Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Midwest

All Reporting CMR | **Reporting Dockets: 211** | **September 2002**

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	11,643	16	0 %	9.62 %	+31 bp
+200 bp	12,068	441	+4 %	9.84 %	+53 bp
+100 bp	12,090	462	+4 %	9.75 %	+44 bp
0 bp	11,627			9.31 %	
-100 bp	10,942	-686	-6 %	8.71 %	-60 bp

Risk Measure for a Given Rate Shock

	9/30/2002	6/30/2002	9/30/2001
Pre-shock NPV Ratio: NPV as % of PV Assets	9.31 %	10.32 %	10.50 %
Post-shock NPV Ratio	8.71 %	9.94 %	9.77 %
Sensitivity Measure: Decline in NPV Ratio	60 bp	37 bp	73 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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(Dollar Amount in Millions)

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	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS									
MORTGAGE LOANS AND SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans and MBS									
30-Year Mortgage Loans	12,845	12,619	12,222	11,713	11,183	11,965	12,619	105.46	2.5
30-Year Mortgage Securities	5,465	5,386	5,298	5,183	5,001	5,023	5,386	107.23	1.6
15-Year Mortgages and MBS	10,465	10,299	10,014	9,652	9,280	9,858	10,299	104.47	2.2
Balloon Mortgages and MBS	2,498	2,470	2,437	2,391	2,332	2,381	2,470	103.72	1.2
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	1,325	1,319	1,314	1,309	1,301	1,324	1,319	99.62	0.4
7 Month to 2 Year Reset Frequency	7,067	6,996	6,932	6,865	6,779	6,792	6,996	103.00	1.0
2+ Month to 5 Year Reset Frequency	7,609	7,461	7,300	7,120	6,917	7,298	7,461	102.23	2.1
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	4,836	4,783	4,743	4,703	4,662	4,760	4,783	100.48	1.0
2 Month to 5 Year Reset Frequency	2,905	2,857	2,809	2,761	2,708	2,798	2,857	102.13	1.7
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	3,684	3,646	3,604	3,559	3,516	3,635	3,646	100.29	1.1
Adjustable-Rate, Fully Amortizing	3,301	3,267	3,232	3,194	3,155	3,211	3,267	101.71	1.0
Fixed-Rate, Balloon	2,116	2,046	1,979	1,916	1,855	1,903	2,046	107.52	3.3
Fixed-Rate, Fully Amortizing	2,009	1,946	1,887	1,830	1,777	1,841	1,946	105.69	3.1
Construction and Land Loans									
Adjustable-Rate	6,581	6,547	6,515	6,483	6,451	6,508	6,547	100.60	0.5
Fixed-Rate	1,465	1,440	1,416	1,394	1,372	1,443	1,440	99.77	1.7
Second-Mortgage Loans and Securities									
Adjustable-Rate	3,628	3,622	3,616	3,611	3,606	3,635	3,622	99.65	0.2
Fixed-Rate	5,025	4,922	4,823	4,728	4,637	4,750	4,922	103.61	2.1
Other Assets Related to Mortgage Loans and Securities									
Nonperforming Mortgage Loans	-31	-31	-31	-31	-31	-31	-31	0.00	0.2
Accrued Interest Receivable	478	478	478	478	478	478	478	100.00	0.0
Advance for Taxes/Insurance	7	7	7	7	7	7	7	100.00	0.0
Float on Escrows on Owned Mortgages	13	41	89	133	169		41		-92.1
LESS: Value of Servicing on Mortgages Serviced by Others	-11	-11	-10	-10	-11		-11		4.0
TOTAL MORTGAGE LOANS AND SECURITIES	**83,302**	**82,132**	**80,695**	**79,009**	**77,167**	**79,582**	**82,132**	**103.20**	**1.6**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	3,451	3,430	3,408	3,388	3,368	3,453	3,430	99.32	0.6
Fixed-Rate	1,945	1,899	1,855	1,813	1,772	1,717	1,899	110.60	2.4
Consumer Loans									
Adjustable-Rate	7,545	7,537	7,529	7,523	7,516	7,584	7,537	99.37	0.1
Fixed-Rate	6,024	5,930	5,838	5,749	5,663	5,793	5,930	102.36	1.6
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-211	-209	-208	-207	-205	-209	-209	0.00	0.7
Accrued Interest Receivable	102	102	102	102	102	102	102	100.00	0.0
TOTAL NONMORTGAGE LOANS	**18,856**	**18,688**	**18,525**	**18,368**	**18,215**	**18,440**	**18,688**	**101.34**	**0.9**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,015	3,015	3,015	3,015	3,015	3,015	3,015	100.00	0.0
Equities and All Mutual Funds	510	487	461	438	416	487	487	100.00	5.1
Zero-Coupon Securities	175	170	165	160	156	156	170	108.69	2.9
Government and Agency Securities	2,762	2,663	2,569	2,482	2,400	2,450	2,663	108.66	3.6
Term Fed Funds, Term Repos	2,184	2,181	2,177	2,174	2,170	2,178	2,181	100.12	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	607	587	569	552	536	601	587	97.67	3.2
Mortgage-Derivative Securities									
Valued by OTS	3	3	3	3	3	3	3	100.00	1.0
Valued by Institution	5,774	5,768	5,734	5,615	5,474	5,730	5,768	100.66	0.3
Structured Securities (Complex)	1,946	1,900	1,837	1,774	1,709	1,854	1,900	102.50	2.9
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	1.3
TOTAL CASH, DEPOSITS, AND SECURITIES	**16,976**	**16,772**	**16,531**	**16,213**	**15,879**	**16,474**	**16,772**	**101.81**	**1.3**

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	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	145	145	145	145	145	145	145	100.00	0.0
Real Estate Held for Investment	101	101	101	101	101	101	101	100.00	0.0
Investment in Unconsolidated Subsidiaries	10	11	10	9	9	11	11	100.00	1.4
Office Premises and Equipment	1,313	1,313	1,313	1,313	1,313	1,313	1,313	100.00	0.0
TOTAL REAL ASSETS, ETC.	**1,569**	**1,569**	**1,569**	**1,568**	**1,567**	**1,569**	**1,569**	**100.00**	**0.0**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	312	363	520	667	740		363		-28.6
Adjustable-Rate Servicing	41	44	45	45	45		44		-4.8
Float on Mortgages Serviced for Others	205	253	349	445	514		253		-28.6
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**558**	**660**	**915**	**1,158**	**1,299**		**660**		**-27.0**
OTHER ASSETS									
Purchased and Excess Servicing						631			
Margin Account	0	0	0	0	0	0	0	0.00	0.0
Miscellaneous I	2,998	2,998	2,998	2,998	2,998	2,998	2,998	100.00	0.0
Miscellaneous II						747			
Deposit Intangibles									
Retail CD Intangible	11	21	30	40	48		21		-47.1
Transaction Account Intangible	445	638	833	1,035	1,216		638		-30.4
MMDA Intangible	509	713	917	1,077	1,239		713		-28.6
Passbook Account Intangible	347	480	616	756	870		480		-28.0
Non-Interest-Bearing Account Intangible	109	220	325	425	521		220		-49.1
TOTAL OTHER ASSETS	**4,419**	**5,070**	**5,719**	**6,331**	**6,892**	**4,376**	**5,070**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments						1,000			
TOTAL ASSETS	**125,680**	**124,891**	**123,953**	**122,646**	**121,019**	**121,442**	**124,891**	**103/101*** **	**0.7/1.2*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	25,855	25,732	25,611	25,491	25,372	25,478	25,732	101.00	0.5
Fixed-Rate Maturing in 13 Months or More	14,393	14,045	13,709	13,384	13,071	13,318	14,045	105.46	2.4
Variable-Rate	848	847	846	845	844	838	847	101.11	0.1
Demand									
Transaction Accounts	8,432	8,432	8,432	8,432	8,432	8,432	8,432	100/92*	0.0/2.5*
MMDAs	13,922	13,922	13,922	13,922	13,922	13,922	13,922	100/95*	0.0/1.5*
Passbook Accounts	6,085	6,085	6,085	6,085	6,085	6,085	6,085	100/92*	0.0/2.4*
Non-Interest-Bearing Accounts	4,746	4,746	4,746	4,746	4,746	4,746	4,746	100/95*	0.0/2.4*
TOTAL DEPOSITS	**74,282**	**73,810**	**73,351**	**72,905**	**72,472**	**72,819**	**73,810**	**101/99***	**0.6/1.6***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	17,492	17,441	17,391	17,341	17,293	17,330	17,441	100.64	0.3
Fixed-Rate Maturing in 37 Months or More	1,763	1,678	1,598	1,523	1,454	1,529	1,678	109.77	4.9
Variable-Rate	3,026	3,024	3,023	3,022	3,020	3,000	3,024	100.82	0.0
TOTAL BORROWINGS	**22,281**	**22,143**	**22,012**	**21,887**	**21,767**	**21,859**	**22,143**	**101.30**	**0.6**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	1,328	1,328	1,328	1,328	1,328	1,328	1,328	100.00	0.0
Other Escrow Accounts	217	211	204	198	193	228	211	92.31	3.1
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.0
Miscellaneous I	2,840	2,840	2,840	2,840	2,840	2,840	2,840	100.00	0.0
Miscellaneous II	0	0	0	0	0	496			
TOTAL OTHER LIABILITIES	**4,385**	**4,378**	**4,372**	**4,366**	**4,361**	**4,892**	**4,378**	**89.50**	**0.1**
Other Liabilities not Included Above									
Self-Valued	13,343	12,834	12,407	12,052	11,761	11,666	12,834	110.01	3.6
Unamortized Yield Adjustments						-240			
TOTAL LIABILITIES	**114,291**	**113,166**	**112,142**	**111,210**	**110,360**	**110,996**	**113,166**	**102/100****	**0.9/1.6****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	223	77	-175	-415	-628		77		
ARMs	11	3	-6	-17	-32		3		
Other Mortgages	10	0	-15	-34	-53		0		
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	52	21	-26	-72	-116		21		
Sell Mortgages and MBS	-315	77	594	1,059	1,468		77		
Purchase Non-Mortgage Items	0	0	0	0	0		0		
Sell Non-Mortgage Items	0	0	0	0	0		0		
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating	-464	-276	-75	114	292		-276		
Pay Floating, Receive Fixed	3	2	1	0	-1		2		
Basis Swaps	0	0	0	0	0		0		
Swaptions	0	0	3	32	95		0		
OTHER DERIVATIVES									
Options on Mortgages and MBS	0	1	5	11	16		1		
Interest-Rate Caps	0	0	0	0	0		0		
Interest-Rate Floors	43	22	11	6	4		22		
Futures	-1	0	1	2	3		0		
Options on Futures	0	0	0	0	0		0		
Construction LIP	-16	-33	-49	-63	-77		-33		
Self-Valued	8	9	10	11	12		9		
TOTAL OFF-BALANCE-SHEET POSITIONS	**-448**	**-98**	**279**	**633**	**985**		**-98**		

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	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
NET PORTFOLIO VALUE									
+ ASSETS	125,680	124,891	123,953	122,646	121,019	121,442	124,891	103/101***	0.7/1.2***
- LIABILITIES	114,291	113,166	112,142	111,210	110,360	110,996	113,166	102/100**	0.9/1.6**
+ OFF-BALANCE-SHEET POSITIONS	-448	-98	279	633	985		-98		
TOTAL NET PORTFOLIO VALUE	10,942	11,627	12,090	12,068	11,643	10,446	11,627	111.31	-4.9

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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

	Coupon				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$4,315	$2,781	$2,421	$1,397	$1,052
WARM	340 mo	316 mo	206 mo	162 mo	136 mo
WAC	6.48%	7.28%	8.42%	9.29%	10.60%
Amount of these that is FHA or VA Guaranteed	$434	$130	$1,790	$1,203	$955
Securities Backed by Conventional Mortgages	$535	$256	$1,923	$221	$48
WARM	308 mo	280 mo	312 mo	217 mo	149 mo
Weighted Average Pass-Through Rate	6.12%	7.22%	8.15%	9.14%	10.30%
Securities Backed by FHA or VA Mortgages	$242	$200	$501	$739	$359
WARM	292 mo	282 mo	237 mo	199 mo	165 mo
Weighted Average Pass-Through Rate	6.16%	7.30%	8.15%	9.15%	10.57%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$4,829	$2,106	$676	$204	$95
WAC	6.27%	7.33%	8.31%	9.27%	10.65%
Mortgage Securities	$1,389	$496	$61	$2	$0
Weighted Average Pass-Through Rate	6.02%	7.27%	8.07%	9.15%	10.79%
WARM (of 15-Year Loans and Securities)	153 mo	138 mo	117 mo	112 mo	118 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$942	$640	$224	$67	$22
WAC	6.24%	7.35%	8.33%	9.27%	10.59%
Mortgage Securities	$477	$9	$0	$0	$0
Weighted Average Pass-Through Rate	5.68%	7.09%	0.00%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	70 mo	58 mo	61 mo	58 mo	55 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$29,227**

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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	$100	$447	$306	$2	$44
WAC	5.66%	6.02%	6.81%	3.76%	5.98%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,224	$6,345	$6,992	$4,758	$2,753
Weighted Average Margin	745 bp	580 bp	330 bp	131 bp	3,756 bp
WAC	5.72%	6.27%	6.04%	5.23%	6.44%
WARM	220 mo	283 mo	328 mo	211 mo	257 mo
Weighted Average Time Until Next Payment Reset	4 mo	10 mo	38 mo	3 mo	17 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$22,971**

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	$2	$12	$8	$0	$3
Weighted Average Distance from Lifetime Cap	198 bp	161 bp	158 bp	200 bp	160 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$123	$424	$154	$18	$391
Weighted Average Distance from Lifetime Cap	312 bp	349 bp	341 bp	347 bp	348 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$820	$6,116	$7,006	$2,280	$2,317
Weighted Average Distance from Lifetime Cap	674 bp	603 bp	572 bp	689 bp	610 bp
Balances Without Lifetime Cap	$379	$239	$130	$2,462	$86
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$643	$6,036	$5,106	$37	$2,273
Weighted Average Periodic Rate Cap	162 bp	175 bp	203 bp	188 bp	190 bp
Balances Subject to Periodic Rate Floors	$466	$5,419	$4,513	$25	$2,096
MBS Included in ARM Balances	$328	$1,711	$1,334	$4,563	$348

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,635	$3,211
WARM	69 mo	156 mo
Remaining Term to Full Amortization	254 mo	
Rate Index Code	0	0
Margin	252 bp	368 bp
Reset Frequency	15 mo	26 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$507	$393
Wghted Average Distance to Lifetime Cap	124 bp	84 bp
Fixed-Rate:		
Balances	$1,903	$1,841
WARM	50 mo	83 mo
Remaining Term to Full Amortization	235 mo	
WAC	7.52%	7.69%

CONSTRUCTION AND LAND	Adjustable Rate	Fixed Rate
Balances	$6,508	$1,443
WARM	20 mo	26 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	192 bp	7.36%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,635	$4,750
WARM	166 mo	120 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	97 bp	8.39%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,453	$1,717
WARM	28 mo	33 mo
Margin in Column 1; WAC in Column 2	171 bp	9.14%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$7,584	$5,793
WARM	56 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	522 bp	7.95%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$75	$868
Fixed Rate		
Remaining WAL <= 5 Years	$1,084	$3,412
Remaining WAL 5-10 Years	$32	$220
Remaining WAL Over 10 Years	$32	
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	$1	$6
WAC	7.16%	0.02%
Principal-Only MBS	$2	$0
WAC	8.72%	0.00%
Total Mortgage-Derivative Securities - Book Value	$1,228	$4,506

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$28,758	$23,051	$16,175	$5,336	$3,728
WARM	250 mo	282 mo	273 mo	191 mo	168 mo
Weighted Average Servicing Fee	27 bp	29 bp	46 bp	44 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	481 loans				
FHA/VA	544 loans				
Subserviced by Others	133 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$4,670	$359	Total # of Adjustable-Rate Loans Serviced	50 loans
WARM (in months)	295 mo	207 mo	Number of These Subserviced by Others	7 loans
Weighted Average Servicing Fee	37 bp	32 bp		

Total Balances of Mortgage Loans Serviced for Others	**$82,078**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,015		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$487		
Zero-Coupon Securities	$156	4.78%	34 mo
Government & Agency Securities	$2,450	4.82%	49 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,178	1.84%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$601	4.80%	56 mo
Memo: Complex Securities (from supplemental reporting)	$1,854		
Total Cash, Deposits, and Securities	**$10,741**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$408
Accrued Interest Receivable	$478
Advances for Taxes and Insurance	$7
Less: Unamortized Yield Adjustments	$-544
Valuation Allowances	$438
Unrealized Gains (Losses)	$288

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$141
Accrued Interest Receivable	$102
Less: Unamortized Yield Adjustments	$-29
Valuation Allowances	$350
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$101
Repossessed Assets	$145
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$11
Office Premises and Equipment	$1,313
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$113
Less: Unamortized Yield Adjustments	$-27
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$631
Miscellaneous I	$2,998
Miscellaneous II	$747
TOTAL ASSETS	**$121,442**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$627
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$1,603
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$248
Mortgage-Related Mututal Funds	$239
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$5,601
Weighted Average Servicing Fee	20 bp
Adjustable-Rate Mortgage Loans Serviced	$3,897
Weighted Average Servicing Fee	29 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,228

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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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	$6,367	$2,183	$193	$74
WAC	2.48%	4.92%	5.86%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$8,872	$7,248	$615	$182
WAC	2.61%	4.36%	5.79%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$7,782	$1,924	$78
WAC		3.77%	5.95%	
WARM		20 mo	27 mo	
Balances Maturing in 37 or More Months			$3,612	$21
WAC			4.94%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$38,795**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,867	$826	$241
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$12,010	$15,278	$5,547
Penalty in Months of Forgone Interest	3.17 mo	5.77 mo	5.88 mo
Balances in New Accounts (optional)	$969	$750	$426

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LIABILITIES (continued)

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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 5.00%	$14,207	$1,484	$491	2.05%
5.00 to 5.99%	$90	$661	$523	5.50%
6.00 to 6.99%	$123	$211	$205	6.46%
7.00 to 7.99%	$12	$495	$303	7.38%
8.00 to 8.99%	$0	$2	$4	8.20%
9.00 to 9.99%	$45	$0	$2	9.16%
10.00 to 10.99%	$0	$0	$0	0.00%
11.00 and Above	$0	$0	$1	13.06%
WARM	1 mo	16 mo	72 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$18,859**

MEMOS

Variable-Rate, Fixed-Maturity Liabilities (from Supplemental Reporting)	$15,504
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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MINORITY INTEREST AND CAPITAL

	Total Balances	WAC	Balances in New Accounts (Optional)
NON-MATURITY DEPOSITS			
Transaction Accounts	$8,432	0.68%	$166
Money Market Deposit Accounts (MMDAs)	$13,922	1.76%	$770
Passbook Accounts	$6,085	1.46%	$175
Non-Interest-Bearing Non-Maturity Deposits	$4,746		$105
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$544	0.14%	
Escrow for Mortgages Serviced for Others	$784	0.15%	
Other Escrows	$228	0.07%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$34,742		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-241		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$2,840		
Miscellaneous II	$496		
TOTAL LIABILITIES	**$110,996**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$42		
EQUITY CAPITAL	$10,398		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$121,435**		

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	# Firms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$5
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	11	$15
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	33	$172
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	27	$1,003
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	21	$242
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	77	$1,386
1014	Opt commitment to orig 25- or 30-year FRMs	73	$3,320
1016	Opt commitment to orig "other" Mortgages	67	$621
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$4
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$25
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$206
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$6
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	7	$81
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$89
2016	Commit/purchase "other" Mortgage loans, svc retained	6	$15
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$3
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$233
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	7	$32
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	28	$999
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	33	$3,243
2036	Commit/sell "other" Mortgage loans, svc retained		$4
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$7
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$2
2056	Commit/purchase "other" MBS		$36
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$16
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$64
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	7	$602
2074	Commit/sell 25- or 30-yr FRM MBS	8	$1,352

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Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$13
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$2
2116	Commit/purchase "other" Mortgage loans, svc released		$9
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	8	$58
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	6	$30
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	7	$14
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	34	$267
2134	Commit/sell 25- or 30-yr FRM loans, svc released	45	$785
2136	Commit/sell "other" Mortgage loans, svc released		$49
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans	6	$11
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	8	$19
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	9	$9
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	9	$10
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	28	$284
2214	Firm commit/originate 25- or 30-year FRM loans	30	$222
2216	Firm commit/originate "other" Mortgage loans	15	$12
3028	Option to sell 3- or 5-year Treasury ARMs		$14
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$38
3034	Option to sell 25- or 30-year FRMs	6	$62
3036	Option to sell "other" Mortgages		$0
3068	Short option to sell 3- or 5-yr Treasury ARMs		$1
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$3
4002	Commit/purchase non-Mortgage financial assets	20	$86
4006	Commit/purchase "other" liabilities		$32
4022	Commit/sell non-Mortgage financial assets		$1
5002	IR swap: pay fixed, receive 1-month LIBOR		$2,870

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Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
5004	IR swap: pay fixed, receive 3-month LIBOR		$1,475
5010	IR swap: pay fixed, receive 3-month Treasury		$1,200
5026	IR swap: pay 3-month LIBOR, receive fixed		$80
5104	IR swaption: pay fixed, receive 3-month LIBOR		$1,700
6004	Interest rate Cap based on 3-month LIBOR		$117
7018	Interest rate floor based on 10-year Treasury		$1,020
8046	Short futures contract on 3-month Eurodollar		$450
9502	Fixed-rate construction loans in process	109	$600
9512	Adjustable-rate construction loans in process	57	$756