Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets $100 Mil - $1 Bill

All Reporting CMR **Reporting Dockets: 465** **March 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	16,408	-2,893	-15 %	11.21 %	-144 bp
+200 bp	17,698	-1,603	-8 %	11.90 %	-75 bp
+100 bp	18,730	-571	-3 %	12.42 %	-23 bp
0 bp	19,301			12.65 %	
-100 bp	19,356	55	0 %	12.59 %	-5 bp

Risk Measure for a Given Rate Shock

	3/31/2003	12/31/2002	3/31/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	12.65 %	12.32 %	0.00 %
Post-shock NPV Ratio	11.90 %	11.64 %	0.00 %
Sensitivity Measure: Decline in NPV Ratio	75 bp	68 bp	0 bp
TB 13a Level of Risk	Minimal	Minimal	Moderate

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	13,386	13,145	12,673	12,078	11,473	12,620	104.17	2.71
30-Year Mortgage Securities	3,772	3,696	3,571	3,422	3,263	3,528	104.76	2.71
15-Year Mortgages and MBS	20,647	20,291	19,651	18,860	18,037	19,397	104.61	2.45
Balloon Mortgages and MBS	5,539	5,470	5,389	5,291	5,183	5,242	104.35	1.38
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	2,319	2,312	2,303	2,294	2,281	2,277	101.51	0.35
7 Month to 2 Year Reset Frequency	10,868	10,757	10,648	10,523	10,361	10,432	103.12	1.02
2+ to 5 Year Reset Frequency	9,470	9,279	9,058	8,809	8,532	9,005	103.04	2.22
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	464	461	457	452	447	446	103.35	0.79
2 Month to 5 Year Reset Frequency	2,553	2,513	2,474	2,434	2,390	2,467	101.86	1.57
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	2,954	2,926	2,899	2,873	2,843	2,877	101.71	0.94
Adjustable-Rate, Fully Amortizing	8,458	8,393	8,326	8,258	8,189	8,317	100.90	0.79
Fixed-Rate, Balloon	3,491	3,357	3,231	3,112	3,000	3,079	109.05	3.87
Fixed-Rate, Fully Amortizing	4,769	4,566	4,377	4,202	4,039	4,218	108.25	4.29
Construction and Land Loans								
Adjustable-Rate	3,764	3,757	3,749	3,743	3,736	3,755	100.03	0.20
Fixed-Rate	2,423	2,376	2,331	2,288	2,248	2,400	98.98	1.94
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,337	4,331	4,326	4,322	4,317	4,309	100.53	0.12
Fixed-Rate	2,380	2,334	2,290	2,247	2,206	2,280	102.36	1.94
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	329	324	318	312	305	324	100.00	1.73
Accrued Interest Receivable	444	444	444	444	444	444	100.00	0.00
Advance for Taxes/Insurance	17	17	17	17	17	17	100.00	0.00
Float on Escrows on Owned Mortgages	15	37	68	94	114			-69.82
LESS: Value of Servicing on Mortgages Serviced by Others	-8	-9	-7	-5	-4			8.90
TOTAL MORTGAGE LOANS AND SECURITIES	**102,408**	**100,794**	**98,608**	**96,078**	**93,428**	**97,433**	**103.45**	**1.89**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,706	2,701	2,696	2,692	2,688	2,712	99.57	0.17
Fixed-Rate	2,086	2,024	1,965	1,908	1,854	1,891	107.05	3.00
Consumer Loans								
Adjustable-Rate	2,159	2,157	2,155	2,153	2,151	2,146	100.52	0.10
Fixed-Rate	4,653	4,585	4,518	4,453	4,391	4,599	99.69	1.48
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-123	-121	-120	-119	-117	-121	0.00	1.21
Accrued Interest Receivable	97	97	97	97	97	97	100.00	0.00
TOTAL NONMORTGAGE LOANS	**11,578**	**11,442**	**11,311**	**11,185**	**11,064**	**11,324**	**101.05**	**1.17**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	5,625	5,625	5,625	5,625	5,625	5,625	100.00	0.00
Equities and All Mutual Funds	2,400	2,317	2,226	2,136	2,051	2,317	100.00	3.77
Zero-Coupon Securities	112	107	104	101	98	99	108.16	3.55
Government and Agency Securities	3,334	3,253	3,176	3,104	3,035	3,045	106.84	2.43
Term Fed Funds, Term Repos	6,882	6,871	6,860	6,849	6,839	6,865	100.09	0.16
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,317	2,234	2,157	2,086	2,020	2,106	106.07	3.58
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	5,064	5,054	4,971	4,856	4,731	5,032	100.43	0.92
Structured Securities (Complex)	5,186	5,108	4,960	4,789	4,604	5,073	100.69	2.21
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	100.00	1.92
TOTAL CASH, DEPOSITS, AND SECURITIES	**30,919**	**30,569**	**30,078**	**29,546**	**29,003**	**30,161**	**101.35**	**1.38**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	236	236	236	236	236	236	100.00	0.00
Real Estate Held for Investment	59	59	59	59	59	59	100.00	0.00
Investment in Unconsolidated Subsidiaries	52	53	52	49	45	53	100.00	0.43
Office Premises and Equipment	1,969	1,969	1,969	1,969	1,969	1,969	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,317**	**2,317**	**2,316**	**2,314**	**2,309**	**2,317**	**100.00**	**0.01**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	127	132	162	235	294			-13.11
Adjustable-Rate Servicing	262	270	272	270	268			-1.79
Float on Mortgages Serviced for Others	140	163	198	252	298			-17.80
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**530**	**565**	**632**	**757**	**860**			**-9.05**
OTHER ASSETS								
Purchased and Excess Servicing						355		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,799	3,799	3,799	3,799	3,799	3,799	100.00	0.00
Miscellaneous II						450		
Deposit Intangibles								
Retail CD Intangible	95	109	122	134	146			-12.47
Transaction Account Intangible	612	871	1,144	1,412	1,703			-30.52
MMDA Intangible	484	670	894	1,070	1,233			-30.57
Passbook Account Intangible	840	1,226	1,598	1,972	2,300			-30.92
Non-Interest-Bearing Account Intangible	100	228	350	467	578			-54.93
TOTAL OTHER ASSETS	**5,930**	**6,903**	**7,908**	**8,853**	**9,759**	**4,603**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						354		
TOTAL ASSETS	**153,683**	**152,589**	**150,853**	**148,733**	**146,424**	**146,193**	**104/102*** **	**0.93/1.61*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	37,807	37,631	37,457	37,284	37,114	37,279	100.94	0.46
Fixed-Rate Maturing in 13 Months or More	22,883	22,313	21,764	21,234	20,722	21,172	105.39	2.51
Variable-Rate	962	961	960	958	957	959	100.17	0.14
Demand								
Transaction Accounts	12,000	12,000	12,000	12,000	12,000	12,000	100/93*	0.00/2.39*
MMDAs	14,137	14,137	14,137	14,137	14,137	14,137	100/95*	0.00/1.52*
Passbook Accounts	16,449	16,449	16,449	16,449	16,449	16,449	100/93*	0.00/2.49*
Non-Interest-Bearing Accounts	5,484	5,484	5,484	5,484	5,484	5,484	100/96*	0.00/2.38*
TOTAL DEPOSITS	**109,720**	**108,974**	**108,249**	**107,545**	**106,862**	**107,479**	**101/99***	**0.67/1.63***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	8,025	7,954	7,884	7,815	7,748	7,769	102.37	0.89
Fixed-Rate Maturing in 37 Months or More	3,525	3,342	3,172	3,013	2,864	3,091	108.11	5.28
Variable-Rate	2,622	2,621	2,621	2,621	2,620	2,621	100.00	0.01
TOTAL BORROWINGS	**14,171**	**13,917**	**13,677**	**13,449**	**13,233**	**13,482**	**103.23**	**1.78**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	717	717	717	717	717	717	100.00	0.00
Other Escrow Accounts	123	119	115	112	109	127	93.62	3.07
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,696	1,696	1,696	1,696	1,696	1,696	100.00	0.00
Miscellaneous II	0	0	0	0	0	249		
TOTAL OTHER LIABILITIES	**2,535**	**2,532**	**2,528**	**2,525**	**2,522**	**2,789**	**90.77**	**0.14**
Other Liabilities not Included Above								
Self-Valued	7,921	7,864	7,641	7,456	7,303	7,175	109.61	1.78
Unamortized Yield Adjustments						-1		
TOTAL LIABILITIES	**134,348**	**133,287**	**132,094**	**130,975**	**129,920**	**130,925**	**102/99****	**0.84/1.63****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	121	37	-84	-200	-308			
ARMs	14	10	5	-2	-12			
Other Mortgages	7	0	-10	-20	-32			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	100	30	-62	-153	-238			
Sell Mortgages and MBS	-150	-17	163	331	485			
Purchase Non-Mortgage Items	3	0	-3	-6	-9			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-49	-21	10	39	66			
Pay Floating, Receive Fixed	2	1	-1	-2	-3			
Basis Swaps	-1	-1	-1	-1	0			
Swaptions	0	0	0	0	0			
OTHER DERIVATIVES								
Options on Mortgages and MBS	0	2	13	26	38			
Interest-Rate Caps	0	0	1	2	3			
Interest-Rate Floors	1	0	0	0	0			
Futures	-2	0	2	4	6			
Options on Futures	0	0	0	0	0			
Construction LIP	-38	-61	-83	-103	-122			
Self-Valued	13	17	21	25	30			
TOTAL OFF-BALANCE-SHEET POSITIONS	**21**	**-1**	**-28**	**-60**	**-96**			

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NET PORTFOLIO VALUE								
+ ASSETS	153,683	152,589	150,853	148,733	146,424	146,193	104/102***	0.93/1.61***
- LIABILITIES	134,348	133,287	132,094	130,975	129,920	130,925	102/99**	0.84/1.63**
+ OFF-BALANCE-SHEET POSITIONS	21	-1	-28	-60	-96			
TOTAL NET PORTFOLIO VALUE	19,356	19,301	18,730	17,698	16,408	15,268#	126.41	1.62

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# Face Value NPV is Sum of Equity Capital and 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	$117	$1,618	$5,142	$4,143	$1,600
WARM	318 mo	329 mo	328 mo	307 mo	257 mo
WAC	4.59%	5.69%	6.48%	7.32%	8.88%
Amount of these that is FHA or VA Guaranteed	$4	$51	$91	$90	$116
Securities Backed by Conventional Mortgages	$129	$748	$1,032	$396	$526
WARM	157 mo	315 mo	294 mo	300 mo	218 mo
Weighted Average Pass-Through Rate	4.17%	5.34%	6.25%	7.24%	8.66%
Securities Backed by FHA or VA Mortgages	$16	$81	$317	$176	$107
WARM	274 mo	318 mo	311 mo	294 mo	201 mo
Weighted Average Pass-Through Rate	4.78%	5.27%	6.35%	7.15%	8.61%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$277	$4,746	$6,469	$3,299	$1,434
WAC	4.73%	5.53%	6.44%	7.33%	8.76%
Mortgage Securities	$405	$1,210	$1,284	$242	$31
Weighted Average Pass-Through Rate	4.46%	5.30%	6.17%	7.14%	8.60%
WARM (of 15-Year Loans and Securities)	139 mo	156 mo	152 mo	134 mo	114 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$158	$591	$1,317	$961	$687
WAC	4.58%	5.58%	6.46%	7.34%	10.07%
Mortgage Securities	$466	$830	$213	$19	$0
Weighted Average Pass-Through Rate	4.55%	5.34%	6.11%	7.13%	8.24%
WARM (of Balloon Loans and Securities)	71 mo	82 mo	80 mo	71 mo	60 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$40,787**

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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	$67	$297	$101	$15	$85
WAC	5.11%	5.51%	6.12%	4.13%	5.96%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$2,211	$10,135	$8,904	$431	$2,382
Weighted Average Margin	188 bp	250 bp	265 bp	219 bp	226 bp
WAC	5.21%	5.62%	5.97%	4.62%	6.11%
WARM	230 mo	281 mo	312 mo	282 mo	251 mo
Weighted Average Time Until Next Payment Reset	5 mo	11 mo	42 mo	1 mo	12 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$24,627**

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	$32	$24	$25	$0	$3
Weighted Average Distance from Lifetime Cap	152 bp	95 bp	110 bp	200 bp	170 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$84	$337	$331	$4	$127
Weighted Average Distance from Lifetime Cap	329 bp	362 bp	346 bp	359 bp	362 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,444	$9,654	$8,228	$432	$2,240
Weighted Average Distance from Lifetime Cap	771 bp	653 bp	589 bp	717 bp	637 bp
Balances Without Lifetime Cap	$717	$418	$421	$10	$96
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$826	$9,318	$7,890	$42	$1,994
Weighted Average Periodic Rate Cap	181 bp	173 bp	206 bp	175 bp	164 bp
Balances Subject to Periodic Rate Floors	$741	$8,519	$7,007	$29	$1,487
MBS Included in ARM Balances	$767	$3,099	$2,118	$137	$162

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,877	$8,317
WARM	93 mo	195 mo
Remaining Term to Full Amortization	274 mo	
Rate Index Code	0	0
Margin	228 bp	272 bp
Reset Frequency	23 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$59	$291
Wghted Average Distance to Lifetime Cap	77 bp	93 bp
Fixed-Rate:		
Balances	$3,079	$4,218
WARM	62 mo	119 mo
Remaining Term to Full Amortization	267 mo	
WAC	7.39%	7.61%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,755	$2,400
WARM	35 mo	33 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	160 bp	7.25%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,309	$2,280
WARM	157 mo	103 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	87 bp	7.54%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,712	$1,891
WARM	46 mo	43 mo
Margin in Column 1; WAC in Column 2	118 bp	7.27%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$2,146	$4,599
WARM	43 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	649 bp	8.64%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$152	$1,052
Fixed Rate		
Remaining WAL <= 5 Years	$398	$3,058
Remaining WAL 5-10 Years	$8	$223
Remaining WAL Over 10 Years	$97	
Superfloaters	$0	
Inverse Floaters & Super POs	$2	
Other	$2	$2
CMO Residuals:		
Fixed Rate	$0	$7
Floating Rate	$0	$5
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$26	$0
WAC	7.62%	9.41%
Principal-Only MBS	$0	$0
WAC	0.00%	12.40%
Total Mortgage-Derivative Securities - Book Value	$684	$4,348

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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	$439	$5,713	$12,926	$9,595	$8,341
WARM	185 mo	202 mo	249 mo	241 mo	247 mo
Weighted Average Servicing Fee	32 bp	26 bp	27 bp	30 bp	44 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	389 loans				
FHA/VA	44 loans				
Subserviced by Others	7 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$18,451	$47	Total # of Adjustable-Rate Loans Serviced	148 loans
WARM (in months)	331 mo	247 mo	Number of These Subserviced by Others	2 loans
Weighted Average Servicing Fee	46 bp	34 bp		

Total Balances of Mortgage Loans Serviced for Others	**$55,512**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$5,625		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$2,317		
Zero-Coupon Securities	$99	2.54%	33 mo
Government & Agency Securities	$3,045	3.96%	41 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$6,865	1.34%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,106	5.30%	58 mo
Memo: Complex Securities (from supplemental reporting)	$5,073		

Total Cash, Deposits, and Securities	**$25,130**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$876
Accrued Interest Receivable	$444
Advances for Taxes and Insurance	$17
Less: Unamortized Yield Adjustments	$-46
Valuation Allowances	$552
Unrealized Gains (Losses)	$157

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$122
Accrued Interest Receivable	$97
Less: Unamortized Yield Adjustments	$-17
Valuation Allowances	$243
Unrealized Gains (Losses)	$3

OTHER ITEMS	
Real Estate Held for Investment	$59
Repossessed Assets	$236
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$53
Office Premises and Equipment	$1,969
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$92
Less: Unamortized Yield Adjustments	$-40
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$355
Miscellaneous I	$3,799
Miscellaneous II	$450
TOTAL ASSETS	**$146,193**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$122
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$1,430
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$904
Mortgage-Related Mututal Funds	$1,413
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,465
Weighted Average Servicing Fee	34 bp
Adjustable-Rate Mortgage Loans Serviced	$3,803
Weighted Average Servicing Fee	24 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$254

AGGREGATE SCHEDULE CMR REPORT

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	$9,888	$3,119	$428	$87
WAC	2.29%	4.40%	5.51%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$14,009	$8,802	$1,033	$156
WAC	2.25%	3.79%	5.61%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$11,295	$3,740	$169
WAC		3.41%	5.86%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$6,137	$22
WAC			4.56%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$58,451**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,121	$808	$884
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$19,599	$19,518	$8,929
Penalty in Months of Forgone Interest	2.95 mo	5.51 mo	6.55 mo
Balances in New Accounts	$1,678	$1,237	$667

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 3.00%	$2,601	$1,193	$174	1.73%
3.00 to 3.99%	$95	$851	$456	3.55%
4.00 to 4.99%	$180	$733	$881	4.54%
5.00 to 5.99%	$138	$1,009	$1,003	5.49%
6.00 to 6.99%	$81	$661	$402	6.44%
7.00 to 7.99%	$30	$159	$165	7.28%
8.00 to 8.99%	$0	$5	$7	8.38%
9.00 and Above	$0	$34	$2	11.98%
WARM	1 mo	17 mo	76 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$10,861**

MEMOS

Variable-Rate, Fixed-Maturity Liabilities (from Supplemental Reporting)	$10,755
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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MINORITY INTEREST AND CAPITAL

	Total Balances	WAC	Balances in New Accounts (Optional)
NON-MATURITY DEPOSITS			
Transaction Accounts	$12,000	0.90%	$452
Money Market Deposit Accounts (MMDAs)	$14,137	1.55%	$857
Passbook Accounts	$16,449	1.33%	$596
Non-Interest-Bearing Non-Maturity Deposits	$5,484		$232
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$338	0.26%	
Escrow for Mortgages Serviced for Others	$378	0.28%	
Other Escrows	$127	0.21%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$48,912		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-4		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,696		
Miscellaneous II	$249		
TOTAL LIABILITIES	**$130,925**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$4		
EQUITY CAPITAL	$15,260		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$146,188**		

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	6	$14
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	16	$13
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	91	$290
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	78	$203
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	64	$198
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	213	$1,076
1014	Opt commitment to orig 25- or 30-year FRMs	188	$1,318
1016	Opt commitment to orig "other" Mortgages	134	$497
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$3
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	9	$27
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$7
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	15	$33
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	10	$19
2016	Commit/purchase "other" Mortgage loans, svc retained	14	$40
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$5
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$4
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	10	$93
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	51	$431
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	65	$438
2036	Commit/sell "other" Mortgage loans, svc retained		$11
2042	Commit/purchase 1-month COFI ARM MBS		$0
2044	Commit/purchase 6-mo or 1-yr COFI ARM MBS		$2
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$17
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$20
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS	6	$26
2054	Commit/purchase 25- to 30-year FRM MBS	7	$348
2056	Commit/purchase "other" MBS		$10

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$0
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$8
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	10	$208
2074	Commit/sell 25- or 30-yr FRM MBS	13	$750
2081	Commit/purch low-risk floating-rate mtg derivative product		$13
2102	Commit/purchase 1-mo COFI ARM loans, svc released		$1
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$14
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$22
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$24
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$181
2116	Commit/purchase "other" Mortgage loans, svc released		$8
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	9	$175
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	13	$33
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	11	$7
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	56	$209
2134	Commit/sell 25- or 30-yr FRM loans, svc released	66	$542
2136	Commit/sell "other" Mortgage loans, svc released	11	$96
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans	6	$4
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	27	$80
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	31	$80
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	20	$73
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	91	$253
2214	Firm commit/originate 25- or 30-year FRM loans	84	$336
2216	Firm commit/originate "other" Mortgage loans	61	$240
3008	Option to purchase 3- or 5-yr Treasury ARMs		$2
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3016	Option to purchase "other" Mortgages		$1

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SUPPLEMENTAL REPORTING

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3028	Option to sell 3- or 5-year Treasury ARMs		$1
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$1
3032	Option to sell 10-, 15-, or 20-year FRMs	7	$46
3034	Option to sell 25- or 30-year FRMs	8	$171
3050	Short opt to purchase 5- or 7-yr Balloon or 2-step mtg lns		$10
3074	Short option to sell 25- or 30-yr FRMs		$3
4002	Commit/purchase non-Mortgage financial assets	48	$203
4022	Commit/sell non-Mortgage financial assets		$112
5002	IR swap: pay fixed, receive 1-month LIBOR		$92
5004	IR swap: pay fixed, receive 3-month LIBOR	6	$519
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5026	IR swap: pay 3-month LIBOR, receive fixed		$20
5572	IR swap, amortizing: pay 1-mo LIBOR, receive MBS coupon		$13
5582	IR swap, amortizing: pay MBS coupon, receive 1-mo LIBOR		$35
6002	Interest rate Cap based on 1-month LIBOR		$143
6004	Interest rate Cap based on 3-month LIBOR	6	$234
6008	Interest rate Cap based on 3-month Treasury		$30
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
8040	Short futures contract on 10-year Treasury note		$26
9502	Fixed-rate construction loans in process	236	$1,172
9512	Adjustable-rate construction loans in process	156	$1,016