Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR | **Reporting Dockets: 283** | **December 2005**

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	22,142	-8,228	-27 %	8.12 %	-245 bp
+200 bp	25,465	-4,905	-16 %	9.16 %	-141 bp
+100 bp	28,245	-2,125	-7 %	9.98 %	-59 bp
0 bp	30,370			10.57 %	
-100 bp	31,135	765	+3 %	10.72 %	+15 bp
-200 bp	30,483	113	0 %	10.44 %	-13 bp

Risk Measure for a Given Rate Shock

	12/31/2005	09/30/2005	12/31/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	10.57 %	11.11 %	11.14 %
Post-shock NPV Ratio	9.16 %	9.75 %	9.91 %
Sensitivity Measure: Decline in NPV Ratio	141 bp	136 bp	122 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Beginning with the March 2005 cycle, the Sensitivity Measure was once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 bps increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. As a result, the results may not be comparable to those from the September 2004 cycle.
In the event that neither a -200 nor a +200 basis point change in rates produces a reduction in the NPV ratio, the institution is assigned a Sensitivity Measure of zero.

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	-200 bp	-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	37,621	37,301	36,621	35,475	34,110	32,517	36,073	101.52	2.49
30-Year Mortgage Securities	11,008	10,947	10,517	9,898	9,285	8,718	10,704	98.24	4.99
15-Year Mortgages and MBS	22,103	21,731	21,106	20,334	19,503	18,668	20,969	100.65	3.31
Balloon Mortgages and MBS	9,079	8,935	8,747	8,511	8,233	7,925	8,775	99.69	2.42
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	7,509	7,498	7,479	7,439	7,372	7,282	7,301	102.44	0.40
7 Month to 2 Year Reset Frequency	18,314	18,151	17,922	17,597	17,186	16,706	18,274	98.07	1.54
2+ to 5 Year Reset Frequency	33,370	32,711	31,884	30,926	29,878	28,768	32,519	98.05	2.80
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	5,591	5,546	5,473	5,353	5,192	4,999	5,252	104.20	1.77
2 Month to 5 Year Reset Frequency	1,509	1,484	1,455	1,421	1,380	1,335	1,474	98.75	2.18
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	3,310	3,285	3,260	3,235	3,210	3,184	3,297	98.89	0.77
Adjustable-Rate, Fully Amortizing	7,609	7,559	7,509	7,458	7,405	7,353	7,578	99.09	0.68
Fixed-Rate, Balloon	4,346	4,211	4,083	3,960	3,843	3,731	4,078	100.12	3.07
Fixed-Rate, Fully Amortizing	4,728	4,555	4,392	4,240	4,098	3,963	4,369	100.53	3.58
Construction and Land Loans									
Adjustable-Rate	8,933	8,915	8,896	8,879	8,862	8,846	8,913	99.82	0.20
Fixed-Rate	3,054	3,002	2,951	2,903	2,856	2,810	2,948	100.12	1.68
Second-Mortgage Loans and Securities									
Adjustable-Rate	24,358	24,346	24,335	24,326	24,320	24,315	24,374	99.84	0.04
Fixed-Rate	7,889	7,698	7,516	7,343	7,179	7,022	7,540	99.69	2.35
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	357	352	346	338	329	319	346	100.00	2.02
Accrued Interest Receivable	988	988	988	988	988	988	988	100.00	0.00
Advance for Taxes/Insurance	136	136	136	136	136	136	136	100.00	0.00
Float on Escrows on Owned Mortgages	52	86	131	172	208	241			-32.94
LESS: Value of Servicing on Mortgages Serviced by Others	-112	-135	-149	-153	-153	-151			-6.00
TOTAL MORTGAGE LOANS AND SECURITIES	**211,976**	**209,571**	**205,897**	**201,085**	**195,727**	**189,977**	**205,907**	**100.00**	**2.06**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	6,157	6,153	6,149	6,146	6,144	6,142	6,157	99.88	0.05
Fixed-Rate	3,514	3,398	3,287	3,180	3,079	2,982	3,140	104.67	3.31
Consumer Loans									
Adjustable-Rate	3,142	3,137	3,132	3,128	3,124	3,119	2,920	107.29	0.15
Fixed-Rate	20,858	20,571	20,295	20,030	19,775	19,530	20,665	98.21	1.33
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-613	-606	-600	-593	-587	-581	-600	0.00	1.10
Accrued Interest Receivable	230	230	230	230	230	230	230	100.00	0.00
TOTAL NONMORTGAGE LOANS	**33,288**	**32,882**	**32,493**	**32,121**	**31,764**	**31,422**	**32,511**	**99.94**	**1.17**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	5,349	5,349	5,349	5,349	5,349	5,349	5,349	100.00	0.00
Equities and All Mutual Funds	1,358	1,318	1,275	1,229	1,181	1,128	1,275	100.00	3.49
Zero-Coupon Securities	84	77	71	65	61	57	68	103.37	8.22
Government and Agency Securities	3,738	3,642	3,550	3,463	3,379	3,298	3,603	98.55	2.53
Term Fed Funds, Term Repos	2,094	2,088	2,083	2,078	2,073	2,068	2,085	99.89	0.25
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,162	2,020	1,895	1,784	1,685	1,597	1,937	97.86	6.23
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	9,664	9,457	9,178	8,884	8,568	8,267	9,265	99.06	3.12
Structured Securities (Complex)	6,632	6,524	6,380	6,213	6,067	5,930	6,465	98.70	2.43
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	1.02
TOTAL CASH, DEPOSITS, AND SECURITIES	**31,080**	**30,475**	**29,781**	**29,065**	**28,361**	**27,694**	**30,047**	**99.12**	**2.37**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	248	248	248	248	248	248	248	100.00	0.00
Real Estate Held for Investment	72	72	72	72	72	72	72	100.00	0.00
Investment in Unconsolidated Subsidiaries	153	155	150	139	127	112	150	100.00	5.28
Office Premises and Equipment	2,567	2,567	2,567	2,567	2,567	2,567	2,567	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,040**	**3,041**	**3,036**	**3,026**	**3,013**	**2,999**	**3,036**	**100.00**	**0.26**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	451	644	852	950	974	965			-17.97
Adjustable-Rate Servicing	303	310	317	327	333	336			-2.80
Float on Mortgages Serviced for Others	340	427	514	577	621	658			-14.64
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,094**	**1,380**	**1,684**	**1,855**	**1,928**	**1,959**			**-14.09**
OTHER ASSETS									
Purchased and Excess Servicing							1,749		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,620	6,620	6,620	6,620	6,620	6,620	6,620	100.00	0.00
Miscellaneous II							1,874		
Deposit Intangibles									
Retail CD Intangible	83	99	114	129	143	156			-13.33
Transaction Account Intangible	1,037	1,424	1,785	2,085	2,386	2,679			-18.53
MMDA Intangible	2,188	2,642	3,112	3,659	4,233	4,787			-16.34
Passbook Account Intangible	1,030	1,350	1,596	1,848	2,142	2,415			-15.58
Non-Interest-Bearing Account Intangible	585	896	1,192	1,471	1,738	1,994			-24.15
TOTAL OTHER ASSETS	**11,543**	**13,031**	**14,419**	**15,812**	**17,264**	**18,651**	**10,243**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							524		
TOTAL ASSETS	**292,021**	**290,380**	**287,309**	**282,963**	**278,058**	**272,702**	**282,267**	**102/99*****	**1.29/1.82*****

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	47,310	47,107	46,906	46,707	46,510	46,315	47,063	99.67	0.43
Fixed-Rate Maturing in 13 Months or More	25,484	24,887	24,310	23,754	23,216	22,697	24,601	98.82	2.33
Variable-Rate	379	379	379	379	379	378	379	99.99	0.05
Demand									
Transaction Accounts	15,578	15,578	15,578	15,578	15,578	15,578	15,578	100/89*	0.00/2.40*
MMDAs	45,170	45,170	45,170	45,170	45,170	45,170	45,170	100/93*	0.00/1.21*
Passbook Accounts	14,199	14,199	14,199	14,199	14,199	14,199	14,199	100/89*	0.00/1.98*
Non-Interest-Bearing Accounts	13,571	13,571	13,571	13,571	13,571	13,571	13,571	100/91*	0.00/2.32*
TOTAL DEPOSITS	**161,691**	**160,890**	**160,112**	**159,357**	**158,622**	**157,908**	**160,561**	**100/95***	**0.48/1.42***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	50,728	50,291	49,863	49,443	49,031	48,627	50,349	99.03	0.85
Fixed-Rate Maturing in 37 Months or More	10,846	10,443	10,060	9,693	9,343	9,009	10,216	98.47	3.73
Variable-Rate	18,848	18,818	18,789	18,760	18,731	18,702	17,900	104.96	0.15
TOTAL BORROWINGS	**80,421**	**79,552**	**78,711**	**77,896**	**77,105**	**76,339**	**78,466**	**100.31**	**1.05**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	1,032	1,032	1,032	1,032	1,032	1,032	1,032	100.00	0.00
Other Escrow Accounts	308	299	290	282	275	267	335	86.64	2.89
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,143	5,143	5,143	5,143	5,143	5,143	5,143	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	301		
TOTAL OTHER LIABILITIES	**6,482**	**6,473**	**6,464**	**6,456**	**6,449**	**6,441**	**6,810**	**94.92**	**0.13**
Other Liabilities not Included Above									
Self-Valued	12,441	12,113	11,862	11,687	11,568	11,459	11,902	99.66	1.79
Unamortized Yield Adjustments							-6		
TOTAL LIABILITIES	**261,036**	**259,029**	**257,150**	**255,396**	**253,744**	**252,147**	**257,733**	**100/97****	**0.71/1.29****

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	-200 bp	-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	82	64	13	-120	-269	-414			
ARMs	12	5	-5	-20	-40	-64			
Other Mortgages	59	32	0	-34	-66	-97			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	129	95	9	-116	-252	-391			
Sell Mortgages and MBS	-145	-112	10	234	470	695			
Purchase Non-Mortgage Items	-162	-79	0	75	147	215			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-887	-415	17	413	777	1,111			
Pay Floating, Receive Fixed Swaps	59	18	-18	-51	-80	-107			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	22	18	14	13	13	14			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-1	-1	0	1	1	2			
Options on Futures	0	0	0	0	0	0			
Construction LIP	69	34	-1	-35	-68	-100			
Self-Valued	263	126	171	317	519	722			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-502**	**-217**	**210**	**678**	**1,152**	**1,587**			

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	292,021	290,380	287,309	282,963	278,058	272,702	282,267	102/99***	1.29/1.82***
MINUS TOTAL LIABILITIES	261,036	259,029	257,150	255,396	253,744	252,147	257,733	100/97**	0.71/1.29**
PLUS OFF-BALANCE-SHEET POSITIONS	-502	-217	210	678	1,152	1,587			
TOTAL NET PORTFOLIO VALUE #	30,483	31,135	30,370	28,245	25,465	22,142	24,534	123.79	4.76

* 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

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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	$333	$8,685	$12,863	$7,080	$7,111
WARM	315 mo	333 mo	335 mo	333 mo	328 mo
WAC	4.68%	5.64%	6.47%	7.46%	9.00%
Amount of these that is FHA or VA Guaranteed	$6	$95	$265	$59	$60
Securities Backed by Conventional Mortgages	$420	$7,261	$242	$27	$12
WARM	271 mo	346 mo	288 mo	249 mo	202 mo
Weighted Average Pass-Through Rate	4.41%	5.27%	6.24%	7.14%	8.75%
Securities Backed by FHA or VA Mortgages	$264	$2,387	$72	$11	$8
WARM	332 mo	345 mo	290 mo	239 mo	181 mo
Weighted Average Pass-Through Rate	3.83%	5.23%	6.12%	7.17%	8.50%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,884	$5,567	$4,166	$2,524	$2,447
WAC	4.70%	5.43%	6.48%	7.41%	9.26%
Mortgage Securities	$2,395	$1,726	$223	$26	$12
Weighted Average Pass-Through Rate	4.41%	5.12%	6.13%	7.28%	8.43%
WARM (of 15-Year Loans and Securities)	143 mo	153 mo	160 mo	157 mo	155 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,022	$3,396	$1,192	$450	$555
WAC	4.54%	5.47%	6.35%	7.34%	11.08%
Mortgage Securities	$1,921	$215	$21	$1	$0
Weighted Average Pass-Through Rate	4.12%	5.21%	6.28%	7.23%	8.00%
WARM (of Balloon Loans and Securities)	56 mo	82 mo	92 mo	58 mo	67 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$76,521**

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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	$922	$704	$457	$788	$21
WAC	4.95%	4.37%	4.36%	1.16%	3.79%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$6,379	$17,570	$32,062	$4,464	$1,452
Weighted Average Margin	296 bp	280 bp	274 bp	313 bp	299 bp
WAC	6.79%	5.35%	5.13%	6.47%	5.66%
WARM	315 mo	323 mo	341 mo	378 mo	302 mo
Weighted Average Time Until Next Payment Reset	2 mo	13 mo	41 mo	2 mo	28 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$64,820**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$104	$63	$84	$299	$6
Weighted Average Distance from Lifetime Cap	121 bp	159 bp	138 bp	175 bp	121 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1,247	$937	$314	$4,018	$25
Weighted Average Distance from Lifetime Cap	327 bp	360 bp	370 bp	295 bp	366 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$3,664	$17,024	$30,488	$924	$1,366
Weighted Average Distance from Lifetime Cap	853 bp	594 bp	549 bp	678 bp	596 bp
Balances Without Lifetime Cap	$2,286	$249	$1,633	$12	$76
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$4,392	$17,526	$29,643	$282	$1,350
Weighted Average Periodic Rate Cap	122 bp	162 bp	235 bp	873 bp	187 bp
Balances Subject to Periodic Rate Floors	$1,397	$9,941	$19,856	$280	$1,326
MBS Included in ARM Balances	$337	$1,788	$2,308	$276	$15

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,297	$7,578
WARM	83 mo	150 mo
Remaining Term to Full Amortization	236 mo	
Rate Index Code	0	0
Margin	203 bp	216 bp
Reset Frequency	20 mo	20 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$238	$286
Wghted Average Distance to Lifetime Cap	35 bp	59 bp
Fixed-Rate:		
Balances	$4,078	$4,369
WARM	54 mo	97 mo
Remaining Term to Full Amortization	175 mo	
WAC	6.25%	6.63%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$8,913	$2,948
WARM	21 mo	23 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	135 bp	7.09%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$24,374	$7,540
WARM	272 mo	174 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	47 bp	6.93%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$6,157	$3,140
WARM	47 mo	48 mo
Margin in Column 1; WAC in Column 2	231 bp	8.19%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$2,920	$20,665
WARM	78 mo	68 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	711 bp	10.38%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$71	$1,222
Fixed Rate		
Remaining WAL <= 5 Years	$159	$6,785
Remaining WAL 5-10 Years	$338	$199
Remaining WAL Over 10 Years	$150	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$4	$0
CMO Residuals:		
Fixed Rate	$0	$3
Floating Rate	$26	$3
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$19	$286
WAC	4.80%	6.15%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$768	$8,498

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ASSETS (continued)

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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	$3,546	$35,618	$36,848	$9,413	$7,433
WARM	177 mo	277 mo	308 mo	262 mo	205 mo
Weighted Average Servicing Fee	29 bp	29 bp	34 bp	37 bp	60 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	825 loans				
FHA/VA	51 loans				
Subserviced by Others	5 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$24,525	$784	Total # of Adjustable-Rate Loans Serviced	121 loans
WARM (in months)	324 mo	360 mo	Number of These Subserviced by Others	10 loans
Weighted Average Servicing Fee	49 bp	27 bp		

Total Balances of Mortgage Loans Serviced for Others	**$118,167**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$5,349		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,275		
Zero-Coupon Securities	$68	4.43%	97 mo
Government & Agency Securities	$3,603	3.54%	33 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,085	3.92%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,937	4.62%	108 mo
Memo: Complex Securities (from supplemental reporting)	$6,465		

Total Cash, Deposits, and Securities	**$20,781**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,002
Accrued Interest Receivable	$988
Advances for Taxes and Insurance	$136
Less: Unamortized Yield Adjustments	$-994
Valuation Allowances	$656
Unrealized Gains (Losses)	$-494

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$224
Accrued Interest Receivable	$230
Less: Unamortized Yield Adjustments	$-120
Valuation Allowances	$824
Unrealized Gains (Losses)	$-3

OTHER ITEMS	
Real Estate Held for Investment	$72
Repossessed Assets	$248
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$150
Office Premises and Equipment	$2,567
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-76
Less: Unamortized Yield Adjustments	$17
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$1,749
Miscellaneous I	$6,620
Miscellaneous II	$1,874
TOTAL ASSETS	**$282,267**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$1
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$74
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$835
Mortgage-Related Mututal Funds	$440
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$12,231
Weighted Average Servicing Fee	15 bp
Adjustable-Rate Mortgage Loans Serviced	$23,643
Weighted Average Servicing Fee	15 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$3,011

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$13,119	$3,147	$1,064	$217
WAC	3.44%	2.76%	4.80%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$16,342	$10,965	$2,427	$260
WAC	3.88%	3.41%	4.58%	
WARM	7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months		$9,115	$9,027	$112
WAC		3.84%	4.35%	
WARM		18 mo	22 mo	
Balances Maturing in 37 or More Months			$6,459	$46
WAC			4.38%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$71,664**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,990	$2,036	$4,491
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$26,719	$20,384	$14,039
Penalty in Months of Forgone Interest	3.17 mo	6.31 mo	7.55 mo
Balances in New Accounts	$7,163	$2,275	$407

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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%	$2,330	$4,517	$6	2.43%
3.00 to 3.99%	$2,854	$14,944	$1,467	3.51%
4.00 to 4.99%	$17,106	$6,892	$7,674	4.37%
5.00 to 5.99%	$184	$1,235	$775	5.40%
6.00 to 6.99%	$144	$95	$250	6.56%
7.00 to 7.99%	$0	$43	$32	7.22%
8.00 to 8.99%	$0	$4	$11	8.39%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	19 mo	50 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$60,565**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$30,182
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	$15,578	1.21%	$737
Money Market Deposit Accounts (MMDAs)	$45,170	2.44%	$3,928
Passbook Accounts	$14,199	1.62%	$999
Non-Interest-Bearing Non-Maturity Deposits	$13,571		$485
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$521	0.41%	
Escrow for Mortgages Serviced for Others	$511	0.04%	
Other Escrows	$335	0.23%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$89,884		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-21		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$15		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$5,143		
Miscellaneous II	$301		
TOTAL LIABILITIES	**$257,733**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$211
EQUITY CAPITAL	$24,323
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$282,267**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs	8	$9
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	46	$893
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	36	$259
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	36	$118
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	99	$546
1014	Opt commitment to orig 25- or 30-year FRMs	86	$2,781
1016	Opt commitment to orig "other" Mortgages	77	$1,044
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$2
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$6
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$15
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	9	$21
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	7	$332
2016	Commit/purchase "other" Mortgage loans, svc retained		$92
2022	Commit/sell 1-mo COFI ARM loans, svc retained		$38
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$63
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$11
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	13	$100
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	20	$1,461
2036	Commit/sell "other" Mortgage loans, svc retained		$8
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$2
2054	Commit/purchase 25- to 30-year FRM MBS		$414
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$45
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$124
2074	Commit/sell 25- or 30-yr FRM MBS	7	$1,868
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$2
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$55

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2116	Commit/purchase "other" Mortgage loans, svc released		$53
2122	Commit/sell 1-mo COFI ARM loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$264
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	7	$40
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$2
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	17	$47
2134	Commit/sell 25- or 30-yr FRM loans, svc released	31	$298
2136	Commit/sell "other" Mortgage loans, svc released	10	$98
2202	Firm commitment to originate 1-month COFI ARM loans		$129
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$3
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	20	$104
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	18	$859
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	9	$7
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	33	$121
2214	Firm commit/originate 25- or 30-year FRM loans	32	$630
2216	Firm commit/originate "other" Mortgage loans	33	$803
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$291
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$1
3028	Option to sell 3- or 5-year Treasury ARMs		$1
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$10
3032	Option to sell 10-, 15-, or 20-year FRMs		$6
3034	Option to sell 25- or 30-year FRMs		$67
3036	Option to sell "other" Mortgages		$3
4002	Commit/purchase non-Mortgage financial assets	20	$630
4006	Commit/purchase "other" liabilities		$2,700
4022	Commit/sell non-Mortgage financial assets		$3
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,290

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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
5004	IR swap: pay fixed, receive 3-month LIBOR	10	$6,047
5026	IR swap: pay 3-month LIBOR, receive fixed		$515
5044	IR swap: pay the prime rate, receive fixed		$10
8038	Short futures contract on 5-year Treasury note		$18
9502	Fixed-rate construction loans in process	105	$1,178
9512	Adjustable-rate construction loans in process	69	$2,231

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$1
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$37
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$91
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$3
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$55
120	Other investment securities, fixed-coupon securities	8	$157
122	Other investment securities, floating-rate securities	6	$51
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$30
180	Consumer loans; loans on deposits		$4
181	Consumer loans; unsecured home improvement		$0
183	Consumer loans; auto loans and leases		$277
184	Consumer loans; mobile home loans		$2
185	Consumer loans; credit cards		$186
187	Consumer loans; recreational vehicles		$2,802
189	Consumer loans; other		$769
200	Variable-rate, fixed-maturity CDs	67	$379
220	Variable-rate FHLB advances	64	$5,879
299	Other variable-rate	26	$12,021
300	Govt. & agency securities, fixed-coupon securities		$244
302	Govt. & agency securities, floating-rate securities		$6

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	#Firms if # >	Balance	-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	149	$6,465	$6,632	$6,524	$6,380	$6,213	$6,067	$5,930
123 - Mortgage Derivatives - M/V estimate	93	$9,212	$9,664	$9,457	$9,178	$8,884	$8,568	$8,267
129 - Mortgage-Related Mutual Funds - M/V estimate	21	$235	$239	$238	$235	$231	$226	$219
280 - FHLB putable advance-M/V estimate	41	$1,918	$2,054	$1,989	$1,939	$1,904	$1,881	$1,864
281 - FHLB convertible advance-M/V estimate	49	$5,398	$5,697	$5,517	$5,395	$5,317	$5,254	$5,190
282 - FHLB callable advance-M/V estimate	7	$182	$188	$185	$183	$181	$180	$178
283 - FHLB periodic floor floating rate advance-M/V Estimates	7	$192	$193	$192	$191	$189	$187	$184
289 - Other FHLB structured advances - M/V estimate	8	$2,580	$2,610	$2,579	$2,537	$2,506	$2,493	$2,487
290 - Other structured borrowings - M/V estimate		$1,634	$1,699	$1,651	$1,617	$1,591	$1,573	$1,556
500 - Other OBS Positions w/o contract code or exceeds 16 positions	9	$3,427	$263	$126	$171	$317	$519	$722