILITIES	**195**	**194**	**194**	**194**	**193**	**193**	**234**	**82.73**	**0.22**
Other Liabilities not Included Above									
Self-Valued	267	258	251	245	241	238	241	104.53	2.66
Unamortized Yield Adjustments							1		
TOTAL LIABILITIES	**12,772**	**12,670**	**12,574**	**12,480**	**12,392**	**12,308**	**12,620**	**100/96****	**0.76/1.57****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	5	4	2	-3	-9	-14			
ARMs	1	1	1	0	0	-1			
Other Mortgages	2	1	0	-1	-3	-5			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	3	2	1	-1	-3	-6			
Sell Mortgages and MBS	-3	-2	0	4	8	13			
Purchase Non-Mortgage Items	0	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0	0			
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	0	1	1	2			
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	0	-1	-2	-3	-5	-6			
Self-Valued	0	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**7**	**5**	**0**	**-5**	**-10**	**-17**			

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	15,397	15,329	15,204	14,982	14,719	14,439	14,705	103/101***	1.14/1.82***
MINUS TOTAL LIABILITIES	12,772	12,670	12,574	12,480	12,392	12,308	12,620	100/96**	0.76/1.57**
PLUS OFF-BALANCE-SHEET POSITIONS	7	5	0	-5	-10	-17			
TOTAL NET PORTFOLIO VALUE #	2,633	2,663	2,631	2,497	2,316	2,114	2,084	126.22	3.15

* 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	$18	$390	$462	$186	$100
WARM	281 mo	323 mo	321 mo	290 mo	247 mo
WAC	4.42%	5.63%	6.36%	7.35%	9.05%
Amount of these that is FHA or VA Guaranteed	$0	$1	$3	$2	$2
Securities Backed by Conventional Mortgages	$46	$47	$15	$6	$3
WARM	260 mo	272 mo	275 mo	240 mo	126 mo
Weighted Average Pass-Through Rate	4.10%	5.16%	6.14%	7.16%	9.22%
Securities Backed by FHA or VA Mortgages	$1	$14	$8	$5	$2
WARM	329 mo	325 mo	289 mo	259 mo	182 mo
Weighted Average Pass-Through Rate	4.15%	5.12%	6.18%	7.13%	8.82%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$206	$801	$652	$371	$186
WAC	4.67%	5.46%	6.39%	7.32%	8.78%
Mortgage Securities	$163	$115	$23	$6	$2
Weighted Average Pass-Through Rate	4.16%	5.19%	6.15%	7.21%	8.43%
WARM (of 15-Year Loans and Securities)	135 mo	155 mo	151 mo	127 mo	109 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$67	$288	$261	$120	$44
WAC	4.66%	5.49%	6.38%	7.30%	8.79%
Mortgage Securities	$117	$32	$8	$1	$0
Weighted Average Pass-Through Rate	4.07%	5.22%	6.22%	7.49%	9.20%
WARM (of Balloon Loans and Securities)	73 mo	90 mo	77 mo	56 mo	47 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$4,766**

AGGREGATE SCHEDULE CMR REPORT

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	$2	$14	$7	$0	$10
WAC	2.62%	4.45%	5.57%	5.85%	4.75%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$187	$977	$859	$47	$423
Weighted Average Margin	192 bp	245 bp	268 bp	182 bp	229 bp
WAC	5.61%	5.17%	5.47%	4.51%	5.53%
WARM	185 mo	259 mo	302 mo	230 mo	263 mo
Weighted Average Time Until Next Payment Reset	2 mo	10 mo	38 mo	4 mo	15 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$2,525**

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	$2	$22	$4	$0	$3
Weighted Average Distance from Lifetime Cap	118 bp	176 bp	172 bp	150 bp	179 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$12	$74	$44	$5	$35
Weighted Average Distance from Lifetime Cap	328 bp	321 bp	356 bp	392 bp	376 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$146	$876	$782	$40	$339
Weighted Average Distance from Lifetime Cap	858 bp	631 bp	608 bp	802 bp	638 bp
Balances Without Lifetime Cap	$27	$19	$36	$3	$55
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$60	$899	$759	$11	$320
Weighted Average Periodic Rate Cap	129 bp	158 bp	207 bp	131 bp	177 bp
Balances Subject to Periodic Rate Floors	$41	$775	$672	$3	$271
MBS Included in ARM Balances	$70	$337	$123	$27	$43

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$100	$544
WARM	77 mo	191 mo
Remaining Term to Full Amortization	257 mo	
Rate Index Code	0	0
Margin	191 bp	226 bp
Reset Frequency	27 mo	27 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$3	$15
Wghted Average Distance to Lifetime Cap	36 bp	49 bp
Fixed-Rate:		
Balances	$209	$422
WARM	52 mo	128 mo
Remaining Term to Full Amortization	233 mo	
WAC	6.66%	6.93%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$305	$271
WARM	27 mo	30 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	143 bp	6.50%
Reset Frequency	7 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$389	$256
WARM	143 mo	105 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	65 bp	6.67%
Reset Frequency	4 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$198	$263
WARM	53 mo	40 mo
Margin in Column 1; WAC in Column 2	137 bp	6.90%
Reset Frequency	7 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$55	$439
WARM	25 mo	48 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	400 bp	7.94%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$23	$55
Fixed Rate		
Remaining WAL <= 5 Years	$28	$108
Remaining WAL 5-10 Years	$28	$6
Remaining WAL Over 10 Years	$3	
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	$82	$169

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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	$227	$840	$485	$99	$39
WARM	171 mo	230 mo	280 mo	247 mo	189 mo
Weighted Average Servicing Fee	27 bp	26 bp	26 bp	27 bp	31 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	17 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	$90	$3	Total # of Adjustable-Rate Loans Serviced	0 loans
WARM (in months)	105 mo	126 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	49 bp	53 bp		

Total Balances of Mortgage Loans Serviced for Others	**$1,782**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$476		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$317		
Zero-Coupon Securities	$9	4.19%	43 mo
Government & Agency Securities	$410	3.57%	37 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$819	3.01%	6 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$213	4.50%	44 mo
Memo: Complex Securities (from supplemental reporting)	$725		

Total Cash, Deposits, and Securities	**$2,969**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets < $100 Mil
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$67
Accrued Interest Receivable	$42
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$6
Valuation Allowances	$54
Unrealized Gains (Losses)	$-2

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$9
Accrued Interest Receivable	$10
Less: Unamortized Yield Adjustments	$-3
Valuation Allowances	$17
Unrealized Gains (Losses)	$1

OTHER ITEMS

Real Estate Held for Investment	$7
Repossessed Assets	$24
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$4
Office Premises and Equipment	$268
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$0
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$13
Miscellaneous I	$293
Miscellaneous II	$80
TOTAL ASSETS	**$14,705**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$5
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$17
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$107
Mortgage-Related Mututal Funds	$211
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$75
Weighted Average Servicing Fee	32 bp
Adjustable-Rate Mortgage Loans Serviced	$80
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$7

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$1,028	$347	$54	$5
WAC	2.26%	2.57%	5.60%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,634	$947	$144	$6
WAC	2.81%	2.66%	5.41%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$1,172	$567	$3
WAC		3.23%	4.23%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$539	$1
WAC			4.05%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$6,431**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$43	$62	$12
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,281	$2,088	$1,057
Penalty in Months of Forgone Interest	3.09 mo	5.36 mo	5.19 mo
Balances in New Accounts	$190	$133	$50

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%	$53	$104	$9	2.57%
3.00 to 3.99%	$132	$180	$56	3.47%
4.00 to 4.99%	$2	$74	$75	4.40%
5.00 to 5.99%	$4	$34	$42	5.51%
6.00 to 6.99%	$5	$9	$13	6.42%
7.00 to 7.99%	$1	$4	$4	7.34%
8.00 to 8.99%	$0	$0	$0	8.47%
9.00 and Above	$0	$0	$0	12.00%
WARM	2 mo	17 mo	74 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$802**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$442
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	$1,193	0.84%	$35
Money Market Deposit Accounts (MMDAs)	$1,093	1.61%	$42
Passbook Accounts	$1,824	1.13%	$34
Non-Interest-Bearing Non-Maturity Deposits	$600		$14
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$36	0.11%	
Escrow for Mortgages Serviced for Others	$8	0.08%	
Other Escrows	$16	0.10%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$4,770		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$135		
Miscellaneous II	$39		
TOTAL LIABILITIES	**$12,620**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$2,086
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$14,706**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$4
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	7	$5
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	17	$7
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	18	$16
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	8	$3
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	76	$49
1014	Opt commitment to orig 25- or 30-year FRMs	47	$83
1016	Opt commitment to orig "other" Mortgages	61	$60
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		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$2
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$0
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	8	$2
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	10	$7
2036	Commit/sell "other" Mortgage loans, svc retained		$4
2116	Commit/purchase "other" Mortgage loans, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$8
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	8	$5
2134	Commit/sell 25- or 30-yr FRM loans, svc released	22	$54
2136	Commit/sell "other" Mortgage loans, svc released		$16
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		$1
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$2
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	22	$6
2214	Firm commit/originate 25- or 30-year FRM loans	12	$8

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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
2216	Firm commit/originate "other" Mortgage loans	16	$33
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$2
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$12
3036	Option to sell "other" Mortgages		$1
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$0
4002	Commit/purchase non-Mortgage financial assets	14	$12
4022	Commit/sell non-Mortgage financial assets		$2
9502	Fixed-rate construction loans in process	100	$120
9512	Adjustable-rate construction loans in process	42	$63

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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		$10
125	Multi/nonres mtg loans; fixed-rate, Balloon		$6
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$7
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	52	$107
220	Variable-rate FHLB advances	26	$78
299	Other variable-rate	10	$16
300	Govt. & agency securities, fixed-coupon securities		$6
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	129	$725	$733	$729	$722	$698	$672	$645
123 - Mortgage Derivatives - M/V estimate	66	$251	$252	$252	$248	$240	$231	$223
129 - Mortgage-Related Mutual Funds - M/V estimate	24	$126	$127	$126	$126	$124	$122	$120
280 - FHLB putable advance-M/V estimate	20	$95	$105	$101	$98	$96	$95	$94
281 - FHLB convertible advance-M/V estimate	23	$103	$114	$110	$107	$105	$103	$103
282 - FHLB callable advance-M/V estimate		$3	$4	$4	$3	$3	$3	$3
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	7	$39	$43	$42	$41	$39	$39	$38