Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets < $100 Mil

All Reporting CMR **Reporting Dockets: 332** **December 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	2,368	-417	-15 %	13.23 %	-168 bp
+200 bp	2,556	-228	-8 %	14.05 %	-87 bp
+100 bp	2,712	-73	-3 %	14.68 %	-23 bp
0 bp	2,785			14.92 %	
-100 bp	2,780	-5	0 %	14.79 %	-13 bp

Risk Measure for a Given Rate Shock

	12/31/2002	9/30/2002	12/31/2001
Pre-shock NPV Ratio: NPV as % of PV Assets	14.92 %	15.05 %	15.02 %
Post-shock NPV Ratio	14.05 %	14.15 %	13.32 %
Sensitivity Measure: Decline in NPV Ratio	87 bp	90 bp	170 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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Amounts in Millions

	-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	1,677	1,651	1,598	1,522	1,444	1,580	1,651	104.46	2.4
30-Year Mortgage Securities	336	330	319	304	288	318	330	103.80	2.6
15-Year Mortgages and MBS	3,290	3,249	3,172	3,066	2,951	3,085	3,249	105.29	1.8
Balloon Mortgages and MBS	1,066	1,054	1,038	1,018	995	1,013	1,054	104.02	1.3
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	213	212	212	211	210	214	212	99.47	0.3
7 Month to 2 Year Reset Frequency	1,326	1,312	1,299	1,286	1,269	1,282	1,312	102.35	1.0
2+ Month to 5 Year Reset Frequency	941	923	904	882	859	904	923	102.14	2.0
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	63	62	62	61	61	61	62	101.80	0.9
2 Month to 5 Year Reset Frequency	549	539	530	521	512	535	539	100.80	1.8
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	120	119	119	118	117	117	119	101.74	0.7
Adjustable-Rate, Fully Amortizing	622	616	611	605	599	601	616	102.63	0.9
Fixed-Rate, Balloon	211	204	197	191	185	186	204	109.36	3.4
Fixed-Rate, Fully Amortizing	548	524	502	481	462	486	524	107.79	4.4
Construction and Land Loans									
Adjustable-Rate	262	261	260	259	258	256	261	101.91	0.4
Fixed-Rate	323	315	308	301	295	320	315	98.39	2.4
Second-Mortgage Loans and Securities									
Adjustable-Rate	291	290	290	289	288	290	290	99.93	0.2
Fixed-Rate	304	299	293	288	283	292	299	102.44	1.8
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	41	40	39	38	37	40	40	100.00	1.7
Accrued Interest Receivable	54	54	54	54	54	54	54	100.00	0.0
Advance for Taxes/Insurance	1	1	1	1	1	1	1	100.00	0.0
Float on Escrows on Owned Mortgages	1	3	6	9	11		3		-78.5
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0		0		38.8
TOTAL MORTGAGE LOANS AND SECURITIES	**12,239**	**12,059**	**11,813**	**11,506**	**11,180**	**11,636**	**12,059**	**103.64**	**1.8**

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	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	228	227	226	225	224	226	227	100.45	0.4
Fixed-Rate	296	288	280	273	266	268	288	107.18	2.7
Consumer Loans									
Adjustable-Rate	86	86	85	85	85	86	86	99.90	0.2
Fixed-Rate	727	716	706	697	687	699	716	102.41	1.4
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-1	-1	-1	-1	-1	-1	-1	0.00	-2.2
Accrued Interest Receivable	14	14	14	14	14	14	14	100.00	0.0
TOTAL NONMORTGAGE LOANS	**1,348**	**1,328**	**1,310**	**1,292**	**1,274**	**1,291**	**1,328**	**102.87**	**1.4**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	717	717	717	717	717	717	717	100.00	0.0
Equities and All Mutual Funds	386	372	357	342	329	372	372	100.00	3.9
Zero-Coupon Securities	6	5	5	5	5	5	5	114.01	5.5
Government and Agency Securities	561	545	531	518	505	516	545	105.73	2.7
Term Fed Funds, Term Repos	1,492	1,488	1,483	1,479	1,474	1,483	1,488	100.33	0.3
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	265	258	252	245	240	258	258	99.80	2.5
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.0
Valued by Institution	362	363	359	350	338	362	363	100.18	0.5
Structured Securities (Complex)	537	531	520	503	484	524	531	101.24	1.6
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	1.4
TOTAL CASH, DEPOSITS, AND SECURITIES	**4,325**	**4,279**	**4,223**	**4,159**	**4,091**	**4,237**	**4,279**	**100.98**	**1.2**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	25	25	25	25	25	25	25	100.00	0.0
Real Estate Held for Investment	5	5	5	5	5	5	5	100.00	0.0
Investment in Unconsolidated Subsidiaries	2	2	2	2	2	2	2	100.00	-0.7
Office Premises and Equipment	302	302	302	302	302	302	302	100.00	0.0
TOTAL REAL ASSETS, ETC.	**333**	**333**	**333**	**333**	**333**	**333**	**333**	**100.00**	**0.0**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	3	3	5	6	7		3		-34.4
Adjustable-Rate Servicing	1	1	1	1	1		1		-5.7
Float on Mortgages Serviced for Others	3	3	4	6	6		3		-29.1
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**6**	**7**	**11**	**13**	**14**		**7**		**-29.0**
OTHER ASSETS									
Purchased and Excess Servicing						5			
Margin Account	0	0	0	0	0	0	0	0.00	0.0
Miscellaneous I	299	299	299	299	299	299	299	100.00	0.0
Miscellaneous II						33			
Deposit Intangibles									
Retail CD Intangible	6	9	10	12	14		9		-24.1
Transaction Account Intangible	65	94	124	153	184		94		-31.2
MMDA Intangible	49	69	92	109	126		69		-30.7
Passbook Account Intangible	114	167	217	268	312		167		-30.8
Non-Interest-Bearing Account Intangible	12	26	40	53	65		26		-53.6
TOTAL OTHER ASSETS	**546**	**664**	**782**	**894**	**1,000**	**337**	**664**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments						16			
TOTAL ASSETS	**18,797**	**18,672**	**18,471**	**18,196**	**17,893**	**17,851**	**18,672**	**105/103*** **	**0.9/1.5*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	5,960	5,932	5,904	5,877	5,850	5,872	5,932	101.03	0.5
Fixed-Rate Maturing in 13 Months or More	2,884	2,816	2,750	2,686	2,624	2,669	2,816	105.51	2.4
Variable-Rate	122	122	122	122	122	121	122	100.70	0.1
Demand									
Transaction Accounts	1,287	1,287	1,287	1,287	1,287	1,287	1,287	100/93*	0.0/2.5*
MMDAs	1,442	1,442	1,442	1,442	1,442	1,442	1,442	100/95*	0.0/1.5*
Passbook Accounts	2,219	2,219	2,219	2,219	2,219	2,219	2,219	100/92*	0.0/2.5*
Non-Interest-Bearing Accounts	609	609	609	609	609	609	609	100/96*	0.0/2.4*
TOTAL DEPOSITS	**14,524**	**14,427**	**14,334**	**14,243**	**14,154**	**14,219**	**14,427**	**101/99***	**0.7/1.5***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	509	505	500	495	491	491	505	102.82	0.9
Fixed-Rate Maturing in 37 Months or More	315	299	284	270	257	276	299	108.30	5.2
Variable-Rate	57	57	56	56	56	56	57	100.63	0.3
TOTAL BORROWINGS	**881**	**860**	**840**	**822**	**804**	**823**	**860**	**104.51**	**2.4**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	40	40	40	40	40	40	40	100.00	0.0
Other Escrow Accounts	34	33	32	31	30	36	33	92.80	3.1
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.0
Miscellaneous I	169	169	169	169	169	169	169	100.00	0.0
Miscellaneous II	0	0	0	0	0	39			
TOTAL OTHER LIABILITIES	**243**	**242**	**241**	**240**	**239**	**283**	**242**	**85.42**	**0.4**
Other Liabilities not Included Above									
Self-Valued	364	351	339	331	324	316	351	110.94	3.5
Unamortized Yield Adjustments						3			
TOTAL LIABILITIES	**16,012**	**15,880**	**15,754**	**15,635**	**15,521**	**15,645**	**15,880**	**102/99****	**0.8/1.6****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	6	3	-3	-8	-13		3		
ARMs	0	0	0	-1	-1		0		
Other Mortgages	0	0	-1	-2	-2		0		
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	5	3	-2	-6	-10		3		
Sell Mortgages and MBS	-12	-3	10	24	36		-3		
Purchase Non-Mortgage Items	0	0	0	0	-1		0		
Sell Non-Mortgage Items	0	0	0	0	0		0		
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating	0	0	0	0	0		0		
Pay Floating, Receive Fixed	0	0	0	0	0		0		
Basis Swaps	0	0	0	0	0		0		
Swaptions	0	0	0	0	0		0		
OTHER DERIVATIVES									
Options on Mortgages and MBS	0	0	1	2	3		0		
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	-6	-9	-11	-14	-16		-9		
Self-Valued	0	0	0	0	0		0		
TOTAL OFF-BALANCE-SHEET POSITIONS	**-5**	**-6**	**-5**	**-5**	**-5**		**-6**		

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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	18,797	18,672	18,471	18,196	17,893	17,851	18,672	105/103***	0.9/1.5***
- LIABILITIES	16,012	15,880	15,754	15,635	15,521	15,645	15,880	102/99**	0.8/1.6**
+ OFF-BALANCE-SHEET POSITIONS	-5	-6	-5	-5	-5		-6		
TOTAL NET PORTFOLIO VALUE	2,780	2,785	2,712	2,556	2,368	2,206	2,785	126.22	1.2

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

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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	$613	$666	$198	$63	$40
WARM	326 mo	308 mo	290 mo	256 mo	221 mo
WAC	6.39%	7.34%	8.32%	9.30%	10.78%
Amount of these that is FHA or VA Guaranteed	$20	$2	$2	$1	$1
Securities Backed by Conventional Mortgages	$191	$41	$7	$4	$2
WARM	257 mo	268 mo	226 mo	154 mo	131 mo
Weighted Average Pass-Through Rate	5.80%	7.16%	8.20%	9.19%	11.42%
Securities Backed by FHA or VA Mortgages	$32	$35	$4	$3	$1
WARM	282 mo	306 mo	249 mo	189 mo	157 mo
Weighted Average Pass-Through Rate	6.16%	7.12%	8.07%	9.16%	10.76%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,269	$969	$415	$110	$55
WAC	6.26%	7.34%	8.31%	9.27%	10.74%
Mortgage Securities	$229	$27	$9	$2	$0
Weighted Average Pass-Through Rate	5.80%	7.17%	8.26%	9.49%	11.13%
WARM (of 15-Year Loans and Securities)	155 mo	142 mo	133 mo	113 mo	101 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$322	$291	$138	$33	$12
WAC	6.32%	7.38%	8.30%	9.22%	10.66%
Mortgage Securities	$211	$6	$0	$0	$0
Weighted Average Pass-Through Rate	5.36%	7.13%	8.00%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	71 mo	70 mo	49 mo	43 mo	57 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$5,997**

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$0	$18	$5	$0	$16
WAC	7.12%	5.44%	6.75%	0.00%	6.24%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$214	$1,264	$899	$61	$519
Weighted Average Margin	200 bp	246 bp	275 bp	132 bp	213 bp
WAC	5.82%	6.02%	6.73%	4.65%	6.74%
WARM	219 mo	257 mo	289 mo	235 mo	244 mo
Weighted Average Time Until Next Payment Reset	3 mo	9 mo	37 mo	1 mo	13 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$2,995**

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	$3	$6	$20	$0	$1
Weighted Average Distance from Lifetime Cap	160 bp	181 bp	191 bp	0 bp	155 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$17	$103	$64	$0	$15
Weighted Average Distance from Lifetime Cap	355 bp	343 bp	343 bp	0 bp	356 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$137	$1,153	$792	$55	$456
Weighted Average Distance from Lifetime Cap	721 bp	641 bp	602 bp	757 bp	595 bp
Balances Without Lifetime Cap	$57	$19	$28	$6	$63
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$84	$1,107	$799	$10	$463
Weighted Average Periodic Rate Cap	146 bp	168 bp	197 bp	188 bp	175 bp
Balances Subject to Periodic Rate Floors	$61	$1,029	$724	$8	$429
MBS Included in ARM Balances	$76	$294	$60	$59	$50

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$117	$601
WARM	64 mo	186 mo
Remaining Term to Full Amortization	242 mo	
Rate Index Code	0	0
Margin	172 bp	271 bp
Reset Frequency	19 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$9	$9
Wghted Average Distance to Lifetime Cap	93 bp	43 bp
Fixed-Rate:		
Balances	$186	$486
WARM	51 mo	124 mo
Remaining Term to Full Amortization	235 mo	
WAC	7.76%	7.96%

CONSTRUCTION AND LAND	Adjustable Rate	Fixed Rate
Balances	$256	$320
WARM	47 mo	43 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	186 bp	7.56%
Reset Frequency	7 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$290	$292
WARM	127 mo	91 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	112 bp	7.68%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$226	$268
WARM	56 mo	38 mo
Margin in Column 1; WAC in Column 2	143 bp	7.71%
Reset Frequency	7 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$86	$699
WARM	79 mo	45 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	282 bp	8.54%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$33	$85
Fixed Rate		
Remaining WAL <= 5 Years	$49	$178
Remaining WAL 5-10 Years	$1	$6
Remaining WAL Over 10 Years	$8	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$1
CMO Residuals:		
Fixed Rate	$0	$2
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%	11.07%
Total Mortgage-Derivative Securities - Book Value	$91	$271

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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	$580	$269	$61	$20	$48
WARM	224 mo	260 mo	218 mo	148 mo	123 mo
Weighted Average Servicing Fee	26 bp	26 bp	29 bp	42 bp	31 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	14 loans
FHA/VA	0 loans
Subserviced by Others	1 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$113	$1
WARM (in months)	206 mo	152 mo
Weighted Average Servicing Fee	29 bp	37 bp

Total # of Adjustable-Rate Loans Serviced	1 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others	**$1,092**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$717		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$372		
Zero-Coupon Securities	$5	4.17%	59 mo
Government & Agency Securities	$516	4.14%	37 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,483	1.51%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$258	5.44%	39 mo
Memo: Complex Securities (from supplemental reporting)	$524		

Total Cash, Deposits, and Securities	**$3,875**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$102
Accrued Interest Receivable	$54
Advances for Taxes and Insurance	$1
Less: Unamortized Yield Adjustments	$11
Valuation Allowances	$62
Unrealized Gains (Losses)	$12

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$21
Accrued Interest Receivable	$14
Less: Unamortized Yield Adjustments	$-1
Valuation Allowances	$22
Unrealized Gains (Losses)	$2

OTHER ITEMS

Real Estate Held for Investment	$5
Repossessed Assets	$25
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$2
Office Premises and Equipment	$302
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$11
Less: Unamortized Yield Adjustments	$-2
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$5
Miscellaneous I	$299
Miscellaneous II	$33

TOTAL ASSETS	**$17,851**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$4
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$91
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$151
Mortgage-Related Mututal Funds	$221
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$52
Weighted Average Servicing Fee	26 bp
Adjustable-Rate Mortgage Loans Serviced	$131
Weighted Average Servicing Fee	35 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$6

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$1,533	$519	$79	$5
WAC	2.56%	4.92%	5.62%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$2,358	$1,202	$182	$5
WAC	2.63%	4.23%	5.69%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$1,529	$461	$3
WAC		3.67%	5.94%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$679	$2
WAC			4.71%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$8,541**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$57	$95	$27
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$3,112	$2,716	$1,125
Penalty in Months of Forgone Interest	3.01 mo	5.20 mo	5.76 mo
Balances in New Accounts	$263	$220	$98

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 5.00%	$120	$168	$119	3.10%
5.00 to 5.99%	$27	$91	$95	5.47%
6.00 to 6.99%	$8	$55	$44	6.43%
7.00 to 7.99%	$2	$20	$14	7.24%
8.00 to 8.99%	$0	$1	$3	8.40%
9.00 to 9.99%	$0	$0	$1	9.00%
10.00 to 10.99%	$0	$0	$0	0.00%
11.00 and Above	$0	$0	$0	12.00%
WARM	2 mo	16 mo	75 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$767**	

MEMOS

Variable-Rate, Fixed-Maturity Liabilities (from Supplemental Reporting)	$494
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
NON-MATURITY DEPOSITS			
Transaction Accounts	$1,287	1.06%	$17
Money Market Deposit Accounts (MMDAs)	$1,442	1.73%	$32
Passbook Accounts	$2,219	1.58%	$49
Non-Interest-Bearing Non-Maturity Deposits	$609		$14
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$30	0.25%	
Escrow for Mortgages Serviced for Others	$10	0.22%	
Other Escrows	$36	0.02%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$5,633		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$169		
Miscellaneous II	$39		
TOTAL LIABILITIES	**$15,645**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0		
EQUITY CAPITAL	$2,207		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$17,852**		

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		$4
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	11	$7
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	28	$12
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	19	$11
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	19	$10
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	101	$58
1014	Opt commitment to orig 25- or 30-year FRMs	63	$57
1016	Opt commitment to orig "other" Mortgages	61	$34
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$2
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		$2
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$0
2016	Commit/purchase "other" Mortgage loans, svc retained		$15
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	13	$20
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	9	$25
2036	Commit/sell "other" Mortgage loans, svc retained		$6
2056	Commit/purchase "other" MBS		$1
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$2
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$10
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$2
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	14	$15
2134	Commit/sell 25- or 30-yr FRM loans, svc released	24	$145
2136	Commit/sell "other" Mortgage loans, svc released		$1
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	12	$8

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2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	7	$4
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	9	$6
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	34	$17
2214	Firm commit/originate 25- or 30-year FRM loans	23	$19
2216	Firm commit/originate "other" Mortgage loans	14	$18
3014	Option to purchase 25- or 30-yr FRMs		$3
3032	Option to sell 10-, 15-, or 20-year FRMs		$3
3034	Option to sell 25- or 30-year FRMs		$12
4002	Commit/purchase non-Mortgage financial assets	21	$23
4006	Commit/purchase "other" liabilities		$3
4022	Commit/sell non-Mortgage financial assets		$1
9502	Fixed-rate construction loans in process	131	$156
9512	Adjustable-rate construction loans in process	59	$50