Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets < $100 Mil

All Reporting CMR | **Reporting Dockets: 310** | **December 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	2,225	-546	-20 %	13.27 %	-245 bp
+200 bp	2,440	-331	-12 %	14.29 %	-144 bp
+100 bp	2,630	-141	-5 %	15.14 %	-58 bp
0 bp	2,771			15.73 %	
-100 bp	2,807	37	+1 %	15.80 %	+7 bp

Risk Measure for a Given Rate Shock

	12/31/2003	9/30/2003	12/31/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	15.73 %	15.17 %	14.91 %
Post-shock NPV Ratio	14.29 %	13.94 %	14.05 %
Sensitivity Measure: Decline in NPV Ratio	144 bp	123 bp	86 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.

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets < $100 Mil | **Reporting Dockets: 310**
All Reporting CMR | **December 2003**
Report Prepared: 3/10/2004 9:24:59 AM | **Amounts in Millions** | **Data as of: 3/10/2004**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	1,301	1,273	1,221	1,164	1,107	1,223	104.07	3.14
30-Year Mortgage Securities	278	267	253	240	228	264	100.98	4.58
15-Year Mortgages and MBS	3,048	2,990	2,894	2,782	2,667	2,871	104.13	2.57
Balloon Mortgages and MBS	1,024	1,009	987	960	929	984	102.46	1.83
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	182	181	180	179	178	180	100.65	0.36
7 Month to 2 Year Reset Frequency	1,211	1,200	1,188	1,172	1,150	1,177	101.97	0.94
2+ to 5 Year Reset Frequency	1,048	1,030	1,008	980	949	992	103.90	1.96
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	36	36	36	35	35	35	101.57	0.79
2 Month to 5 Year Reset Frequency	458	450	443	435	425	447	100.78	1.69
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	143	142	140	139	138	141	100.55	0.83
Adjustable-Rate, Fully Amortizing	564	559	555	550	545	560	99.84	0.85
Fixed-Rate, Balloon	245	237	229	222	215	222	106.63	3.36
Fixed-Rate, Fully Amortizing	517	495	475	456	439	471	105.04	4.24
Construction and Land Loans								
Adjustable-Rate	260	260	259	258	257	260	99.84	0.29
Fixed-Rate	359	352	345	339	332	363	97.06	2.02
Second-Mortgage Loans and Securities								
Adjustable-Rate	352	351	350	349	349	355	98.83	0.19
Fixed-Rate	295	290	285	280	276	287	100.96	1.73
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	28	28	27	26	26	28	100.00	1.72
Accrued Interest Receivable	48	48	48	48	48	48	100.00	0.00
Advance for Taxes/Insurance	2	2	2	2	2	2	100.00	0.00
Float on Escrows on Owned Mortgages	2	4	7	9	11			-65.89
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	1			-50.23
TOTAL MORTGAGE LOANS AND SECURITIES	**11,399**	**11,202**	**10,932**	**10,626**	**10,305**	**10,910**	**102.68**	**2.09**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets < $100 Mil | **Reporting Dockets: 310**
All Reporting CMR | **December 2003**
Report Prepared: 3/10/2004 9:25:00 AM | **Amounts in Millions** | **Data as of: 3/10/2004**

	-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	230	230	229	228	227	231	99.53	0.38
Fixed-Rate	304	295	287	279	272	276	106.91	2.80
Consumer Loans								
Adjustable-Rate	91	91	90	90	90	92	98.82	0.18
Fixed-Rate	651	641	632	624	615	638	100.51	1.43
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-3	-3	-3	-3	-3	-3	0.00	1.64
Accrued Interest Receivable	12	12	12	12	12	12	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,284**	**1,265**	**1,247**	**1,229**	**1,213**	**1,245**	**101.62**	**1.46**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	693	693	693	693	693	693	100.00	0.00
Equities and All Mutual Funds	397	382	365	350	335	382	100.00	4.21
Zero-Coupon Securities	4	4	4	4	3	4	109.29	7.61
Government and Agency Securities	535	519	503	489	475	504	102.88	3.11
Term Fed Funds, Term Repos	1,180	1,176	1,172	1,168	1,164	1,173	100.25	0.35
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	249	241	234	228	222	233	103.47	2.99
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	306	301	291	279	269	303	99.44	2.48
Structured Securities (Complex)	713	704	677	647	616	701	100.42	2.56
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	69.60
TOTAL CASH, DEPOSITS, AND SECURITIES	**4,078**	**4,021**	**3,939**	**3,857**	**3,776**	**3,994**	**100.68**	**1.73**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets < $100 Mil | **Reporting Dockets: 310**
All Reporting CMR | **December 2003**
Report Prepared: 3/10/2004 9:25:00 AM | **Amounts in Millions** | **Data as of: 3/10/2004**

	-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	25	25	25	25	25	25	100.00	0.00
Real Estate Held for Investment	6	6	6	6	6	6	100.00	0.00
Investment in Unconsolidated Subsidiaries	3	3	3	2	2	3	100.00	3.53
Office Premises and Equipment	291	291	291	291	291	291	100.00	0.00
TOTAL REAL ASSETS, ETC.	**325**	**325**	**325**	**324**	**324**	**325**	**100.00**	**0.03**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	7	11	14	14	14			-28.91
Adjustable-Rate Servicing	1	1	1	1	1			-3.88
Float on Mortgages Serviced for Others	7	10	12	14	15			-27.59
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**14**	**21**	**26**	**28**	**29**			**-27.62**
OTHER ASSETS								
Purchased and Excess Servicing						15		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	349	349	349	349	349	349	100.00	0.00
Miscellaneous II						52		
Deposit Intangibles								
Retail CD Intangible	16	18	20	22	23			-10.56
Transaction Account Intangible	83	113	143	172	203			-26.40
MMDA Intangible	58	77	99	116	133			-26.02
Passbook Account Intangible	140	190	240	288	332			-26.30
Non-Interest-Bearing Account Intangible	18	33	48	61	74			-43.65
TOTAL OTHER ASSETS	**666**	**781**	**898**	**1,009**	**1,115**	**417**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						5		
TOTAL ASSETS	**17,766**	**17,615**	**17,367**	**17,074**	**16,761**	**16,896**	**104/102*** **	**1.13/1.84*** **

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 3/10/2004 9:25:00 AM

Reporting Dockets: 310
December 2003
Data as of: 3/10/2004

Amounts in Millions

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	5,129	5,105	5,081	5,057	5,034	5,072	100.64	0.47
Fixed-Rate Maturing in 13 Months or More	2,631	2,568	2,507	2,448	2,391	2,489	103.18	2.41
Variable-Rate	107	107	107	107	106	107	100.43	0.18
Demand								
Transaction Accounts	1,355	1,355	1,355	1,355	1,355	1,355	100/92*	0.00/2.40*
MMDAs	1,436	1,436	1,436	1,436	1,436	1,436	100/95*	0.00/1.48*
Passbook Accounts	2,248	2,248	2,248	2,248	2,248	2,248	100/92*	0.00/2.43*
Non-Interest-Bearing Accounts	651	651	651	651	651	651	100/95*	0.00/2.36*
TOTAL DEPOSITS	**13,557**	**13,470**	**13,385**	**13,302**	**13,222**	**13,358**	**101/98***	**0.64/1.56***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	554	549	544	539	534	539	101.80	0.93
Fixed-Rate Maturing in 37 Months or More	315	299	284	270	257	291	102.89	5.15
Variable-Rate	37	37	37	37	37	37	100.00	0.10
TOTAL BORROWINGS	**906**	**885**	**865**	**846**	**828**	**867**	**102.09**	**2.32**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	42	42	42	42	42	42	100.00	0.00
Other Escrow Accounts	18	17	17	16	16	19	92.20	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	144	144	144	144	144	144	100.00	0.00
Miscellaneous II	0	0	0	0	0	36		
TOTAL OTHER LIABILITIES	**203**	**203**	**202**	**202**	**201**	**240**	**84.45**	**0.26**
Other Liabilities not Included Above								
Self-Valued	291	281	273	267	262	259	108.59	3.10
Unamortized Yield Adjustments						5		
TOTAL LIABILITIES	**14,957**	**14,839**	**14,725**	**14,617**	**14,514**	**14,728**	**101/98****	**0.78/1.61****

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets < $100 Mil | **Reporting Dockets: 310**
All Reporting CMR | **December 2003**
Report Prepared: 3/10/2004 9:25:01 AM | **Amounts in Millions** | **Data as of: 3/10/2004**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	6	2	-4	-10	-16			
ARMs	1	1	0	0	-1			
Other Mortgages	1	0	-1	-2	-3			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	4	2	-1	-4	-7			
Sell Mortgages and MBS	-6	-2	4	10	15			
Purchase Non-Mortgage Items	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	0	0	0	0	0			
Pay Floating, Receive Fixed	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER DERIVATIVES								
Options on Mortgages and MBS	0	0	1	2	4			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-6	-8	-10	-12	-14			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-1**	**-6**	**-12**	**-17**	**-22**			

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets < $100 Mil | **Reporting Dockets: 310**
All Reporting CMR | **December 2003**
Report Prepared: 3/10/2004 9:25:01 AM | **Amounts in Millions** | **Data as of: 3/10/2004**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
+ ASSETS	17,766	17,615	17,367	17,074	16,761	16,896	104/102***	1.13/1.84***
- LIABILITIES	14,957	14,839	14,725	14,617	14,514	14,728	101/98**	0.78/1.61**
+ OFF-BALANCE-SHEET POSITIONS	-1	-6	-12	-17	-22			
TOTAL NET PORTFOLIO VALUE #	2,807	2,771	2,630	2,440	2,225	2,167	127.83	3.20

* 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

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 3/10/2004 9:25:01 AM

Amounts in Millions

Reporting Dockets: 310
December 2003
Data as of: 3/10/2004

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	$23	$291	$440	$300	$170
WARM	302 mo	328 mo	327 mo	300 mo	257 mo
WAC	4.43%	5.61%	6.41%	7.35%	8.98%
Amount of these that is FHA or VA Guaranteed	$0	$3	$3	$3	$3
Securities Backed by Conventional Mortgages	$66	$101	$37	$14	$5
WARM	289 mo	300 mo	277 mo	261 mo	142 mo
Weighted Average Pass-Through Rate	4.03%	5.20%	6.19%	7.13%	9.22%
Securities Backed by FHA or VA Mortgages	$2	$4	$15	$13	$5
WARM	200 mo	307 mo	279 mo	275 mo	205 mo
Weighted Average Pass-Through Rate	3.72%	5.18%	6.25%	7.14%	8.72%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$180	$759	$739	$550	$350
WAC	4.67%	5.46%	6.42%	7.34%	8.84%
Mortgage Securities	$120	$111	$46	$13	$4
Weighted Average Pass-Through Rate	4.32%	5.23%	6.15%	7.19%	8.54%
WARM (of 15-Year Loans and Securities)	145 mo	163 mo	152 mo	135 mo	114 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$50	$193	$262	$179	$80
WAC	4.55%	5.46%	6.43%	7.38%	8.70%
Mortgage Securities	$138	$58	$21	$1	$0
Weighted Average Pass-Through Rate	3.90%	5.27%	6.16%	7.29%	8.00%
WARM (of Balloon Loans and Securities)	65 mo	82 mo	77 mo	56 mo	51 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$5,343**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets < $100 Mil — **Reporting Dockets: 310**
All Reporting CMR — **December 2003**
Report Prepared: 3/10/2004 9:25:01 AM — **Amounts in Millions** — **Data as of: 3/10/2004**

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	$1	$16	$5	$0	$18
WAC	5.50%	4.63%	5.90%	0.00%	5.22%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$179	$1,161	$986	$35	$429
Weighted Average Margin	205 bp	272 bp	276 bp	131 bp	216 bp
WAC	5.08%	5.23%	5.82%	3.77%	5.83%
WARM	210 mo	262 mo	299 mo	204 mo	248 mo
Weighted Average Time Until Next Payment Reset	3 mo	9 mo	38 mo	1 mo	17 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$2,831**

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	$9	$22	$0	$1
Weighted Average Distance from Lifetime Cap	130 bp	185 bp	198 bp	200 bp	94 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$13	$83	$64	$0	$16
Weighted Average Distance from Lifetime Cap	302 bp	332 bp	354 bp	0 bp	357 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$134	$1,068	$881	$34	$387
Weighted Average Distance from Lifetime Cap	770 bp	674 bp	608 bp	872 bp	654 bp
Balances Without Lifetime Cap	$30	$18	$24	$2	$42
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$73	$961	$828	$7	$371
Weighted Average Periodic Rate Cap	140 bp	167 bp	196 bp	209 bp	182 bp
Balances Subject to Periodic Rate Floors	$49	$826	$713	$5	$339
MBS Included in ARM Balances	$62	$286	$118	$35	$62

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 3/10/2004 9:25:02 AM

Reporting Dockets: 310
December 2003
Data as of: 3/10/2004

Amounts in Millions

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$141	$560
WARM	74 mo	192 mo
Remaining Term to Full Amortization	246 mo	
Rate Index Code	0	0
Margin	214 bp	234 bp
Reset Frequency	20 mo	23 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$10	$13
Wghted Average Distance to Lifetime Cap	48 bp	46 bp
Fixed-Rate:		
Balances	$222	$471
WARM	50 mo	119 mo
Remaining Term to Full Amortization	236 mo	
WAC	6.98%	7.19%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$260	$363
WARM	53 mo	35 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	187 bp	6.79%
Reset Frequency	7 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$355	$287
WARM	124 mo	85 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	78 bp	6.87%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$231	$276
WARM	55 mo	39 mo
Margin in Column 1; WAC in Column 2	144 bp	6.97%
Reset Frequency	8 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$92	$638
WARM	74 mo	47 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	295 bp	7.96%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$33	$59
Fixed Rate		
Remaining WAL <= 5 Years	$53	$144
Remaining WAL 5-10 Years	$7	$5
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	$1
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	11.05%
Total Mortgage-Derivative Securities - Book Value	$94	$209

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 3/10/2004 9:25:02 AM

Reporting Dockets: 310
December 2003
Data as of: 3/10/2004

Amounts in Millions

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	$329	$1,033	$628	$186	$83
WARM	176 mo	234 mo	280 mo	260 mo	189 mo
Weighted Average Servicing Fee	25 bp	25 bp	25 bp	26 bp	29 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	23 loans				
FHA/VA	1 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$70	$1
WARM (in months)	121 mo	135 mo
Weighted Average Servicing Fee	32 bp	35 bp

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

Total Balances of Mortgage Loans Serviced for Others	**$2,331**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$693		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$382		
Zero-Coupon Securities	$4	5.53%	97 mo
Government & Agency Securities	$504	3.37%	44 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,173	1.30%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$233	5.10%	45 mo
Memo: Complex Securities (from supplemental reporting)	$701		

Total Cash, Deposits, and Securities	**$3,691**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 3/10/2004 9:25:02 AM

Amounts in Millions

Reporting Dockets: 310
December 2003
Data as of: 3/10/2004

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$91
Accrued Interest Receivable	$48
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$8
Valuation Allowances	$64
Unrealized Gains (Losses)	$4

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$17
Accrued Interest Receivable	$12
Less: Unamortized Yield Adjustments	$-4
Valuation Allowances	$21
Unrealized Gains (Losses)	$1

OTHER ITEMS	
Real Estate Held for Investment	$6
Repossessed Assets	$25
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$3
Office Premises and Equipment	$291
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$4
Less: Unamortized Yield Adjustments	$-1
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$15
Miscellaneous I	$349
Miscellaneous II	$52
TOTAL ASSETS	**$16,896**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$6
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$101
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$140
Mortgage-Related Mututal Funds	$242
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$55
Weighted Average Servicing Fee	42 bp
Adjustable-Rate Mortgage Loans Serviced	$104
Weighted Average Servicing Fee	36 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$11

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 3/10/2004 9:25:02 AM

Amounts in Millions

Reporting Dockets: 310
December 2003
Data as of: 3/10/2004

FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$1,355	$423	$56	$5
WAC	1.73%	3.74%	5.15%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,948	$1,166	$124	$6
WAC	1.74%	3.11%	5.74%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$1,258	$501	$4
WAC		2.78%	5.48%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$729	$1
WAC			4.12%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$7,561**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$135	$49	$18
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,682	$2,447	$1,120
Penalty in Months of Forgone Interest	3.07 mo	5.20 mo	5.78 mo
Balances in New Accounts	$163	$144	$66

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 3/10/2004 9:25:02 AM

Amounts in Millions

Reporting Dockets: 310
December 2003
Data as of: 3/10/2004

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%	$173	$137	$29	1.63%
3.00 to 3.99%	$10	$37	$102	3.49%
4.00 to 4.99%	$6	$43	$60	4.56%
5.00 to 5.99%	$20	$62	$66	5.50%
6.00 to 6.99%	$4	$36	$23	6.48%
7.00 to 7.99%	$1	$9	$9	7.29%
8.00 to 8.99%	$0	$1	$2	8.41%
9.00 and Above	$0	$0	$0	12.00%
WARM	1 mo	18 mo	74 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$830**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$402
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 3/10/2004 9:25:02 AM

Amounts in Millions

Reporting Dockets: 310
December 2003
Data as of: 3/10/2004

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$1,355	0.74%	$21
Money Market Deposit Accounts (MMDAs)	$1,436	1.22%	$39
Passbook Accounts	$2,248	1.08%	$41
Non-Interest-Bearing Non-Maturity Deposits	$651		$17
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$27	0.17%	
Escrow for Mortgages Serviced for Others	$15	0.07%	
Other Escrows	$19	0.02%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$5,751		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$144		
Miscellaneous II	$36		
TOTAL LIABILITIES	**$14,728**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$2,167
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$16,896**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 3/10/2004 9:25:03 AM

Amounts in Millions

Reporting Dockets: 310
December 2003
Data as of: 3/10/2004

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		$2
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	10	$7
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	29	$16
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	24	$12
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	23	$25
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	80	$43
1014	Opt commitment to orig 25- or 30-year FRMs	64	$67
1016	Opt commitment to orig "other" Mortgages	49	$35
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$0
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2016	Commit/purchase "other" Mortgage loans, svc retained		$3
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$6
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	6	$6
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	10	$12
2036	Commit/sell "other" Mortgage loans, svc retained		$1
2044	Commit/purchase 6-mo or 1-yr COFI ARM MBS		$0
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2056	Commit/purchase "other" MBS		$0
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$0
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		$3
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	14	$11
2134	Commit/sell 25- or 30-yr FRM loans, svc released	25	$59
2136	Commit/sell "other" Mortgage loans, svc released		$3

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 3/10/2004 9:25:03 AM

Amounts in Millions

Reporting Dockets: 310
December 2003
Data as of: 3/10/2004

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
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	10	$8
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$1
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	6	$16
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	27	$12
2214	Firm commit/originate 25- or 30-year FRM loans	17	$12
2216	Firm commit/originate "other" Mortgage loans	12	$13
3016	Option to purchase "other" Mortgages		$0
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$15
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$5
3034	Option to sell 25- or 30-year FRMs	7	$27
3036	Option to sell "other" Mortgages		$1
4002	Commit/purchase non-Mortgage financial assets	13	$10
4022	Commit/sell non-Mortgage financial assets		$1
9502	Fixed-rate construction loans in process	123	$167
9512	Adjustable-rate construction loans in process	53	$54