Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR **Reporting Dockets: 305** **September 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	15,984	-4,276	-21 %	8.63 %	-180 bp
+200 bp	17,828	-2,432	-12 %	9.46 %	-97 bp
+100 bp	19,411	-849	-4 %	10.13 %	-30 bp
0 bp	20,260			10.43 %	
-100 bp	20,348	88	0 %	10.39 %	-3 bp

Risk Measure for a Given Rate Shock

	9/30/2003	6/30/2003	9/30/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	10.43 %	10.50 %	11.09 %
Post-shock NPV Ratio	9.46 %	9.84 %	10.58 %
Sensitivity Measure: Decline in NPV Ratio	97 bp	66 bp	51 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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Present Value Estimates by Interest Rate Scenario

Area: Southeast
All Reporting CMR
Report Prepared: 1/22/2004 10:27:37 AM

Amounts in Millions

Reporting Dockets: 305
September 2003
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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	16,870	16,499	15,644	14,755	13,934	15,929	103.58	3.72
30-Year Mortgage Securities	7,096	6,865	6,370	5,926	5,543	6,731	101.98	5.29
15-Year Mortgages and MBS	17,418	17,029	16,394	15,689	14,990	16,397	103.86	3.01
Balloon Mortgages and MBS	8,023	7,887	7,695	7,450	7,164	7,707	102.34	2.08
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	5,852	5,843	5,823	5,782	5,716	5,658	103.27	0.25
7 Month to 2 Year Reset Frequency	8,674	8,596	8,507	8,394	8,238	8,361	102.81	0.97
2+ to 5 Year Reset Frequency	20,659	20,134	19,506	18,799	18,037	19,753	101.93	2.87
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	389	386	383	379	376	379	101.74	0.78
2 Month to 5 Year Reset Frequency	962	947	931	914	895	944	100.29	1.62
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,971	1,951	1,934	1,917	1,899	1,935	100.83	0.94
Adjustable-Rate, Fully Amortizing	4,705	4,671	4,637	4,605	4,572	4,670	100.01	0.72
Fixed-Rate, Balloon	3,365	3,246	3,133	3,026	2,923	3,058	106.17	3.56
Fixed-Rate, Fully Amortizing	3,868	3,708	3,559	3,421	3,291	3,507	105.74	4.16
Construction and Land Loans								
Adjustable-Rate	4,779	4,769	4,759	4,750	4,741	4,766	100.08	0.21
Fixed-Rate	1,872	1,833	1,796	1,760	1,726	1,869	98.10	2.08
Second-Mortgage Loans and Securities								
Adjustable-Rate	9,341	9,329	9,316	9,306	9,295	9,300	100.31	0.13
Fixed-Rate	2,549	2,492	2,437	2,385	2,335	2,428	102.62	2.24
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	338	332	324	315	306	332	100.00	2.21
Accrued Interest Receivable	474	474	474	474	474	474	100.00	0.00
Advance for Taxes/Insurance	37	37	37	37	37	37	100.00	0.00
Float on Escrows on Owned Mortgages	20	42	72	97	116			-61.16
LESS: Value of Servicing on Mortgages Serviced by Others	-83	-102	-125	-131	-131			-20.84
TOTAL MORTGAGE LOANS AND SECURITIES	**119,345**	**117,170**	**113,856**	**110,312**	**106,741**	**114,234**	**102.57**	**2.34**

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	-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	3,954	3,948	3,942	3,937	3,932	3,956	99.79	0.15
Fixed-Rate	3,909	3,779	3,656	3,539	3,427	3,311	114.15	3.34
Consumer Loans								
Adjustable-Rate	2,153	2,150	2,146	2,142	2,139	2,077	103.48	0.18
Fixed-Rate	15,742	15,503	15,272	15,050	14,836	15,655	99.03	1.51
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-662	-654	-645	-637	-629	-654	0.00	1.33
Accrued Interest Receivable	144	144	144	144	144	144	100.00	0.00
TOTAL NONMORTGAGE LOANS	**25,239**	**24,870**	**24,515**	**24,175**	**23,849**	**24,489**	**101.55**	**1.46**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	7,184	7,184	7,184	7,184	7,184	7,184	100.00	0.00
Equities and All Mutual Funds	1,510	1,445	1,372	1,307	1,243	1,445	100.00	4.78
Zero-Coupon Securities	75	71	68	66	63	68	105.21	4.65
Government and Agency Securities	3,331	3,238	3,150	3,066	2,987	3,101	104.40	2.81
Term Fed Funds, Term Repos	10,053	10,033	10,012	9,992	9,971	10,032	100.01	0.20
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,586	1,524	1,467	1,415	1,366	1,401	108.73	3.90
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	7,920	7,834	7,604	7,347	7,086	7,824	100.13	2.02
Structured Securities (Complex)	7,601	7,513	7,375	7,183	7,010	7,501	100.16	1.51
LESS: Valuation Allowances for Investment Securities	3	3	3	3	3	3	100.00	1.42
TOTAL CASH, DEPOSITS, AND SECURITIES	**39,257**	**38,840**	**38,228**	**37,556**	**36,908**	**38,555**	**100.74**	**1.32**

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	-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.								
Repossessed Assets	264	264	264	264	264	264	100.00	0.00
Real Estate Held for Investment	43	43	43	43	43	43	100.00	0.00
Investment in Unconsolidated Subsidiaries	108	108	103	97	88	108	100.00	2.28
Office Premises and Equipment	2,166	2,166	2,166	2,166	2,166	2,166	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,581**	**2,580**	**2,576**	**2,569**	**2,560**	**2,580**	**100.00**	**0.10**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	316	461	664	755	771			-37.73
Adjustable-Rate Servicing	43	45	45	45	45			-2.73
Float on Mortgages Serviced for Others	186	271	370	434	471			-33.94
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**545**	**776**	**1,079**	**1,234**	**1,287**			**-34.39**
OTHER ASSETS								
Purchased and Excess Servicing						1,174		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,894	5,894	5,894	5,894	5,894	5,894	100.00	0.00
Miscellaneous II						865		
Deposit Intangibles								
Retail CD Intangible	75	92	104	117	129			-16.24
Transaction Account Intangible	666	930	1,212	1,487	1,784			-29.31
MMDA Intangible	1,253	1,682	2,230	2,665	3,079			-29.06
Passbook Account Intangible	728	1,034	1,338	1,639	1,909			-29.51
Non-Interest-Bearing Account Intangible	195	425	644	853	1,051			-52.78
TOTAL OTHER ASSETS	**8,811**	**10,057**	**11,423**	**12,655**	**13,846**	**7,933**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						740		
TOTAL ASSETS	**195,778**	**194,294**	**191,677**	**188,502**	**185,191**	**188,531**	**103/101*** **	**1.06/1.76*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	34,772	34,610	34,450	34,291	34,134	34,326	100.83	0.47
Fixed-Rate Maturing in 13 Months or More	27,067	26,380	25,716	25,076	24,458	25,068	105.23	2.56
Variable-Rate	524	524	523	523	523	523	100.09	0.07
Demand								
Transaction Accounts	12,465	12,465	12,465	12,465	12,465	12,465	100/93*	0.00/2.36*
MMDAs	34,951	34,951	34,951	34,951	34,951	34,951	100/95*	0.00/1.47*
Passbook Accounts	13,548	13,548	13,548	13,548	13,548	13,548	100/92*	0.00/2.44*
Non-Interest-Bearing Accounts	9,863	9,863	9,863	9,863	9,863	9,863	100/96*	0.00/2.38*
TOTAL DEPOSITS	**133,191**	**132,341**	**131,517**	**130,717**	**129,942**	**130,744**	**101/98***	**0.63/1.67***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	12,607	12,516	12,427	12,340	12,254	12,285	101.88	0.72
Fixed-Rate Maturing in 37 Months or More	4,588	4,389	4,202	4,024	3,856	4,119	106.56	4.40
Variable-Rate	10,011	10,001	9,990	9,980	9,969	9,920	100.82	0.10
TOTAL BORROWINGS	**27,206**	**26,907**	**26,619**	**26,344**	**26,079**	**26,324**	**102.21**	**1.09**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,046	1,046	1,046	1,046	1,046	1,046	100.00	0.00
Other Escrow Accounts	270	262	254	247	240	281	93.15	3.07
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,866	3,866	3,866	3,866	3,866	3,866	100.00	0.00
Miscellaneous II	0	0	0	0	0	345		
TOTAL OTHER LIABILITIES	**5,183**	**5,175**	**5,167**	**5,160**	**5,153**	**5,539**	**93.43**	**0.15**
Other Liabilities not Included Above								
Self-Valued	9,619	9,552	9,328	9,138	8,982	8,856	107.87	1.52
Unamortized Yield Adjustments						9		
TOTAL LIABILITIES	**175,199**	**173,975**	**172,631**	**171,358**	**170,156**	**171,472**	**101/99****	**0.74/1.52****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	214	92	-243	-550	-816			
ARMs	36	24	7	-18	-53			
Other Mortgages	59	0	-71	-144	-208			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	331	88	-294	-636	-944			
Sell Mortgages and MBS	-722	-164	949	1,881	2,679			
Purchase Non-Mortgage Items	4	0	-4	-8	-11			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-234	-118	26	165	296			
Pay Floating, Receive Fixed	26	1	-24	-48	-69			
Basis Swaps	-1	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER DERIVATIVES								
Options on Mortgages and MBS	0	0	-3	-6	-10			
Interest-Rate Caps	1	3	6	11	18			
Interest-Rate Floors	2	1	1	0	0			
Futures	1	0	-1	-1	-1			
Options on Futures	1	0	-1	0	0			
Construction LIP	-15	-29	-42	-55	-67			
Self-Valued	64	42	59	93	133			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-230**	**-60**	**365**	**684**	**948**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
+ ASSETS	195,778	194,294	191,677	188,502	185,191	188,531	103/101***	1.06/1.76***
- LIABILITIES	175,199	173,975	172,631	171,358	170,156	171,472	101/99**	0.74/1.52**
+ OFF-BALANCE-SHEET POSITIONS	-230	-60	365	684	948			
TOTAL NET PORTFOLIO VALUE #	20,348	20,260	19,411	17,828	15,984	17,059	118.76	2.31

* 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	$349	$5,122	$6,620	$2,745	$1,094
WARM	264 mo	337 mo	343 mo	317 mo	270 mo
WAC	4.37%	5.59%	6.40%	7.35%	8.98%
Amount of these that is FHA or VA Guaranteed	$6	$238	$613	$151	$102
Securities Backed by Conventional Mortgages	$547	$2,510	$526	$120	$43
WARM	269 mo	343 mo	292 mo	273 mo	212 mo
Weighted Average Pass-Through Rate	4.00%	5.14%	6.24%	7.11%	8.62%
Securities Backed by FHA or VA Mortgages	$10	$2,544	$336	$66	$28
WARM	330 mo	356 mo	335 mo	281 mo	227 mo
Weighted Average Pass-Through Rate	4.44%	5.42%	6.32%	7.21%	8.34%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,008	$5,674	$3,037	$1,529	$850
WAC	4.69%	5.45%	6.43%	7.34%	8.99%
Mortgage Securities	$968	$1,638	$582	$79	$32
Weighted Average Pass-Through Rate	4.34%	5.16%	6.15%	7.27%	8.41%
WARM (of 15-Year Loans and Securities)	154 mo	167 mo	153 mo	136 mo	121 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,026	$1,757	$1,127	$520	$623
WAC	4.48%	5.47%	6.41%	7.34%	10.66%
Mortgage Securities	$1,667	$815	$163	$7	$0
Weighted Average Pass-Through Rate	4.17%	5.33%	6.19%	7.14%	8.00%
WARM (of Balloon Loans and Securities)	87 mo	99 mo	92 mo	67 mo	70 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$46,764**

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ASSETS (continued)

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$689	$168	$31	$0	$5
WAC	3.30%	4.31%	5.42%	0.00%	4.21%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$4,968	$8,193	$19,722	$379	$939
Weighted Average Margin	253 bp	269 bp	277 bp	206 bp	236 bp
WAC	4.35%	5.21%	5.10%	3.64%	5.30%
WARM	314 mo	298 mo	342 mo	304 mo	267 mo
Weighted Average Time Until Next Payment Reset	6 mo	12 mo	47 mo	1 mo	11 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$35,095**

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	$15	$21	$95	$1	$3
Weighted Average Distance from Lifetime Cap	145 bp	133 bp	140 bp	62 bp	112 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$43	$339	$171	$0	$28
Weighted Average Distance from Lifetime Cap	322 bp	367 bp	357 bp	378 bp	372 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$4,878	$7,486	$18,975	$374	$842
Weighted Average Distance from Lifetime Cap	984 bp	665 bp	577 bp	912 bp	647 bp
Balances Without Lifetime Cap	$722	$515	$513	$4	$71
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$4,272	$7,551	$18,849	$325	$656
Weighted Average Periodic Rate Cap	103 bp	176 bp	195 bp	57 bp	161 bp
Balances Subject to Periodic Rate Floors	$1,450	$5,702	$13,242	$23	$592
MBS Included in ARM Balances	$209	$1,790	$1,162	$22	$32

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,935	$4,670
WARM	66 mo	150 mo
Remaining Term to Full Amortization	252 mo	
Rate Index Code	0	0
Margin	205 bp	222 bp
Reset Frequency	24 mo	20 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$74	$125
Wghted Average Distance to Lifetime Cap	98 bp	70 bp
Fixed-Rate:		
Balances	$3,058	$3,507
WARM	53 mo	118 mo
Remaining Term to Full Amortization	250 mo	
WAC	6.70%	7.28%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,766	$1,869
WARM	23 mo	33 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	134 bp	6.63%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$9,300	$2,428
WARM	135 mo	150 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	152 bp	7.73%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,956	$3,311
WARM	54 mo	49 mo
Margin in Column 1; WAC in Column 2	238 bp	9.13%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$2,077	$15,655
WARM	64 mo	68 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	701 bp	9.12%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$578	$893
Fixed Rate		
Remaining WAL <= 5 Years	$590	$5,065
Remaining WAL 5-10 Years	$258	$173
Remaining WAL Over 10 Years	$138	
Superfloaters	$1	
Inverse Floaters & Super POs	$6	
Other	$3	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$1	$14
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$64	$36
WAC	6.40%	3.88%
Principal-Only MBS	$0	$4
WAC	0.00%	5.51%
Total Mortgage-Derivative Securities - Book Value	$1,639	$6,185

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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	$3,321	$27,956	$28,720	$10,415	$4,452
WARM	201 mo	276 mo	305 mo	286 mo	220 mo
Weighted Average Servicing Fee	29 bp	30 bp	33 bp	34 bp	40 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	562 loans				
FHA/VA	81 loans				
Subserviced by Others	106 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$9,674	$185	Total # of Adjustable-Rate Loans Serviced	44 loans
WARM (in months)	296 mo	155 mo	Number of These Subserviced by Others	11 loans
Weighted Average Servicing Fee	17 bp	27 bp		

Total Balances of Mortgage Loans Serviced for Others **$84,723**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$7,184		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$1,445		
Zero-Coupon Securities	$68	2.90%	50 mo
Government & Agency Securities	$3,101	3.62%	38 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$10,032	1.02%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,401	5.01%	65 mo
Memo: Complex Securities (from supplemental reporting)	$7,501		

Total Cash, Deposits, and Securities **$30,733**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$820
Accrued Interest Receivable	$474
Advances for Taxes and Insurance	$37
Less: Unamortized Yield Adjustments	$-529
Valuation Allowances	$488
Unrealized Gains (Losses)	$-42

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$275
Accrued Interest Receivable	$144
Less: Unamortized Yield Adjustments	$-163
Valuation Allowances	$929
Unrealized Gains (Losses)	$1

OTHER ITEMS	
Real Estate Held for Investment	$43
Repossessed Assets	$264
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$108
Office Premises and Equipment	$2,166
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$29
Less: Unamortized Yield Adjustments	$-60
Valuation Allowances	$3
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$1,174
Miscellaneous I	$5,894
Miscellaneous II	$865
TOTAL ASSETS	**$188,531**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$1
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$2,359
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$839
Mortgage-Related Mututal Funds	$606
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$9,482
Weighted Average Servicing Fee	12 bp
Adjustable-Rate Mortgage Loans Serviced	$13,585
Weighted Average Servicing Fee	12 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$233

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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	$9,846	$2,991	$368	$70
WAC	1.75%	3.89%	5.56%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$11,177	$8,845	$1,099	$159
WAC	1.77%	3.40%	5.94%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$11,025	$5,368	$69
WAC		3.11%	5.76%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$8,675	$42
WAC			4.53%	
WARM			49 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$59,394**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,498	$2,182	$4,389
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$18,547	$18,145	$11,430
Penalty in Months of Forgone Interest	3.36 mo	6.19 mo	8.29 mo
Balances in New Accounts	$3,321	$1,320	$1,009

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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 3.00%	$4,816	$2,414	$191	1.48%
3.00 to 3.99%	$46	$542	$1,353	3.56%
4.00 to 4.99%	$16	$655	$942	4.55%
5.00 to 5.99%	$97	$1,750	$1,121	5.43%
6.00 to 6.99%	$271	$947	$182	6.49%
7.00 to 7.99%	$1	$726	$71	7.21%
8.00 to 8.99%	$0	$4	$9	8.43%
9.00 and Above	$0	$0	$251	9.25%
WARM	1 mo	15 mo	60 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$16,404**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$19,299
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	$12,465	0.69%	$860
Money Market Deposit Accounts (MMDAs)	$34,951	1.19%	$5,056
Passbook Accounts	$13,548	0.95%	$656
Non-Interest-Bearing Non-Maturity Deposits	$9,863		$332
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$381	0.04%	
Escrow for Mortgages Serviced for Others	$665	0.03%	
Other Escrows	$281	0.07%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$72,155		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$8		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$3,866		
Miscellaneous II	$345		
TOTAL LIABILITIES	**$171,472**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$184
EQUITY CAPITAL	$16,874
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$188,530**

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		$4
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	55	$790
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	41	$747
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	46	$301
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	129	$1,424
1014	Opt commitment to orig 25- or 30-year FRMs	103	$4,220
1016	Opt commitment to orig "other" Mortgages	87	$1,552
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$3
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$388
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$8
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	9	$161
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	6	$1,004
2016	Commit/purchase "other" Mortgage loans, svc retained		$62
2022	Commit/sell 1-mo COFI ARM loans, svc retained		$2
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$24
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$24
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$81
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	22	$613
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	30	$3,206
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$18
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$1
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$135
2054	Commit/purchase 25- to 30-year FRM MBS		$1,563
2056	Commit/purchase "other" MBS		$22
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	8	$1,324
2074	Commit/sell 25- or 30-yr FRM MBS	9	$6,996

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2081	Commit/purch low-risk floating-rate mtg derivative product		$5
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$140
2086	Commit/purchase high-risk Mortgage derivative product		$60
2088	Commit/sell high-risk Mortgage derivative product		$29
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$34
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$6
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$5
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$67
2116	Commit/purchase "other" Mortgage loans, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	13	$123
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	10	$274
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	7	$68
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	23	$356
2134	Commit/sell 25- or 30-yr FRM loans, svc released	32	$1,015
2136	Commit/sell "other" Mortgage loans, svc released	9	$96
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	20	$78
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	16	$59
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	11	$21
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	41	$191
2214	Firm commit/originate 25- or 30-year FRM loans	32	$1,113
2216	Firm commit/originate "other" Mortgage loans	32	$668
3014	Option to purchase 25- or 30-yr FRMs		$2
3016	Option to purchase "other" Mortgages		$72
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3028	Option to sell 3- or 5-year Treasury ARMs		$8
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$71
3032	Option to sell 10-, 15-, or 20-year FRMs		$71

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3034	Option to sell 25- or 30-year FRMs		$89
3036	Option to sell "other" Mortgages		$8
3068	Short option to sell 3- or 5-yr Treasury ARMs		$219
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$42
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$42
3074	Short option to sell 25- or 30-yr FRMs		$134
3076	Short option to sell "other" Mortgages		$5
4002	Commit/purchase non-Mortgage financial assets	26	$723
4022	Commit/sell non-Mortgage financial assets		$3
5002	IR swap: pay fixed, receive 1-month LIBOR		$108
5004	IR swap: pay fixed, receive 3-month LIBOR	6	$4,396
5006	IR swap: pay fixed, receive 6-month LIBOR		$60
5026	IR swap: pay 3-month LIBOR, receive fixed		$400
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$179
5582	IR swap, amortizing: pay MBS coupon, receive 1-mo LIBOR		$25
6002	Interest rate Cap based on 1-month LIBOR		$811
6004	Interest rate Cap based on 3-month LIBOR		$387
6022	Interest rate Cap based on the prime rate		$50
6034	Short interest rate Cap based on 3-month LIBOR		$38
6040	Short interest rate Cap based on 1-year Treasury		$3
7002	Interest rate floor based on 1-month LIBOR		$25
7010	Interest rate floor based on 1-year Treasury		$3
7018	Interest rate floor based on 10-year Treasury		$205
7048	Short interest rate floor based on 10-year Treasury		$150
8010	Long futures contract on 10-year Treasury note		$9
9010	Long call option on 10-year T-note futures contract		$8
9034	Long put option on 10-year T-note futures contract		$80
9036	Long put option on T-bond futures contract		$4

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
9082	Short put option on 10-year T-note futures contract		$10
9502	Fixed-rate construction loans in process	123	$1,044
9512	Adjustable-rate construction loans in process	76	$1,088