Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR **Reporting Dockets: 305** **June 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	16,428	-3,238	-16 %	9.15 %	-134 bp
+200 bp	17,934	-1,732	-9 %	9.83 %	-66 bp
+100 bp	19,082	-584	-3 %	10.30 %	-19 bp
0 bp	19,666			10.49 %	
-100 bp	19,133	-533	-3 %	10.13 %	-36 bp

Risk Measure for a Given Rate Shock

	6/30/2003	3/31/2003	6/30/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	10.49 %	10.95 %	12.37 %
Post-shock NPV Ratio	9.83 %	10.21 %	11.33 %
Sensitivity Measure: Decline in NPV Ratio	66 bp	75 bp	104 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	17,726	17,362	16,574	15,706	14,863	16,724	103.81	3.32
30-Year Mortgage Securities	7,602	7,427	7,005	6,549	6,139	7,173	103.55	4.02
15-Year Mortgages and MBS	17,640	17,312	16,713	16,013	15,306	16,640	104.04	2.68
Balloon Mortgages and MBS	7,800	7,707	7,572	7,382	7,145	7,398	104.18	1.48
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	5,639	5,631	5,614	5,580	5,524	5,494	102.49	0.22
7 Month to 2 Year Reset Frequency	8,616	8,550	8,477	8,389	8,266	8,270	103.38	0.81
2+ to 5 Year Reset Frequency	18,717	18,280	17,760	17,170	16,522	17,824	102.56	2.62
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	432	429	426	422	418	419	102.36	0.75
2 Month to 5 Year Reset Frequency	972	957	942	927	910	945	101.28	1.55
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,830	1,811	1,794	1,778	1,762	1,770	102.31	1.00
Adjustable-Rate, Fully Amortizing	4,617	4,584	4,551	4,518	4,486	4,541	100.94	0.73
Fixed-Rate, Balloon	3,331	3,212	3,099	2,991	2,889	2,925	109.81	3.60
Fixed-Rate, Fully Amortizing	3,914	3,750	3,597	3,456	3,324	3,421	109.60	4.22
Construction and Land Loans								
Adjustable-Rate	4,582	4,572	4,563	4,553	4,545	4,563	100.20	0.21
Fixed-Rate	1,849	1,811	1,775	1,741	1,708	1,838	98.54	2.04
Second-Mortgage Loans and Securities								
Adjustable-Rate	8,615	8,603	8,592	8,580	8,571	8,555	100.56	0.14
Fixed-Rate	2,674	2,614	2,557	2,502	2,449	2,518	103.80	2.25
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	298	293	286	280	273	293	100.00	1.98
Accrued Interest Receivable	478	478	478	478	478	478	100.00	0.00
Advance for Taxes/Insurance	34	34	34	34	34	34	100.00	0.00
Float on Escrows on Owned Mortgages	15	36	68	94	114			-72.93
LESS: Value of Servicing on Mortgages Serviced by Others	-89	-105	-133	-140	-141			-20.74
TOTAL MORTGAGE LOANS AND SECURITIES	**117,471**	**115,557**	**112,610**	**109,284**	**105,867**	**111,822**	**103.34**	**2.10**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	4,776	4,767	4,760	4,753	4,747	4,773	99.88	0.16
Fixed-Rate	3,634	3,517	3,405	3,298	3,196	3,192	110.18	3.26
Consumer Loans								
Adjustable-Rate	2,184	2,180	2,176	2,172	2,169	2,101	103.76	0.18
Fixed-Rate	13,530	13,344	13,163	12,988	12,818	13,350	99.95	1.37
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-685	-677	-669	-661	-653	-677	0.00	1.24
Accrued Interest Receivable	150	150	150	150	150	150	100.00	0.00
TOTAL NONMORTGAGE LOANS	**23,587**	**23,280**	**22,984**	**22,699**	**22,426**	**22,888**	**101.71**	**1.30**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	10,326	10,326	10,326	10,326	10,326	10,326	100.00	0.00
Equities and All Mutual Funds	1,433	1,382	1,321	1,264	1,208	1,382	100.00	4.05
Zero-Coupon Securities	70	66	63	60	58	62	105.77	5.15
Government and Agency Securities	4,046	3,953	3,866	3,784	3,706	3,737	105.80	2.28
Term Fed Funds, Term Repos	4,401	4,393	4,385	4,377	4,370	4,386	100.16	0.18
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,565	1,505	1,451	1,400	1,353	1,376	109.38	3.79
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	7,835	7,784	7,651	7,446	7,205	7,802	99.76	1.18
Structured Securities (Complex)	6,912	6,810	6,661	6,516	6,358	6,756	100.79	1.84
LESS: Valuation Allowances for Investment Securities	3	3	3	3	3	3	100.00	1.50
TOTAL CASH, DEPOSITS, AND SECURITIES	**36,584**	**36,216**	**35,721**	**35,170**	**34,581**	**35,824**	**101.09**	**1.19**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	258	258	258	258	258	258	100.00	0.00
Real Estate Held for Investment	24	24	24	24	24	24	100.00	0.00
Investment in Unconsolidated Subsidiaries	119	117	113	107	99	117	100.00	2.29
Office Premises and Equipment	2,116	2,116	2,116	2,116	2,116	2,116	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,517**	**2,515**	**2,511**	**2,505**	**2,497**	**2,515**	**100.00**	**0.11**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	257	265	340	505	610			-15.64
Adjustable-Rate Servicing	47	51	52	52	52			-4.42
Float on Mortgages Serviced for Others	189	225	298	419	512			-24.23
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**493**	**540**	**690**	**975**	**1,174**			**-18.17**
OTHER ASSETS								
Purchased and Excess Servicing						1,040		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,969	5,969	5,969	5,969	5,969	5,969	100.00	0.00
Miscellaneous II						836		
Deposit Intangibles								
Retail CD Intangible	78	95	108	120	132			-15.68
Transaction Account Intangible	513	782	1,066	1,345	1,642			-35.36
MMDA Intangible	905	1,301	1,789	2,169	2,530			-33.96
Passbook Account Intangible	567	870	1,170	1,463	1,734			-34.63
Non-Interest-Bearing Account Intangible	106	344	575	794	1,003			-68.14
TOTAL OTHER ASSETS	**8,139**	**9,360**	**10,677**	**11,860**	**13,009**	**7,845**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						1,042		
TOTAL ASSETS	**188,791**	**187,469**	**185,194**	**182,493**	**179,554**	**181,936**	**103/101***	**0.96/1.67***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	34,606	34,451	34,296	34,145	33,994	34,146	100.89	0.45
Fixed-Rate Maturing in 13 Months or More	27,882	27,185	26,512	25,862	25,234	25,520	106.52	2.52
Variable-Rate	547	547	546	546	546	547	100.05	0.08
Demand								
Transaction Accounts	12,179	12,179	12,179	12,179	12,179	12,179	100/94*	0.00/2.43*
MMDAs	30,266	30,266	30,266	30,266	30,266	30,266	100/96*	0.00/1.53*
Passbook Accounts	12,997	12,997	12,997	12,997	12,997	12,997	100/93*	0.00/2.48*
Non-Interest-Bearing Accounts	10,142	10,142	10,142	10,142	10,142	10,142	100/97*	0.00/2.39*
TOTAL DEPOSITS	**128,618**	**127,766**	**126,938**	**126,136**	**125,357**	**125,795**	**102/99***	**0.66/1.69***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	15,364	15,272	15,181	15,092	15,005	15,001	101.81	0.60
Fixed-Rate Maturing in 37 Months or More	3,780	3,610	3,449	3,297	3,154	3,252	111.00	4.58
Variable-Rate	5,224	5,217	5,210	5,203	5,196	5,191	100.50	0.14
TOTAL BORROWINGS	**24,367**	**24,098**	**23,840**	**23,593**	**23,355**	**23,444**	**102.79**	**1.09**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,051	1,051	1,051	1,051	1,051	1,051	100.00	0.00
Other Escrow Accounts	332	321	312	303	294	342	93.94	3.11
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,887	4,887	4,887	4,887	4,887	4,887	100.00	0.00
Miscellaneous II	0	0	0	0	0	347		
TOTAL OTHER LIABILITIES	**6,270**	**6,260**	**6,250**	**6,241**	**6,232**	**6,627**	**94.45**	**0.16**
Other Liabilities not Included Above								
Self-Valued	10,367	9,927	9,656	9,424	9,244	9,026	109.98	3.58
Unamortized Yield Adjustments						4		
TOTAL LIABILITIES	**169,622**	**168,051**	**166,684**	**165,394**	**164,189**	**164,896**	**102/100****	**0.87/1.66****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	580	52	-991	-1,878	-2,664			
ARMs	29	14	-8	-40	-82			
Other Mortgages	35	0	-53	-116	-180			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	245	67	-288	-599	-880			
Sell Mortgages and MBS	-880	89	1,775	3,185	4,424			
Purchase Non-Mortgage Items	3	0	-3	-6	-8			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-168	-105	2	108	211			
Pay Floating, Receive Fixed	52	21	-10	-39	-65			
Basis Swaps	-1	-1	-1	0	0			
Swaptions	0	0	0	0	0			
OTHER DERIVATIVES								
Options on Mortgages and MBS	2	-2	-39	-75	-108			
Interest-Rate Caps	0	0	1	3	7			
Interest-Rate Floors	3	2	1	1	1			
Futures	0	0	0	0	0			
Options on Futures	62	62	61	61	59			
Construction LIP	-10	-22	-33	-44	-55			
Self-Valued	12	69	158	273	403			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-36**	**247**	**572**	**835**	**1,062**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
+ ASSETS	188,791	187,469	185,194	182,493	179,554	181,936	103/101***	0.96/1.67***
- LIABILITIES	169,622	168,051	166,684	165,394	164,189	164,896	102/100**	0.87/1.66**
+ OFF-BALANCE-SHEET POSITIONS	-36	247	572	835	1,062			
TOTAL NET PORTFOLIO VALUE #	19,133	19,666	19,082	17,934	16,428	17,040	115.41	0.13

* 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	$244	$6,021	$6,125	$3,055	$1,278
WARM	333 mo	354 mo	338 mo	311 mo	276 mo
WAC	4.57%	5.57%	6.38%	7.34%	9.10%
Amount of these that is FHA or VA Guaranteed	$7	$425	$444	$81	$91
Securities Backed by Conventional Mortgages	$310	$2,224	$998	$171	$63
WARM	267 mo	333 mo	302 mo	292 mo	215 mo
Weighted Average Pass-Through Rate	4.11%	5.19%	6.17%	7.12%	8.70%
Securities Backed by FHA or VA Mortgages	$4	$2,641	$645	$82	$35
WARM	331 mo	353 mo	345 mo	281 mo	237 mo
Weighted Average Pass-Through Rate	3.54%	5.48%	6.37%	7.26%	8.30%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,352	$5,379	$3,612	$1,855	$979
WAC	4.71%	5.45%	6.44%	7.33%	8.98%
Mortgage Securities	$830	$1,842	$667	$91	$32
Weighted Average Pass-Through Rate	4.37%	5.15%	6.17%	7.25%	8.35%
WARM (of 15-Year Loans and Securities)	163 mo	166 mo	153 mo	144 mo	128 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$626	$1,628	$1,414	$674	$676
WAC	4.55%	5.51%	6.43%	7.34%	10.58%
Mortgage Securities	$1,040	$1,036	$293	$11	$1
Weighted Average Pass-Through Rate	4.29%	5.35%	6.17%	7.15%	8.00%
WARM (of Balloon Loans and Securities)	71 mo	98 mo	93 mo	74 mo	68 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$47,934**

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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	$736	$290	$25	$1	$4
WAC	3.51%	4.56%	6.05%	3.80%	4.50%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$4,758	$7,980	$17,798	$418	$941
Weighted Average Margin	253 bp	272 bp	274 bp	205 bp	237 bp
WAC	4.45%	5.67%	5.39%	3.80%	5.50%
WARM	316 mo	295 mo	342 mo	314 mo	265 mo
Weighted Average Time Until Next Payment Reset	5 mo	11 mo	46 mo	1 mo	9 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$32,952**

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	$22	$21	$33	$1	$2
Weighted Average Distance from Lifetime Cap	139 bp	104 bp	140 bp	10 bp	134 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$52	$355	$192	$1	$30
Weighted Average Distance from Lifetime Cap	337 bp	369 bp	346 bp	350 bp	365 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$4,619	$7,530	$17,293	$411	$846
Weighted Average Distance from Lifetime Cap	991 bp	656 bp	569 bp	880 bp	635 bp
Balances Without Lifetime Cap	$801	$364	$306	$7	$67
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$4,056	$7,371	$16,915	$18	$672
Weighted Average Periodic Rate Cap	95 bp	179 bp	197 bp	157 bp	155 bp
Balances Subject to Periodic Rate Floors	$1,144	$5,750	$13,124	$13	$569
MBS Included in ARM Balances	$337	$1,383	$1,135	$25	$29

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,770	$4,541
WARM	67 mo	147 mo
Remaining Term to Full Amortization	255 mo	
Rate Index Code	0	0
Margin	200 bp	216 bp
Reset Frequency	23 mo	20 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$64	$108
Wghted Average Distance to Lifetime Cap	97 bp	91 bp
Fixed-Rate:		
Balances	$2,925	$3,421
WARM	53 mo	116 mo
Remaining Term to Full Amortization	256 mo	
WAC	6.98%	7.44%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,563	$1,838
WARM	34 mo	34 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	133 bp	6.76%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$8,555	$2,518
WARM	147 mo	146 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	150 bp	7.79%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$4,773	$3,192
WARM	55 mo	47 mo
Margin in Column 1; WAC in Column 2	298 bp	8.46%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$2,101	$13,350
WARM	60 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	773 bp	9.75%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$125	$1,155
Fixed Rate		
Remaining WAL <= 5 Years	$950	$5,066
Remaining WAL 5-10 Years	$143	$230
Remaining WAL Over 10 Years	$39	
Superfloaters	$0	
Inverse Floaters & Super POs	$6	
Other	$2	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$81	$5
WAC	6.36%	5.50%
Principal-Only MBS	$0	$0
WAC	0.00%	12.06%
Total Mortgage-Derivative Securities - Book Value	$1,346	$6,456

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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	$1,408	$21,557	$30,419	$12,150	$4,150
WARM	174 mo	249 mo	303 mo	295 mo	210 mo
Weighted Average Servicing Fee	31 bp	34 bp	34 bp	35 bp	38 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	537 loans				
FHA/VA	82 loans				
Subserviced by Others	9 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$9,239	$210	Total # of Adjustable-Rate Loans Serviced	45 loans
WARM (in months)	314 mo	148 mo	Number of These Subserviced by Others	7 loans
Weighted Average Servicing Fee	19 bp	28 bp		

Total Balances of Mortgage Loans Serviced for Others **$79,132**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$10,326		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$1,382		
Zero-Coupon Securities	$62	2.46%	55 mo
Government & Agency Securities	$3,737	3.63%	36 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$4,386	1.38%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,376	5.15%	75 mo
Memo: Complex Securities (from supplemental reporting)	$6,756		

Total Cash, Deposits, and Securities **$28,025**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$780
Accrued Interest Receivable	$478
Advances for Taxes and Insurance	$34
Less: Unamortized Yield Adjustments	$-627
Valuation Allowances	$487
Unrealized Gains (Losses)	$87

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$282
Accrued Interest Receivable	$150
Less: Unamortized Yield Adjustments	$-173
Valuation Allowances	$959
Unrealized Gains (Losses)	$4

OTHER ITEMS	
Real Estate Held for Investment	$24
Repossessed Assets	$258
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$117
Office Premises and Equipment	$2,116
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$90
Less: Unamortized Yield Adjustments	$-61
Valuation Allowances	$3
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$1,040
Miscellaneous I	$5,969
Miscellaneous II	$836
TOTAL ASSETS	**$181,936**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$1
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$2,215
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$772
Mortgage-Related Mututal Funds	$610
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$11,968
Weighted Average Servicing Fee	13 bp
Adjustable-Rate Mortgage Loans Serviced	$12,816
Weighted Average Servicing Fee	10 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$298

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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	$9,923	$2,952	$390	$103
WAC	1.91%	4.28%	5.67%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$11,636	$8,309	$937	$154
WAC	2.01%	3.69%	5.68%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$12,080	$5,632	$76
WAC		3.38%	5.76%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$7,807	$27
WAC			4.57%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$59,665**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,636	$2,165	$4,404
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$18,474	$18,599	$10,980
Penalty in Months of Forgone Interest	3.40 mo	6.24 mo	8.40 mo
Balances in New Accounts	$3,084	$1,304	$691

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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%	$6,966	$1,652	$55	1.17%
3.00 to 3.99%	$37	$608	$717	3.58%
4.00 to 4.99%	$121	$739	$817	4.55%
5.00 to 5.99%	$231	$2,034	$1,062	5.44%
6.00 to 6.99%	$570	$1,202	$212	6.57%
7.00 to 7.99%	$110	$728	$76	7.21%
8.00 to 8.99%	$0	$4	$9	8.43%
9.00 and Above	$0	$0	$303	9.34%
WARM	1 mo	14 mo	64 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$18,252**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$14,764
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	$12,179	0.71%	$953
Money Market Deposit Accounts (MMDAs)	$30,266	1.32%	$2,348
Passbook Accounts	$12,997	1.13%	$879
Non-Interest-Bearing Non-Maturity Deposits	$10,142		$463
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$400	0.07%	
Escrow for Mortgages Serviced for Others	$651	0.03%	
Other Escrows	$342	0.06%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$66,977		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$4,887		
Miscellaneous II	$347		
TOTAL LIABILITIES	**$164,896**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$152		
EQUITY CAPITAL	$16,887		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$181,935**		

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	7	$4
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	50	$881
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	39	$926
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	46	$441
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	137	$5,137
1014	Opt commitment to orig 25- or 30-year FRMs	111	$12,298
1016	Opt commitment to orig "other" Mortgages	90	$1,453
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$12
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	7	$28
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$11
2016	Commit/purchase "other" Mortgage loans, svc retained		$61
2022	Commit/sell 1-mo COFI ARM loans, svc retained		$1
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$87
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	6	$52
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	26	$800
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	31	$4,738
2036	Commit/sell "other" Mortgage loans, svc retained		$11
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$7
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$92
2054	Commit/purchase 25- to 30-year FRM MBS		$930
2056	Commit/purchase "other" MBS		$36
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$2
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	6	$3,392
2074	Commit/sell 25- or 30-yr FRM MBS	9	$9,837
2081	Commit/purch low-risk floating-rate mtg derivative product		$10
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$1

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2086	Commit/purchase high-risk Mortgage derivative product		$10
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$7
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$314
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$20
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$31
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$235
2116	Commit/purchase "other" Mortgage loans, svc released		$0
2122	Commit/sell 1-mo COFI ARM loans, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	10	$188
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	9	$139
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	9	$190
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	28	$564
2134	Commit/sell 25- or 30-yr FRM loans, svc released	36	$2,036
2136	Commit/sell "other" Mortgage loans, svc released	7	$123
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	19	$87
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	15	$50
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	11	$36
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	46	$453
2214	Firm commit/originate 25- or 30-year FRM loans	37	$2,240
2216	Firm commit/originate "other" Mortgage loans	33	$527
3008	Option to purchase 3- or 5-yr Treasury ARMs		$6
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$10
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3014	Option to purchase 25- or 30-yr FRMs		$7
3016	Option to purchase "other" Mortgages		$49
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$84

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3034	Option to sell 25- or 30-year FRMs		$221
3054	Short option to purchase 25- or 30-yr FRMs		$20
3068	Short option to sell 3- or 5-yr Treasury ARMs		$100
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$40
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$176
3074	Short option to sell 25- or 30-yr FRMs		$623
3076	Short option to sell "other" Mortgages		$12
4002	Commit/purchase non-Mortgage financial assets	30	$703
4022	Commit/sell non-Mortgage financial assets		$1
5002	IR swap: pay fixed, receive 1-month LIBOR		$108
5004	IR swap: pay fixed, receive 3-month LIBOR	6	$4,036
5006	IR swap: pay fixed, receive 6-month LIBOR		$60
5026	IR swap: pay 3-month LIBOR, receive fixed		$447
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$1,468
5582	IR swap, amortizing: pay MBS coupon, receive 1-mo LIBOR		$30
6002	Interest rate Cap based on 1-month LIBOR		$811
6004	Interest rate Cap based on 3-month LIBOR		$237
6022	Interest rate Cap based on the prime rate		$50
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
7018	Interest rate floor based on 10-year Treasury		$280
7048	Short interest rate floor based on 10-year Treasury		$150
8010	Long futures contract on 10-year Treasury note		$6
9010	Long call option on 10-year T-note futures contract		$62
9034	Long put option on 10-year T-note futures contract		$150
9082	Short put option on 10-year T-note futures contract		$4
9502	Fixed-rate construction loans in process	129	$968

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
9512	Adjustable-rate construction loans in process	82	$914