Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Midwest

All Reporting CMR **Reporting Dockets: 200** **September 2004**

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	12,309	-1,606	-12 %	10.20 %	-91 bp
+200 bp	13,166	-749	-5 %	10.75 %	-36 bp
+100 bp	13,711	-203	-1 %	11.06 %	-5 bp
0 bp	13,915			11.11 %	
-100 bp	13,566	-349	-3 %	10.77 %	-34 bp

Risk Measure for a Given Rate Shock

	09/30/2004	06/30/2004	09/30/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	11.11 %	11.28 %	10.28 %
Post-shock NPV Ratio	10.75 %	10.72 %	9.92 %
Sensitivity Measure: Decline in NPV Ratio	36 bp	56 bp	36 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	8,841	8,684	8,432	8,156	7,822	8,222	105.61	2.35
30-Year Mortgage Securities	2,872	2,818	2,762	2,706	2,625	2,615	107.79	1.94
15-Year Mortgages and MBS	9,496	9,259	8,926	8,565	8,207	9,039	102.44	3.08
Balloon Mortgages and MBS	2,681	2,633	2,569	2,488	2,396	2,590	101.66	2.13
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	850	848	844	839	831	844	100.40	0.36
7 Month to 2 Year Reset Frequency	6,714	6,662	6,579	6,452	6,281	6,511	102.31	1.01
2+ to 5 Year Reset Frequency	14,605	14,257	13,836	13,350	12,825	14,176	100.57	2.70
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	1,070	1,062	1,054	1,044	1,033	1,040	102.15	0.74
2 Month to 5 Year Reset Frequency	2,200	2,163	2,120	2,068	2,008	2,165	99.94	1.86
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,695	3,646	3,595	3,546	3,498	3,705	98.42	1.37
Adjustable-Rate, Fully Amortizing	4,053	4,020	3,985	3,951	3,917	4,034	99.64	0.84
Fixed-Rate, Balloon	2,287	2,217	2,151	2,087	2,026	2,133	103.93	3.06
Fixed-Rate, Fully Amortizing	2,603	2,518	2,438	2,362	2,290	2,433	103.49	3.29
Construction and Land Loans								
Adjustable-Rate	6,387	6,379	6,371	6,365	6,358	6,380	99.97	0.12
Fixed-Rate	1,650	1,619	1,589	1,560	1,533	1,641	98.63	1.88
Second-Mortgage Loans and Securities								
Adjustable-Rate	6,632	6,626	6,621	6,617	6,614	6,616	100.16	0.09
Fixed-Rate	5,630	5,512	5,400	5,292	5,189	5,478	100.63	2.09
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	-53	-52	-52	-52	-51	-52	0.00	1.10
Accrued Interest Receivable	457	457	457	457	457	457	100.00	0.00
Advance for Taxes/Insurance	44	44	44	44	44	44	100.00	0.00
Float on Escrows on Owned Mortgages	43	70	96	117	137			-36.99
LESS: Value of Servicing on Mortgages Serviced by Others	-8	-7	-5	-5	-5			25.27
TOTAL MORTGAGE LOANS AND SECURITIES	**82,765**	**81,449**	**79,822**	**78,018**	**76,045**	**80,071**	**101.72**	**1.81**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	4,556	4,551	4,547	4,544	4,541	4,551	100.01	0.09
Fixed-Rate	1,700	1,657	1,615	1,574	1,536	1,589	104.29	2.58
Consumer Loans								
Adjustable-Rate	8,738	8,732	8,727	8,722	8,717	8,828	98.91	0.07
Fixed-Rate	6,511	6,414	6,319	6,227	6,138	6,494	98.76	1.50
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-237	-235	-234	-232	-231	-235	0.00	0.65
Accrued Interest Receivable	95	95	95	95	95	95	100.00	0.00
TOTAL NONMORTGAGE LOANS	**21,364**	**21,213**	**21,069**	**20,929**	**20,795**	**21,321**	**99.49**	**0.70**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,986	2,986	2,986	2,986	2,986	2,986	100.00	0.00
Equities and All Mutual Funds	423	415	405	392	378	415	99.98	2.24
Zero-Coupon Securities	270	265	260	255	251	262	101.29	1.93
Government and Agency Securities	2,491	2,406	2,327	2,254	2,186	2,342	102.73	3.40
Term Fed Funds, Term Repos	1,459	1,457	1,454	1,452	1,449	1,455	100.11	0.18
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	354	340	327	315	303	331	102.71	3.99
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,948	3,886	3,767	3,631	3,500	3,859	100.68	2.32
Structured Securities (Complex)	2,556	2,509	2,436	2,350	2,259	2,502	100.29	2.39
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	31.23
TOTAL CASH, DEPOSITS, AND SECURITIES	**14,487**	**14,264**	**13,962**	**13,635**	**13,312**	**14,152**	**100.79**	**1.84**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	106	106	106	106	106	106	100.00	0.00
Real Estate Held for Investment	78	78	78	78	78	78	100.00	0.00
Investment in Unconsolidated Subsidiaries	36	36	33	30	26	36	100.00	4.81
Office Premises and Equipment	1,249	1,249	1,249	1,249	1,249	1,249	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,470**	**1,469**	**1,467**	**1,464**	**1,460**	**1,469**	**100.00**	**0.12**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	332	471	556	595	599			-23.81
Adjustable-Rate Servicing	63	65	67	67	68			-2.74
Float on Mortgages Serviced for Others	200	279	328	358	379			-22.94
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**595**	**815**	**951**	**1,020**	**1,046**			**-21.82**
OTHER ASSETS								
Purchased and Excess Servicing						598		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,131	3,131	3,131	3,131	3,131	3,131	100.00	0.00
Miscellaneous II						832		
Deposit Intangibles								
Retail CD Intangible	5	14	24	33	42			-68.59
Transaction Account Intangible	662	903	1,135	1,360	1,564			-26.20
MMDA Intangible	883	1,166	1,400	1,625	1,842			-22.19
Passbook Account Intangible	412	547	675	796	908			-24.05
Non-Interest-Bearing Account Intangible	169	273	371	465	554			-37.00
TOTAL OTHER ASSETS	**5,262**	**6,034**	**6,737**	**7,410**	**8,041**	**4,562**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						507		
TOTAL ASSETS	**125,944**	**125,244**	**124,007**	**122,477**	**120,698**	**122,083**	**103/100*** **	**0.77/1.39*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	20,704	20,612	20,522	20,432	20,343	20,573	100.19	0.44
Fixed-Rate Maturing in 13 Months or More	15,043	14,661	14,292	13,937	13,595	14,498	101.12	2.56
Variable-Rate	1,110	1,108	1,107	1,105	1,104	1,108	100.04	0.14
Demand								
Transaction Accounts	10,217	10,217	10,217	10,217	10,217	10,217	100/91*	0.00/2.54*
MMDAs	18,991	18,991	18,991	18,991	18,991	18,991	100/94*	0.00/1.45*
Passbook Accounts	5,936	5,936	5,936	5,936	5,936	5,936	100/91*	0.00/2.44*
Non-Interest-Bearing Accounts	4,552	4,552	4,552	4,552	4,552	4,552	100/94*	0.00/2.36*
TOTAL DEPOSITS	**76,553**	**76,077**	**75,617**	**75,171**	**74,738**	**75,875**	**100/96***	**0.62/1.65***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	18,389	18,294	18,202	18,111	18,021	18,252	100.23	0.51
Fixed-Rate Maturing in 37 Months or More	4,484	4,293	4,112	3,941	3,779	4,171	102.91	4.34
Variable-Rate	1,528	1,527	1,527	1,527	1,526	1,518	100.63	0.02
TOTAL BORROWINGS	**24,401**	**24,114**	**23,840**	**23,578**	**23,327**	**23,941**	**100.72**	**1.16**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,198	1,198	1,198	1,198	1,198	1,198	100.00	0.00
Other Escrow Accounts	91	88	86	83	81	97	91.32	3.00
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,793	1,793	1,793	1,793	1,793	1,793	100.00	0.00
Miscellaneous II	0	0	0	0	0	208		
TOTAL OTHER LIABILITIES	**3,082**	**3,079**	**3,077**	**3,075**	**3,072**	**3,296**	**93.43**	**0.09**
Other Liabilities not Included Above								
Self-Valued	8,162	7,951	7,763	7,595	7,448	7,630	104.21	2.52
Unamortized Yield Adjustments						-34		
TOTAL LIABILITIES	**112,198**	**111,223**	**110,297**	**109,419**	**108,585**	**110,708**	**100/98****	**0.85/1.56****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	34	10	-40	-92	-139			
ARMs	7	6	3	-1	-7			
Other Mortgages	29	0	-41	-91	-147			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	41	17	-21	-62	-105			
Sell Mortgages and MBS	-113	-5	165	331	487			
Purchase Non-Mortgage Items	6	0	-6	-12	-17			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-269	-138	-14	102	212			
Pay Floating, Receive Fixed Swaps	46	1	-41	-81	-119			
Basis Swaps	0	0	0	0	0			
Swaptions	15	20	27	50	74			
OTHER								
Options on Mortgages and MBS	1	1	11	23	34			
Interest-Rate Caps	0	0	2	4	7			
Interest-Rate Floors	20	4	1	0	0			
Futures	0	0	0	0	0			
Options on Futures	5	0	1	2	3			
Construction LIP	-11	-35	-58	-81	-102			
Self-Valued	10	11	13	15	16			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-180**	**-107**	**1**	**108**	**195**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	125,944	125,244	124,007	122,477	120,698	122,083	103/100***	0.77/1.39***
MINUS TOTAL LIABILITIES	112,198	111,223	110,297	109,419	108,585	110,708	100/98**	0.85/1.56**
PLUS OFF-BALANCE-SHEET POSITIONS	-180	-107	1	108	195			
TOTAL NET PORTFOLIO VALUE #	13,566	13,915	13,711	13,166	12,309	11,375	122.32	-0.52

* 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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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	$61	$2,044	$2,063	$1,014	$3,041
WARM	299 mo	338 mo	334 mo	248 mo	152 mo
WAC	4.43%	5.62%	6.29%	7.48%	8.92%
Amount of these that is FHA or VA Guaranteed	$8	$82	$147	$458	$2,744
Securities Backed by Conventional Mortgages	$255	$197	$183	$63	$20
WARM	284 mo	294 mo	269 mo	208 mo	220 mo
Weighted Average Pass-Through Rate	4.34%	5.32%	6.22%	7.17%	8.49%
Securities Backed by FHA or VA Mortgages	$31	$117	$139	$391	$1,218
WARM	303 mo	344 mo	306 mo	279 mo	186 mo
Weighted Average Pass-Through Rate	4.32%	5.23%	6.42%	7.44%	9.16%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$999	$3,187	$1,459	$765	$505
WAC	4.73%	5.41%	6.40%	7.33%	8.86%
Mortgage Securities	$1,187	$628	$249	$51	$9
Weighted Average Pass-Through Rate	4.30%	5.19%	6.18%	7.17%	9.07%
WARM (of 15-Year Loans and Securities)	139 mo	155 mo	140 mo	118 mo	113 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$241	$719	$490	$204	$92
WAC	4.46%	5.47%	6.36%	7.33%	8.63%
Mortgage Securities	$632	$178	$31	$3	$0
Weighted Average Pass-Through Rate	4.10%	5.11%	6.08%	7.29%	8.08%
WARM (of Balloon Loans and Securities)	81 mo	95 mo	70 mo	69 mo	64 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$22,466**

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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	$22	$89	$40	$1	$83
WAC	2.31%	4.32%	6.02%	1.60%	4.86%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$822	$6,423	$14,136	$1,039	$2,082
Weighted Average Margin	164 bp	242 bp	227 bp	190 bp	218 bp
WAC	4.73%	4.74%	4.77%	4.01%	5.01%
WARM	208 mo	299 mo	336 mo	254 mo	264 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	42 mo	1 mo	21 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$24,736**

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	$34	$25	$40	$1	$3
Weighted Average Distance from Lifetime Cap	17 bp	132 bp	72 bp	143 bp	186 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$27	$91	$184	$8	$66
Weighted Average Distance from Lifetime Cap	295 bp	340 bp	345 bp	386 bp	373 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$552	$6,257	$13,861	$1,017	$2,006
Weighted Average Distance from Lifetime Cap	950 bp	652 bp	580 bp	777 bp	614 bp
Balances Without Lifetime Cap	$232	$139	$90	$14	$90
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$325	$5,933	$11,664	$18	$1,791
Weighted Average Periodic Rate Cap	177 bp	178 bp	206 bp	134 bp	185 bp
Balances Subject to Periodic Rate Floors	$186	$4,378	$7,324	$23	$1,428
MBS Included in ARM Balances	$160	$2,272	$5,990	$645	$169

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,705	$4,034
WARM	65 mo	133 mo
Remaining Term to Full Amortization	266 mo	
Rate Index Code	0	0
Margin	252 bp	292 bp
Reset Frequency	27 mo	23 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$669	$479
Wghted Average Distance to Lifetime Cap	105 bp	78 bp
Fixed-Rate:		
Balances	$2,133	$2,433
WARM	44 mo	87 mo
Remaining Term to Full Amortization	242 mo	
WAC	6.34%	6.49%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,380	$1,641
WARM	22 mo	27 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	172 bp	6.15%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$6,616	$5,478
WARM	177 mo	132 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	85 bp	6.82%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$4,551	$1,589
WARM	31 mo	35 mo
Margin in Column 1; WAC in Column 2	137 bp	6.25%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$8,828	$6,494
WARM	61 mo	48 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	399 bp	6.80%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$29	$473
Fixed Rate		
Remaining WAL <= 5 Years	$465	$2,648
Remaining WAL 5-10 Years	$87	$142
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	$15
WAC	0.00%	1.04%
Principal-Only MBS	$0	$0
WAC	8.91%	0.00%
Total Mortgage-Derivative Securities - Book Value	$581	$3,278

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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	$5,379	$27,968	$18,700	$7,070	$9,212
WARM	178 mo	259 mo	281 mo	265 mo	209 mo
Weighted Average Servicing Fee	26 bp	27 bp	28 bp	34 bp	44 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	484 loans				
FHA/VA	342 loans				
Subserviced by Others	359 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$8,338	$873	Total # of Adjustable-Rate Loans Serviced	66 loans
WARM (in months)	329 mo	338 mo	Number of These Subserviced by Others	13 loans
Weighted Average Servicing Fee	28 bp	33 bp		

Total Balances of Mortgage Loans Serviced for Others	**$77,541**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,986		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$415		
Zero-Coupon Securities	$262	3.47%	23 mo
Government & Agency Securities	$2,342	3.95%	48 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,455	1.76%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$331	4.64%	57 mo
Memo: Complex Securities (from supplemental reporting)	$2,502		

Total Cash, Deposits, and Securities	**$10,293**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$401
Accrued Interest Receivable	$457
Advances for Taxes and Insurance	$44
Less: Unamortized Yield Adjustments	$-341
Valuation Allowances	$453
Unrealized Gains (Losses)	$104

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$101
Accrued Interest Receivable	$95
Less: Unamortized Yield Adjustments	$-25
Valuation Allowances	$336
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$78
Repossessed Assets	$106
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$36
Office Premises and Equipment	$1,249
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$30
Less: Unamortized Yield Adjustments	$-7
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$598
Miscellaneous I	$3,131
Miscellaneous II	$832
TOTAL ASSETS	**$122,083**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$630
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$55
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$134
Mortgage-Related Mututal Funds	$281
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$4,389
Weighted Average Servicing Fee	22 bp
Adjustable-Rate Mortgage Loans Serviced	$3,585
Weighted Average Servicing Fee	29 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,755

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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	$5,353	$1,525	$173	$48
WAC	2.96%	2.73%	5.91%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$6,614	$5,707	$1,201	$75
WAC	1.82%	2.56%	6.07%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$6,485	$3,880	$66
WAC		2.60%	4.69%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$4,133	$18
WAC			3.94%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$35,071**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,258	$921	$714
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$9,767	$12,342	$8,418
Penalty in Months of Forgone Interest	3.18 mo	5.80 mo	5.90 mo
Balances in New Accounts	$1,097	$695	$375

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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%	$12,325	$2,951	$178	1.86%
3.00 to 3.99%	$92	$1,519	$1,390	3.57%
4.00 to 4.99%	$73	$347	$1,351	4.40%
5.00 to 5.99%	$39	$417	$464	5.53%
6.00 to 6.99%	$31	$42	$744	6.39%
7.00 to 7.99%	$0	$414	$42	7.41%
8.00 to 8.99%	$0	$3	$3	8.18%
9.00 and Above	$0	$0	$1	13.11%
WARM	1 mo	18 mo	60 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$22,424**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$10,256
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	$10,217	0.35%	$197
Money Market Deposit Accounts (MMDAs)	$18,991	1.41%	$670
Passbook Accounts	$5,936	0.94%	$149
Non-Interest-Bearing Non-Maturity Deposits	$4,552		$164
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$486	0.09%	
Escrow for Mortgages Serviced for Others	$712	0.12%	
Other Escrows	$97	0.30%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$40,991		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-34		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,793		
Miscellaneous II	$208		
TOTAL LIABILITIES	**$110,708**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$369
EQUITY CAPITAL	$10,994
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$122,071**

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		$8
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	14	$28
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	29	$88
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	27	$132
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	20	$69
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	68	$246
1014	Opt commitment to orig 25- or 30-year FRMs	58	$800
1016	Opt commitment to orig "other" Mortgages	60	$1,424
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		$20
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$84
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	7	$56
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$58
2016	Commit/purchase "other" Mortgage loans, svc retained	8	$67
2024	Commit/sell 6-mo or 1-yr COFI ARM loans, svc retained		$10
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$102
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$45
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$19
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	22	$405
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	29	$1,051
2036	Commit/sell "other" Mortgage loans, svc retained		$76
2044	Commit/purchase 6-mo or 1-yr COFI ARM MBS		$3
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$83
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$3
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$29
2054	Commit/purchase 25- to 30-year FRM MBS		$3
2056	Commit/purchase "other" MBS		$2

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$91
2074	Commit/sell 25- or 30-yr FRM MBS		$294
2084	Commit/sell low-risk fixed-rate mtg derivative product		$8
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$17
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$3
2122	Commit/sell 1-mo COFI ARM loans, svc released		$1
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	6	$81
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$107
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$4
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	24	$100
2134	Commit/sell 25- or 30-yr FRM loans, svc released	39	$635
2136	Commit/sell "other" Mortgage loans, svc released	7	$43
2202	Firm commitment to originate 1-month COFI ARM loans		$0
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$60
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$44
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$4
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	7	$14
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	28	$195
2214	Firm commit/originate 25- or 30-year FRM loans	21	$154
2216	Firm commit/originate "other" Mortgage loans	15	$97
3014	Option to purchase 25- or 30-yr FRMs		$40
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$1
3028	Option to sell 3- or 5-year Treasury ARMs		$14
3032	Option to sell 10-, 15-, or 20-year FRMs		$34
3034	Option to sell 25- or 30-year FRMs	8	$169
3036	Option to sell "other" Mortgages		$0
3068	Short option to sell 3- or 5-yr Treasury ARMs		$0

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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
3074	Short option to sell 25- or 30-yr FRMs		$0
4002	Commit/purchase non-Mortgage financial assets	20	$217
4022	Commit/sell non-Mortgage financial assets		$2
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,510
5004	IR swap: pay fixed, receive 3-month LIBOR		$3,283
5010	IR swap: pay fixed, receive 3-month Treasury		$100
5024	IR swap: pay 1-month LIBOR, receive fixed		$1,020
5026	IR swap: pay 3-month LIBOR, receive fixed		$11
5104	IR swaption: pay fixed, receive 3-month LIBOR		$750
6004	Interest rate Cap based on 3-month LIBOR		$25
6018	Interest rate Cap based on 10-year Treasury		$100
7018	Interest rate floor based on 10-year Treasury		$1,550
9012	Long call option on Treasury bond futures contract		$65
9036	Long put option on T-bond futures contract		$10
9502	Fixed-rate construction loans in process	93	$761
9512	Adjustable-rate construction loans in process	46	$1,082