Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR **Reporting Dockets: 87** **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	4,645	-227	-5 %	10.87 %	+2 bp
+200 bp	4,830	-42	-1 %	11.10 %	+25 bp
+100 bp	4,901	29	+1 %	11.07 %	+23 bp
0 bp	4,872			10.85 %	
-100 bp	4,673	-199	-4 %	10.31 %	-53 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	10.85 %	10.30 %	0.00 %
Post-shock NPV Ratio	10.31 %	9.64 %	0.00 %
Sensitivity Measure: Decline in NPV Ratio	53 bp	66 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	7,964	7,759	7,384	6,974	6,584	7,511	103.30	3.73
30-Year Mortgage Securities	189	185	180	172	164	178	103.89	2.49
15-Year Mortgages and MBS	7,466	7,297	7,016	6,692	6,366	7,019	103.95	3.08
Balloon Mortgages and MBS	705	697	686	673	658	671	103.79	1.41
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	202	201	200	199	198	196	102.49	0.40
7 Month to 2 Year Reset Frequency	3,907	3,877	3,847	3,811	3,761	3,735	103.80	0.77
2+ to 5 Year Reset Frequency	3,865	3,791	3,705	3,606	3,493	3,649	103.88	2.11
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	33	32	32	32	31	32	101.02	0.93
2 Month to 5 Year Reset Frequency	345	339	333	327	321	331	102.37	1.80
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	540	534	528	523	517	515	103.71	1.13
Adjustable-Rate, Fully Amortizing	1,728	1,713	1,698	1,683	1,668	1,686	101.61	0.89
Fixed-Rate, Balloon	606	575	546	518	493	534	107.61	5.27
Fixed-Rate, Fully Amortizing	652	619	588	560	534	572	108.26	5.16
Construction and Land Loans								
Adjustable-Rate	2,265	2,261	2,258	2,254	2,250	2,261	100.02	0.17
Fixed-Rate	343	337	331	326	320	343	98.25	1.78
Second-Mortgage Loans and Securities								
Adjustable-Rate	3,320	3,316	3,313	3,311	3,308	3,329	99.62	0.09
Fixed-Rate	294	289	283	278	273	280	103.05	1.91
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	129	127	123	120	116	127	100.00	2.28
Accrued Interest Receivable	137	137	137	137	137	137	100.00	0.00
Advance for Taxes/Insurance	8	8	8	8	8	8	100.00	0.00
Float on Escrows on Owned Mortgages	8	20	34	44	52			-64.38
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0			6.92
TOTAL MORTGAGE LOANS AND SECURITIES	**34,707**	**34,113**	**33,231**	**32,247**	**31,253**	**33,114**	**103.02**	**2.16**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	543	542	541	541	540	544	99.60	0.15
Fixed-Rate	258	250	243	236	230	236	105.92	3.00
Consumer Loans								
Adjustable-Rate	541	541	540	540	539	515	105.03	0.10
Fixed-Rate	1,359	1,338	1,318	1,299	1,280	1,316	101.69	1.53
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-35	-34	-34	-33	-33	-34	0.00	1.29
Accrued Interest Receivable	19	19	19	19	19	19	100.00	0.00
TOTAL NONMORTGAGE LOANS	**2,686**	**2,656**	**2,628**	**2,601**	**2,574**	**2,596**	**102.31**	**1.09**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,208	1,208	1,208	1,208	1,208	1,208	100.00	0.00
Equities and All Mutual Funds	265	254	243	232	221	254	100.00	4.31
Zero-Coupon Securities	19	19	19	19	19	19	100.94	0.74
Government and Agency Securities	658	638	619	600	583	605	105.44	3.07
Term Fed Funds, Term Repos	1,373	1,371	1,369	1,368	1,366	1,370	100.10	0.13
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	443	431	421	411	402	418	103.33	2.62
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	1,045	1,049	1,024	998	963	1,058	99.12	1.01
Structured Securities (Complex)	562	557	548	532	516	558	99.79	1.30
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	41.58
TOTAL CASH, DEPOSITS, AND SECURITIES	**5,572**	**5,527**	**5,449**	**5,367**	**5,278**	**5,489**	**100.69**	**1.11**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	40	40	40	40	40	40	100.00	0.00
Real Estate Held for Investment	5	5	5	5	5	5	100.00	0.00
Investment in Unconsolidated Subsidiaries	5	5	5	5	4	5	100.00	0.43
Office Premises and Equipment	447	447	447	447	447	447	100.00	0.00
TOTAL REAL ASSETS, ETC.	**497**	**497**	**496**	**496**	**496**	**497**	**100.00**	**0.01**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	82	85	112	171	207			-17.73
Adjustable-Rate Servicing	22	23	23	23	23			-2.90
Float on Mortgages Serviced for Others	67	80	106	151	187			-24.45
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**170**	**188**	**241**	**345**	**417**			**-18.76**
OTHER ASSETS								
Purchased and Excess Servicing						164		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,085	1,085	1,085	1,085	1,085	1,085	100.00	0.00
Miscellaneous II						120		
Deposit Intangibles								
Retail CD Intangible	39	44	49	54	58			-11.38
Transaction Account Intangible	200	290	381	470	572			-31.20
MMDA Intangible	91	126	168	201	232			-30.69
Passbook Account Intangible	243	355	462	572	664			-30.95
Non-Interest-Bearing Account Intangible	17	39	60	80	99			-54.93
TOTAL OTHER ASSETS	**1,675**	**1,939**	**2,206**	**2,462**	**2,709**	**1,369**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						26		
TOTAL ASSETS	**45,307**	**44,921**	**44,252**	**43,519**	**42,727**	**43,092**	**104/102*** **	**1.18/1.80*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	10,476	10,426	10,376	10,326	10,278	10,310	101.12	0.48
Fixed-Rate Maturing in 13 Months or More	9,368	9,128	8,898	8,675	8,461	8,603	106.10	2.57
Variable-Rate	269	269	269	269	269	270	99.66	0.06
Demand								
Transaction Accounts	3,998	3,998	3,998	3,998	3,998	3,998	100/93*	0.00/2.44*
MMDAs	2,647	2,647	2,647	2,647	2,647	2,647	100/95*	0.00/1.53*
Passbook Accounts	4,754	4,754	4,754	4,754	4,754	4,754	100/93*	0.00/2.50*
Non-Interest-Bearing Accounts	936	936	936	936	936	936	100/96*	0.00/2.38*
TOTAL DEPOSITS	**32,448**	**32,158**	**31,877**	**31,605**	**31,342**	**31,518**	**102/99***	**0.89/1.76***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	3,036	3,014	2,994	2,973	2,953	2,995	100.64	0.71
Fixed-Rate Maturing in 37 Months or More	514	487	462	438	416	448	108.67	5.36
Variable-Rate	648	648	648	648	648	648	100.00	0.01
TOTAL BORROWINGS	**4,198**	**4,150**	**4,104**	**4,060**	**4,018**	**4,092**	**101.42**	**1.14**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	327	327	327	327	327	327	100.00	0.00
Other Escrow Accounts	63	61	59	57	56	65	93.00	3.07
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,265	1,265	1,265	1,265	1,265	1,265	100.00	0.00
Miscellaneous II	0	0	0	0	0	89		
TOTAL OTHER LIABILITIES	**1,655**	**1,653**	**1,652**	**1,650**	**1,648**	**1,747**	**94.62**	**0.11**
Other Liabilities not Included Above								
Self-Valued	2,111	2,037	1,984	1,937	1,899	1,842	110.59	3.13
Unamortized Yield Adjustments						1		
TOTAL LIABILITIES	**40,412**	**39,998**	**39,616**	**39,252**	**38,907**	**39,201**	**102/100****	**1.00/1.70****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	215	35	-239	-496	-729			
ARMs	23	17	9	-4	-22			
Other Mortgages	3	0	-4	-8	-11			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	49	9	-58	-123	-182			
Sell Mortgages and MBS	-536	-114	545	1,168	1,729			
Purchase Non-Mortgage Items	1	0	-1	-2	-2			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-22	-5	11	26	40			
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	4	7	10			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	-2	0	2	4	6			
Options on Futures	0	0	0	0	0			
Construction LIP	-7	-18	-28	-38	-48			
Self-Valued	54	25	23	29	34			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-221**	**-50**	**265**	**564**	**824**			

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NET PORTFOLIO VALUE								
+ ASSETS	45,307	44,921	44,252	43,519	42,727	43,092	104/102***	1.18/1.80***
- LIABILITIES	40,412	39,998	39,616	39,252	38,907	39,201	102/100**	1.00/1.70**
+ OFF-BALANCE-SHEET POSITIONS	-221	-50	265	564	824			
TOTAL NET PORTFOLIO VALUE	4,673	4,872	4,901	4,830	4,645	3,891#	125.22	-2.34

* 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	$39	$1,977	$3,557	$1,555	$383
WARM	342 mo	352 mo	341 mo	317 mo	281 mo
WAC	4.45%	5.74%	6.38%	7.36%	8.68%
Amount of these that is FHA or VA Guaranteed	$0	$1	$20	$142	$16
Securities Backed by Conventional Mortgages	$20	$16	$58	$40	$11
WARM	233 mo	286 mo	234 mo	309 mo	188 mo
Weighted Average Pass-Through Rate	4.05%	5.34%	6.23%	7.23%	8.51%
Securities Backed by FHA or VA Mortgages	$0	$0	$20	$12	$3
WARM	14 mo	0 mo	318 mo	293 mo	172 mo
Weighted Average Pass-Through Rate	3.00%	0.00%	6.21%	7.14%	8.89%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$310	$3,258	$2,152	$775	$282
WAC	4.76%	5.49%	6.42%	7.33%	8.61%
Mortgage Securities	$6	$98	$123	$9	$6
Weighted Average Pass-Through Rate	4.49%	5.23%	6.15%	7.35%	8.41%
WARM (of 15-Year Loans and Securities)	164 mo	169 mo	161 mo	137 mo	136 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$88	$235	$189	$86	$36
WAC	4.63%	5.46%	6.38%	7.34%	8.63%
Mortgage Securities	$15	$15	$6	$0	$0
Weighted Average Pass-Through Rate	4.57%	5.32%	6.06%	7.11%	0.00%
WARM (of Balloon Loans and Securities)	73 mo	84 mo	87 mo	83 mo	70 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities **$15,380**

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$0	$155	$22	$15	$5
WAC	3.99%	4.72%	5.52%	4.17%	6.12%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$196	$3,580	$3,627	$17	$326
Weighted Average Margin	220 bp	294 bp	302 bp	156 bp	189 bp
WAC	5.07%	5.84%	6.21%	4.87%	6.51%
WARM	114 mo	302 mo	331 mo	178 mo	242 mo
Weighted Average Time Until Next Payment Reset	5 mo	10 mo	39 mo	1 mo	13 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$7,943**

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	$5	$7	$13	$0	$1
Weighted Average Distance from Lifetime Cap	164 bp	64 bp	167 bp	0 bp	196 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$10	$36	$14	$0	$29
Weighted Average Distance from Lifetime Cap	270 bp	282 bp	326 bp	0 bp	355 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$109	$3,654	$3,563	$28	$291
Weighted Average Distance from Lifetime Cap	883 bp	671 bp	597 bp	692 bp	626 bp
Balances Without Lifetime Cap	$72	$38	$59	$4	$10
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$48	$3,660	$3,597	$6	$298
Weighted Average Periodic Rate Cap	137 bp	217 bp	277 bp	164 bp	155 bp
Balances Subject to Periodic Rate Floors	$45	$3,478	$3,379	$4	$298
MBS Included in ARM Balances	$41	$326	$55	$14	$24

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$515	$1,686
WARM	84 mo	197 mo
Remaining Term to Full Amortization	258 mo	
Rate Index Code	0	0
Margin	259 bp	270 bp
Reset Frequency	35 mo	28 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$2	$53
Wghted Average Distance to Lifetime Cap	159 bp	134 bp
Fixed-Rate:		
Balances	$534	$572
WARM	90 mo	147 mo
Remaining Term to Full Amortization	290 mo	
WAC	7.17%	7.56%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,261	$343
WARM	20 mo	31 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	103 bp	6.66%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,329	$280
WARM	116 mo	102 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	30 bp	7.82%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$544	$236
WARM	48 mo	42 mo
Margin in Column 1; WAC in Column 2	109 bp	6.87%
Reset Frequency	7 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$515	$1,316
WARM	19 mo	49 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,261 bp	9.77%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$185
Fixed Rate		
Remaining WAL <= 5 Years	$41	$739
Remaining WAL 5-10 Years	$0	$85
Remaining WAL Over 10 Years	$5	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$1
Floating Rate	$0	$2
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$46	$1,012

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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	$96	$4,102	$13,337	$6,108	$1,356
WARM	132 mo	188 mo	286 mo	267 mo	207 mo
Weighted Average Servicing Fee	27 bp	27 bp	31 bp	28 bp	28 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	209 loans				
FHA/VA	1 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$2,083	$24	Total # of Adjustable-Rate Loans Serviced	25 loans
WARM (in months)	198 mo	248 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	44 bp	40 bp		

Total Balances of Mortgage Loans Serviced for Others **$27,106**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,208		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$254		
Zero-Coupon Securities	$19	1.31%	7 mo
Government & Agency Securities	$605	4.16%	40 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,370	1.47%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$418	3.77%	42 mo
Memo: Complex Securities (from supplemental reporting)	$558		

Total Cash, Deposits, and Securities **$4,431**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$306
Accrued Interest Receivable	$137
Advances for Taxes and Insurance	$8
Less: Unamortized Yield Adjustments	$6
Valuation Allowances	$179
Unrealized Gains (Losses)	$19

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$30
Accrued Interest Receivable	$19
Less: Unamortized Yield Adjustments	$-4
Valuation Allowances	$64
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$5
Repossessed Assets	$40
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$5
Office Premises and Equipment	$447
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-5
Less: Unamortized Yield Adjustments	$-13
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$164
Miscellaneous I	$1,085
Miscellaneous II	$120
TOTAL ASSETS	**$43,092**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$1
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$1,054
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$145
Mortgage-Related Mututal Funds	$109
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$156
Weighted Average Servicing Fee	23 bp
Adjustable-Rate Mortgage Loans Serviced	$227
Weighted Average Servicing Fee	30 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$8

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: OH
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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	$2,403	$1,075	$62	$13
WAC	2.32%	4.97%	5.81%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$3,469	$3,085	$216	$24
WAC	2.21%	4.04%	6.74%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$4,581	$1,579	$15
WAC		3.63%	6.02%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$2,444	$8
WAC			4.76%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$18,914**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$66	$109	$36
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$4,491	$5,663	$3,645
Penalty in Months of Forgone Interest	2.98 mo	6.19 mo	6.48 mo
Balances in New Accounts	$441	$459	$301

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%	$1,939	$490	$13	1.65%
3.00 to 3.99%	$40	$58	$70	3.53%
4.00 to 4.99%	$18	$101	$74	4.57%
5.00 to 5.99%	$22	$179	$170	5.55%
6.00 to 6.99%	$11	$105	$100	6.42%
7.00 to 7.99%	$9	$19	$21	7.29%
8.00 to 8.99%	$0	$4	$0	8.63%
9.00 and Above	$0	$0	$0	9.01%
WARM	1 mo	25 mo	78 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$3,444**

MEMOS

Variable-Rate, Fixed-Maturity Liabilities (from Supplemental Reporting)	$2,760
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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MINORITY INTEREST AND CAPITAL

	Total Balances	WAC	Balances in New Accounts (Optional)
NON-MATURITY DEPOSITS			
Transaction Accounts	$3,998	1.49%	$291
Money Market Deposit Accounts (MMDAs)	$2,647	1.56%	$135
Passbook Accounts	$4,754	1.25%	$178
Non-Interest-Bearing Non-Maturity Deposits	$936		$34
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$109	0.01%	
Escrow for Mortgages Serviced for Others	$219	0.01%	
Other Escrows	$65	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$12,727		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,265		
Miscellaneous II	$89		
TOTAL LIABILITIES	**$39,201**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0		
EQUITY CAPITAL	$3,880		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$43,081**		

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
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	23	$652
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	19	$150
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	13	$355
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	40	$1,928
1014	Opt commitment to orig 25- or 30-year FRMs	36	$3,232
1016	Opt commitment to orig "other" Mortgages	25	$168
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$2
2016	Commit/purchase "other" Mortgage loans, svc retained		$100
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$360
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	13	$909
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	15	$900
2036	Commit/sell "other" Mortgage loans, svc retained		$0
2054	Commit/purchase 25- to 30-year FRM MBS		$790
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$1,398
2074	Commit/sell 25- or 30-yr FRM MBS		$6,218
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$8
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$23
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$21
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$81
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$31
2134	Commit/sell 25- or 30-yr FRM loans, svc released	6	$155
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		$54
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$16

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SUPPLEMENTAL REPORTING

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$2
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	16	$31
2214	Firm commit/originate 25- or 30-year FRM loans	13	$43
2216	Firm commit/originate "other" Mortgage loans	10	$29
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$13
3034	Option to sell 25- or 30-year FRMs		$42
4002	Commit/purchase non-Mortgage financial assets		$21
5004	IR swap: pay fixed, receive 3-month LIBOR		$224
6032	Short interest rate Cap based on 1-month LIBOR		$20
6034	Short interest rate Cap based on 3-month LIBOR		$20
8040	Short futures contract on 10-year Treasury note		$26
9502	Fixed-rate construction loans in process	56	$243
9512	Adjustable-rate construction loans in process	36	$964