Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR | **Reporting Dockets: 300** | **March 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	15,891	-5,759	-27 %	8.20 %	-241 bp
+200 bp	18,317	-3,333	-15 %	9.27 %	-134 bp
+100 bp	20,381	-1,269	-6 %	10.13 %	-48 bp
0 bp	21,650			10.61 %	
-100 bp	21,745	95	0 %	10.57 %	-4 bp

Risk Measure for a Given Rate Shock

	03/31/2004	12/31/2003	03/31/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	10.61 %	10.83 %	10.95 %
Post-shock NPV Ratio	9.27 %	9.55 %	10.22 %
Sensitivity Measure: Decline in NPV Ratio	134 bp	128 bp	74 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	13,733	13,420	12,755	12,070	11,413	12,984	103.36	3.64
30-Year Mortgage Securities	6,983	6,757	6,272	5,835	5,456	6,663	101.40	5.27
15-Year Mortgages and MBS	16,960	16,601	16,008	15,340	14,671	16,041	103.49	2.87
Balloon Mortgages and MBS	8,768	8,629	8,426	8,161	7,847	8,407	102.64	1.98
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	6,917	6,908	6,880	6,819	6,717	6,722	102.77	0.26
7 Month to 2 Year Reset Frequency	8,600	8,527	8,436	8,303	8,122	8,307	102.65	0.96
2+ to 5 Year Reset Frequency	31,404	30,548	29,533	28,393	27,186	30,298	100.82	3.06
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	270	268	266	264	262	263	101.96	0.75
2 Month to 5 Year Reset Frequency	1,026	1,011	994	974	951	997	101.39	1.60
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	2,359	2,338	2,318	2,299	2,279	2,320	100.74	0.87
Adjustable-Rate, Fully Amortizing	5,505	5,463	5,421	5,380	5,341	5,457	100.11	0.77
Fixed-Rate, Balloon	2,027	1,963	1,902	1,844	1,788	1,822	107.78	3.17
Fixed-Rate, Fully Amortizing	5,272	4,997	4,748	4,520	4,311	4,832	103.42	5.24
Construction and Land Loans								
Adjustable-Rate	5,316	5,306	5,295	5,285	5,276	5,304	100.03	0.20
Fixed-Rate	2,191	2,145	2,102	2,061	2,021	2,142	100.14	2.07
Second-Mortgage Loans and Securities								
Adjustable-Rate	11,507	11,494	11,479	11,465	11,455	11,595	99.12	0.12
Fixed-Rate	2,878	2,813	2,752	2,693	2,636	2,747	102.42	2.25
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	279	274	268	261	254	274	100.00	2.11
Accrued Interest Receivable	523	523	523	523	523	523	100.00	0.00
Advance for Taxes/Insurance	61	61	61	61	61	61	100.00	0.00
Float on Escrows on Owned Mortgages	20	40	65	87	105			-57.50
LESS: Value of Servicing on Mortgages Serviced by Others	-129	-153	-182	-190	-190			-17.35
TOTAL MORTGAGE LOANS AND SECURITIES	**132,729**	**130,238**	**126,687**	**122,828**	**118,867**	**127,760**	**101.94**	**2.32**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	4,741	4,734	4,727	4,720	4,715	4,740	99.87	0.15
Fixed-Rate	3,655	3,544	3,437	3,335	3,237	3,096	114.46	3.08
Consumer Loans								
Adjustable-Rate	1,959	1,955	1,951	1,946	1,943	1,863	104.93	0.22
Fixed-Rate	15,487	15,243	15,008	14,782	14,564	15,404	98.95	1.57
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-602	-594	-586	-578	-571	-594	0.00	1.34
Accrued Interest Receivable	145	145	145	145	145	145	100.00	0.00
TOTAL NONMORTGAGE LOANS	**25,385**	**25,027**	**24,681**	**24,350**	**24,032**	**24,654**	**101.51**	**1.41**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	8,240	8,240	8,240	8,240	8,240	8,240	100.00	0.00
Equities and All Mutual Funds	1,563	1,515	1,465	1,410	1,351	1,514	100.05	3.26
Zero-Coupon Securities	92	88	85	82	80	85	104.47	3.93
Government and Agency Securities	3,484	3,375	3,272	3,174	3,080	3,254	103.73	3.15
Term Fed Funds, Term Repos	3,255	3,249	3,242	3,236	3,230	3,245	100.12	0.19
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,550	1,484	1,424	1,368	1,317	1,375	107.96	4.25
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	10,744	10,627	10,372	10,079	9,784	10,592	100.33	1.76
Structured Securities (Complex)	6,284	6,210	6,077	5,918	5,754	6,168	100.67	1.66
LESS: Valuation Allowances for Investment Securities	3	3	3	3	3	3	100.00	1.35
TOTAL CASH, DEPOSITS, AND SECURITIES	**35,210**	**34,785**	**34,174**	**33,506**	**32,834**	**34,470**	**100.92**	**1.49**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	247	247	247	247	247	247	100.00	0.00
Real Estate Held for Investment	80	80	80	80	80	80	100.00	0.00
Investment in Unconsolidated Subsidiaries	2,144	2,091	1,939	1,728	1,488	2,091	100.00	4.90
Office Premises and Equipment	2,212	2,212	2,212	2,212	2,212	2,212	100.00	0.00
TOTAL REAL ASSETS, ETC.	**4,682**	**4,629**	**4,477**	**4,266**	**4,026**	**4,629**	**100.00**	**2.21**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	356	504	732	844	867			-37.32
Adjustable-Rate Servicing	293	307	313	314	314			-3.18
Float on Mortgages Serviced for Others	228	303	397	458	495			-27.81
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**877**	**1,115**	**1,442**	**1,616**	**1,676**			**-25.32**
OTHER ASSETS								
Purchased and Excess Servicing						1,374		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,568	3,568	3,568	3,568	3,568	3,568	100.00	0.00
Miscellaneous II						1,031		
Deposit Intangibles								
Retail CD Intangible	96	114	129	142	153			-14.70
Transaction Account Intangible	665	946	1,234	1,515	1,808			-30.07
MMDA Intangible	1,386	1,882	2,454	2,918	3,375			-28.37
Passbook Account Intangible	875	1,229	1,586	1,933	2,250			-28.93
Non-Interest-Bearing Account Intangible	236	498	749	988	1,216			-51.47
TOTAL OTHER ASSETS	**6,825**	**8,239**	**9,720**	**11,065**	**12,370**	**5,973**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						945		
TOTAL ASSETS	**205,709**	**204,032**	**201,182**	**197,631**	**193,806**	**198,431**	**103/100*****	**1.11/1.86*****

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	35,013	34,846	34,681	34,518	34,356	34,579	100.77	0.48
Fixed-Rate Maturing in 13 Months or More	26,237	25,576	24,939	24,323	23,728	24,480	104.48	2.54
Variable-Rate	719	718	718	718	718	718	100.06	0.04
Demand								
Transaction Accounts	12,614	12,614	12,614	12,614	12,614	12,614	100/92*	0.00/2.44*
MMDAs	37,966	37,966	37,966	37,966	37,966	37,966	100/95*	0.00/1.48*
Passbook Accounts	15,894	15,894	15,894	15,894	15,894	15,894	100/92*	0.00/2.43*
Non-Interest-Bearing Accounts	11,297	11,297	11,297	11,297	11,297	11,297	100/96*	0.00/2.37*
TOTAL DEPOSITS	**139,739**	**138,911**	**138,108**	**137,329**	**136,572**	**137,547**	**101/98***	**0.59/1.69***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	11,231	11,139	11,048	10,959	10,872	10,969	101.55	0.82
Fixed-Rate Maturing in 37 Months or More	5,220	4,998	4,788	4,589	4,400	4,789	104.38	4.32
Variable-Rate	9,094	9,089	9,085	9,080	9,075	9,046	100.48	0.05
TOTAL BORROWINGS	**25,545**	**25,226**	**24,921**	**24,628**	**24,347**	**24,803**	**101.71**	**1.24**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	812	812	812	812	812	812	100.00	0.00
Other Escrow Accounts	311	301	292	284	276	323	93.31	3.06
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,999	3,999	3,999	3,999	3,999	3,999	100.00	0.00
Miscellaneous II	0	0	0	0	0	409		
TOTAL OTHER LIABILITIES	**5,121**	**5,111**	**5,102**	**5,094**	**5,086**	**5,542**	**92.23**	**0.18**
Other Liabilities not Included Above								
Self-Valued	13,367	13,076	12,824	12,588	12,373	12,377	105.64	2.08
Unamortized Yield Adjustments						20		
TOTAL LIABILITIES	**183,772**	**182,325**	**180,955**	**179,639**	**178,378**	**180,290**	**101/99****	**0.77/1.61****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	222	-22	-494	-883	-1,223			
ARMs	39	18	-13	-60	-120			
Other Mortgages	48	0	-59	-121	-178			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	246	-42	-492	-871	-1,213			
Sell Mortgages and MBS	-523	49	1,057	1,872	2,580			
Purchase Non-Mortgage Items	5	0	-5	-9	-13			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-374	-153	72	280	472			
Pay Floating, Receive Fixed Swaps	16	1	-14	-28	-40			
Basis Swaps	0	0	0	0	0			
Swaptions	12	14	17	18	20			
OTHER								
Options on Mortgages and MBS	0	-2	-11	-18	-26			
Interest-Rate Caps	26	59	107	168	241			
Interest-Rate Floors	1	1	0	0	0			
Futures	-1	0	1	1	2			
Options on Futures	0	0	1	1	2			
Construction LIP	12	-6	-24	-41	-57			
Self-Valued	80	26	13	14	18			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-192**	**-57**	**154**	**325**	**463**			

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NET PORTFOLIO VALUE								
+ ASSETS	205,709	204,032	201,182	197,631	193,806	198,431	103/100***	1.11/1.86***
- LIABILITIES	183,772	182,325	180,955	179,639	178,378	180,290	101/99**	0.77/1.61**
+ OFF-BALANCE-SHEET POSITIONS	-192	-57	154	325	463			
TOTAL NET PORTFOLIO VALUE #	21,745	21,650	20,381	18,317	15,891	18,142	119.34	3.15

* 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	$260	$5,614	$4,337	$1,871	$901
WARM	292 mo	344 mo	335 mo	305 mo	262 mo
WAC	4.44%	5.58%	6.36%	7.35%	9.07%
Amount of these that is FHA or VA Guaranteed	$12	$242	$279	$61	$74
Securities Backed by Conventional Mortgages	$370	$3,122	$486	$76	$34
WARM	297 mo	346 mo	300 mo	277 mo	236 mo
Weighted Average Pass-Through Rate	4.15%	5.13%	6.30%	7.15%	8.77%
Securities Backed by FHA or VA Mortgages	$236	$2,147	$124	$47	$21
WARM	350 mo	350 mo	310 mo	269 mo	209 mo
Weighted Average Pass-Through Rate	3.78%	5.44%	6.13%	7.19%	8.37%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,195	$5,686	$2,636	$1,286	$725
WAC	4.69%	5.41%	6.42%	7.34%	9.04%
Mortgage Securities	$1,210	$1,810	$413	$56	$23
Weighted Average Pass-Through Rate	4.36%	5.15%	6.14%	7.26%	8.40%
WARM (of 15-Year Loans and Securities)	145 mo	162 mo	148 mo	132 mo	117 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,238	$1,915	$936	$438	$572
WAC	4.53%	5.43%	6.38%	7.34%	10.88%
Mortgage Securities	$2,582	$634	$88	$3	$0
Weighted Average Pass-Through Rate	4.12%	5.28%	6.22%	7.14%	8.00%
WARM (of Balloon Loans and Securities)	75 mo	75 mo	86 mo	68 mo	70 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$44,095**

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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	$1,162	$214	$244	$0	$7
WAC	3.24%	4.32%	4.36%	0.00%	3.96%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$5,560	$8,093	$30,054	$263	$989
Weighted Average Margin	256 bp	267 bp	271 bp	208 bp	244 bp
WAC	4.02%	4.92%	4.78%	3.62%	5.07%
WARM	320 mo	298 mo	346 mo	293 mo	274 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	46 mo	1 mo	17 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	$46,587

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	$14	$16	$98	$0	$4
Weighted Average Distance from Lifetime Cap	110 bp	141 bp	157 bp	0 bp	77 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$44	$242	$139	$3	$17
Weighted Average Distance from Lifetime Cap	325 bp	377 bp	362 bp	316 bp	368 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$6,127	$7,724	$29,749	$258	$913
Weighted Average Distance from Lifetime Cap	1,088 bp	660 bp	566 bp	933 bp	649 bp
Balances Without Lifetime Cap	$537	$324	$312	$3	$63
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$5,135	$7,615	$29,401	$229	$693
Weighted Average Periodic Rate Cap	85 bp	173 bp	214 bp	57 bp	187 bp
Balances Subject to Periodic Rate Floors	$856	$5,586	$18,213	$9	$633
MBS Included in ARM Balances	$662	$1,384	$1,411	$19	$22

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,320	$5,457
WARM	74 mo	156 mo
Remaining Term to Full Amortization	274 mo	
Rate Index Code	0	0
Margin	219 bp	232 bp
Reset Frequency	23 mo	22 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$84	$121
Wghted Average Distance to Lifetime Cap	105 bp	64 bp
Fixed-Rate:		
Balances	$1,822	$4,832
WARM	46 mo	158 mo
Remaining Term to Full Amortization	244 mo	
WAC	6.96%	6.70%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$5,304	$2,142
WARM	23 mo	31 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	138 bp	6.42%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$11,595	$2,747
WARM	127 mo	150 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	48 bp	7.46%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$4,740	$3,096
WARM	52 mo	44 mo
Margin in Column 1; WAC in Column 2	249 bp	9.31%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$1,863	$15,404
WARM	72 mo	70 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	723 bp	8.72%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$103	$3,502
Fixed Rate		
Remaining WAL <= 5 Years	$215	$6,047
Remaining WAL 5-10 Years	$128	$291
Remaining WAL Over 10 Years	$41	
Superfloaters	$0	
Inverse Floaters & Super POs	$6	
Other	$4	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$149	$102
WAC	5.49%	3.61%
Principal-Only MBS	$0	$2
WAC	0.00%	5.52%
Total Mortgage-Derivative Securities - Book Value	$647	$9,945

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$3,829	$33,033	$33,104	$11,325	$5,241
WARM	191 mo	277 mo	307 mo	279 mo	200 mo
Weighted Average Servicing Fee	28 bp	30 bp	33 bp	35 bp	42 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	716 loans
FHA/VA	61 loans
Subserviced by Others	108 loans

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$17,479	$150	Total # of Adjustable-Rate Loans Serviced	90 loans
WARM (in months)	311 mo	149 mo	Number of These Subserviced by Others	10 loans
Weighted Average Servicing Fee	60 bp	28 bp		

Total Balances of Mortgage Loans Serviced for Others	**$104,161**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$8,240		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,514		
Zero-Coupon Securities	$85	2.33%	42 mo
Government & Agency Securities	$3,254	3.45%	42 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,245	1.25%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,375	4.79%	71 mo
Memo: Complex Securities (from supplemental reporting)	$6,168		

Total Cash, Deposits, and Securities	**$23,880**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$784
Accrued Interest Receivable	$523
Advances for Taxes and Insurance	$61
Less: Unamortized Yield Adjustments	$-676
Valuation Allowances	$510
Unrealized Gains (Losses)	$27

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$257
Accrued Interest Receivable	$145
Less: Unamortized Yield Adjustments	$-123
Valuation Allowances	$851
Unrealized Gains (Losses)	$2

OTHER ITEMS	
Real Estate Held for Investment	$80
Repossessed Assets	$247
Equity Assets Not Subject to SFAS No. 115	$2,091
Office Premises and Equipment	$2,212
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$68
Less: Unamortized Yield Adjustments	$-49
Valuation Allowances	$3
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$1,374
Miscellaneous I	$3,568
Miscellaneous II	$1,031
TOTAL ASSETS	**$198,431**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$36
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$128
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$940
Mortgage-Related Mututal Funds	$574
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$9,747
Weighted Average Servicing Fee	11 bp
Adjustable-Rate Mortgage Loans Serviced	$20,647
Weighted Average Servicing Fee	14 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$270

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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	$8,921	$2,879	$321	$131
WAC	1.49%	3.37%	5.54%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$10,611	$10,142	$1,704	$168
WAC	1.65%	3.12%	6.26%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$9,888	$7,022	$89
WAC		2.73%	5.29%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$7,570	$41
WAC			4.27%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$59,059**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,186	$1,969	$4,427
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$17,428	$19,058	$12,632
Penalty in Months of Forgone Interest	3.23 mo	6.10 mo	8.01 mo
Balances in New Accounts	$2,845	$1,776	$928

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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%	$3,789	$3,481	$294	1.59%
3.00 to 3.99%	$114	$485	$2,159	3.44%
4.00 to 4.99%	$3	$650	$926	4.55%
5.00 to 5.99%	$445	$325	$1,023	5.46%
6.00 to 6.99%	$11	$974	$334	6.53%
7.00 to 7.99%	$43	$645	$44	7.21%
8.00 to 8.99%	$0	$4	$8	8.33%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	16 mo	59 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$15,754**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$22,141
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$12,614	0.71%	$1,297
Money Market Deposit Accounts (MMDAs)	$37,966	0.99%	$2,949
Passbook Accounts	$15,894	0.98%	$1,056
Non-Interest-Bearing Non-Maturity Deposits	$11,297		$1,445
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$288	0.08%	
Escrow for Mortgages Serviced for Others	$524	0.03%	
Other Escrows	$323	0.18%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$78,905		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$17		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$3,999		
Miscellaneous II	$409		
TOTAL LIABILITIES	**$180,290**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$200
EQUITY CAPITAL	$17,942
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$198,432**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$4
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	9	$6
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	53	$655
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	40	$1,668
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	45	$306
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	114	$1,903
1014	Opt commitment to orig 25- or 30-year FRMs	96	$5,594
1016	Opt commitment to orig "other" Mortgages	82	$1,406
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$5
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$7
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$10
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$33
2016	Commit/purchase "other" Mortgage loans, svc retained		$83
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$31
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$33
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	7	$73
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	25	$555
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	29	$2,758
2036	Commit/sell "other" Mortgage loans, svc retained		$1
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$3
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$82
2054	Commit/purchase 25- to 30-year FRM MBS		$3,188
2056	Commit/purchase "other" MBS		$18
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$212
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	8	$1,259
2074	Commit/sell 25- or 30-yr FRM MBS	10	$6,126

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$121
2084	Commit/sell low-risk fixed-rate mtg derivative product		$85
2086	Commit/purchase high-risk Mortgage derivative product		$11
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$0
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$176
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$9
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$11
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$96
2116	Commit/purchase "other" Mortgage loans, svc released		$13
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	10	$116
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	11	$257
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$118
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	19	$353
2134	Commit/sell 25- or 30-yr FRM loans, svc released	24	$920
2136	Commit/sell "other" Mortgage loans, svc released	8	$64
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	20	$284
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	16	$225
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	15	$55
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	42	$304
2214	Firm commit/originate 25- or 30-year FRM loans	34	$1,065
2216	Firm commit/originate "other" Mortgage loans	31	$623
3014	Option to purchase 25- or 30-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$159
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3028	Option to sell 3- or 5-year Treasury ARMs		$12
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$33
3032	Option to sell 10-, 15-, or 20-year FRMs		$15
3034	Option to sell 25- or 30-year FRMs		$91

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3036	Option to sell "other" Mortgages		$2
3068	Short option to sell 3- or 5-yr Treasury ARMs		$139
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$34
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$46
3074	Short option to sell 25- or 30-yr FRMs		$132
3076	Short option to sell "other" Mortgages		$15
4002	Commit/purchase non-Mortgage financial assets	25	$883
4004	Commit/purchase core deposits		$11
4022	Commit/sell non-Mortgage financial assets		$1
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,534
5004	IR swap: pay fixed, receive 3-month LIBOR	7	$2,429
5006	IR swap: pay fixed, receive 6-month LIBOR		$60
5026	IR swap: pay 3-month LIBOR, receive fixed		$242
5104	IR swaption: pay fixed, receive 3-month LIBOR		$82
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$89
5582	IR swap, amortizing: pay MBS coupon, receive 1-mo LIBOR		$16
6002	Interest rate Cap based on 1-month LIBOR		$1,475
6004	Interest rate Cap based on 3-month LIBOR		$1,437
6022	Interest rate Cap based on the prime rate		$50
6034	Short interest rate Cap based on 3-month LIBOR		$88
6040	Short interest rate Cap based on 1-year Treasury		$3
7010	Interest rate floor based on 1-year Treasury		$3
7018	Interest rate floor based on 10-year Treasury		$55
8038	Short futures contract on 5-year Treasury note		$15
9034	Long put option on 10-year T-note futures contract		$45
9036	Long put option on T-bond futures contract		$5
9502	Fixed-rate construction loans in process	122	$952
9512	Adjustable-rate construction loans in process	78	$1,298