Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: IL

All Reporting CMR **Reporting Dockets: 58** **December 2002**

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	2,398	-417	-15 %	9.87 %	-123 bp
+200 bp	2,624	-191	-7 %	10.61 %	-48 bp
+100 bp	2,783	-32	-1 %	11.08 %	-1 bp
0 bp	2,815			11.10 %	
-100 bp	2,737	-79	-3 %	10.71 %	-38 bp

Risk Measure for a Given Rate Shock

	12/31/2002	9/30/2002	12/31/2001
Pre-shock NPV Ratio: NPV as % of PV Assets	11.10 %	11.27 %	11.70 %
Post-shock NPV Ratio	10.61 %	10.82 %	10.15 %
Sensitivity Measure: Decline in NPV Ratio	48 bp	45 bp	155 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	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS									
MORTGAGE LOANS AND SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans and MBS									
30-Year Mortgage Loans	1,929	1,945	1,871	1,769	1,670	1,873	1,945	103.86	2.7
30-Year Mortgage Securities	766	751	721	685	651	728	751	103.19	3.0
15-Year Mortgages and MBS	3,048	3,007	2,922	2,813	2,701	2,871	3,007	104.73	2.1
Balloon Mortgages and MBS	1,195	1,181	1,160	1,134	1,105	1,139	1,181	103.71	1.4
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	141	141	140	139	138	143	141	98.39	0.4
7 Month to 2 Year Reset Frequency	1,435	1,420	1,405	1,389	1,368	1,386	1,420	102.40	1.1
2+ Month to 5 Year Reset Frequency	2,414	2,348	2,275	2,195	2,109	2,340	2,348	100.32	3.0
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	25	25	24	24	24	24	25	103.00	0.8
2 Month to 5 Year Reset Frequency	105	103	101	99	97	103	103	99.72	1.9
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	261	260	259	258	257	257	260	101.00	0.4
Adjustable-Rate, Fully Amortizing	904	896	888	881	873	889	896	100.79	0.9
Fixed-Rate, Balloon	574	557	541	525	510	510	557	109.32	3.0
Fixed-Rate, Fully Amortizing	805	772	742	713	687	728	772	106.06	4.1
Construction and Land Loans									
Adjustable-Rate	251	251	250	250	250	248	251	100.95	0.2
Fixed-Rate	93	91	89	87	86	92	91	98.38	2.1
Second-Mortgage Loans and Securities									
Adjustable-Rate	1,069	1,067	1,066	1,065	1,064	1,078	1,067	99.06	0.1
Fixed-Rate	198	195	191	187	184	189	195	103.05	1.9
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	38	37	37	36	35	37	37	100.00	1.5
Accrued Interest Receivable	59	59	59	59	59	59	59	100.00	0.0
Advance for Taxes/Insurance	2	2	2	2	2	2	2	100.00	0.0
Float on Escrows on Owned Mortgages	6	12	21	29	35		12		-62.8
LESS: Value of Servicing on Mortgages Serviced by Others	-5	-6	-8	-9	-9		-6		-22.0
TOTAL MORTGAGE LOANS AND SECURITIES	**15,371**	**15,125**	**14,771**	**14,348**	**13,913**	**14,697**	**15,125**	**102.91**	**2.0**

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	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	175	175	174	174	174	174	175	100.52	0.2
Fixed-Rate	212	206	201	195	190	199	206	103.71	2.7
Consumer Loans									
Adjustable-Rate	324	323	322	322	321	304	323	106.33	0.2
Fixed-Rate	1,397	1,379	1,362	1,345	1,328	1,350	1,379	102.17	1.3
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-23	-22	-22	-22	-22	-22	-22	0.00	1.1
Accrued Interest Receivable	15	15	15	15	15	15	15	100.00	0.0
TOTAL NONMORTGAGE LOANS	**2,100**	**2,076**	**2,052**	**2,029**	**2,007**	**2,019**	**2,076**	**102.81**	**1.2**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,045	1,045	1,045	1,045	1,045	1,045	1,045	100.00	0.0
Equities and All Mutual Funds	318	306	293	281	269	306	306	100.00	4.0
Zero-Coupon Securities	19	19	19	18	18	19	19	101.00	2.1
Government and Agency Securities	1,074	1,051	1,030	1,009	990	1,004	1,051	104.68	2.1
Term Fed Funds, Term Repos	863	862	861	860	859	861	862	100.07	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	684	660	638	616	597	661	660	99.81	3.5
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.0
Valued by Institution	1,966	1,966	1,963	1,935	1,880	1,949	1,966	100.84	0.1
Structured Securities (Complex)	592	585	577	565	551	579	585	101.14	1.3
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	1	100.00	2.4
TOTAL CASH, DEPOSITS, AND SECURITIES	**6,561**	**6,494**	**6,424**	**6,330**	**6,208**	**6,424**	**6,494**	**101.08**	**1.1**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	17	17	17	17	17	17	17	100.00	0.0
Real Estate Held for Investment	5	5	5	5	5	5	5	100.00	0.0
Investment in Unconsolidated Subsidiaries	3	3	3	3	2	3	3	100.00	-0.7
Office Premises and Equipment	265	265	265	265	265	265	265	100.00	0.0
TOTAL REAL ASSETS, ETC.	**290**	**290**	**290**	**290**	**290**	**290**	**290**	**100.00**	**0.0**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	14	17	27	32	34		17		-36.9
Adjustable-Rate Servicing	5	6	6	6	6		6		-4.6
Float on Mortgages Serviced for Others	14	17	27	34	38		17		-38.0
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**33**	**40**	**59**	**72**	**78**		**40**		**-32.7**
OTHER ASSETS									
Purchased and Excess Servicing						52			
Margin Account	0	0	0	0	0	0	0	0.00	0.0
Miscellaneous I	845	845	845	845	845	845	845	100.00	0.0
Miscellaneous II						151			
Deposit Intangibles									
Retail CD Intangible	9	12	14	16	18		12		-20.5
Transaction Account Intangible	71	103	135	167	201		103		-31.2
MMDA Intangible	83	116	154	182	210		116		-30.7
Passbook Account Intangible	163	239	310	383	445		239		-30.8
Non-Interest-Bearing Account Intangible	16	35	53	71	88		35		-53.6
TOTAL OTHER ASSETS	**1,187**	**1,349**	**1,512**	**1,664**	**1,808**	**1,048**	**1,349**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments						112			
TOTAL ASSETS	**25,542**	**25,374**	**25,109**	**24,733**	**24,303**	**24,590**	**25,374**	**103/101***	**0.9/1.5***

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	6,362	6,335	6,308	6,281	6,254	6,278	6,335	100.91	0.4
Fixed-Rate Maturing in 13 Months or More	4,232	4,109	3,991	3,877	3,769	3,873	4,109	106.08	2.9
Variable-Rate	85	85	85	85	85	85	85	100.01	0.0
Demand									
Transaction Accounts	1,408	1,408	1,408	1,408	1,408	1,408	1,408	100/93*	0.0/2.5*
MMDAs	2,400	2,400	2,400	2,400	2,400	2,400	2,400	100/95*	0.0/1.6*
Passbook Accounts	3,166	3,166	3,166	3,166	3,166	3,166	3,166	100/92*	0.0/2.5*
Non-Interest-Bearing Accounts	824	824	824	824	824	824	824	100/96*	0.0/2.4*
TOTAL DEPOSITS	**18,479**	**18,328**	**18,182**	**18,042**	**17,907**	**18,035**	**18,328**	**102/99***	**0.8/1.7***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	1,156	1,139	1,123	1,107	1,092	1,086	1,139	104.89	1.4
Fixed-Rate Maturing in 37 Months or More	616	592	568	546	525	560	592	105.64	4.0
Variable-Rate	709	708	708	708	708	708	708	100.07	0.0
TOTAL BORROWINGS	**2,480**	**2,439**	**2,400**	**2,362**	**2,325**	**2,354**	**2,439**	**103.62**	**1.7**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	168	168	168	168	168	168	168	100.00	0.0
Other Escrow Accounts	8	7	7	7	7	8	7	92.86	3.1
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.0
Miscellaneous I	321	321	321	321	321	321	321	100.00	0.0
Miscellaneous II	0	0	0	0	0	51			
TOTAL OTHER LIABILITIES	**497**	**496**	**496**	**496**	**496**	**548**	**496**	**90.64**	**0.0**
Other Liabilities not Included Above									
Self-Valued	1,338	1,291	1,252	1,221	1,196	1,162	1,291	111.11	3.3
Unamortized Yield Adjustments						7			
TOTAL LIABILITIES	**22,793**	**22,554**	**22,331**	**22,121**	**21,924**	**22,105**	**22,554**	**102/100****	**1.0/1.8****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	35	17	-20	-57	-90		17		
ARMs	10	8	4	-1	-9		8		
Other Mortgages	1	0	-1	-2	-3		0		
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	9	2	-8	-17	-26		2		
Sell Mortgages and MBS	-39	-16	24	61	94		-16		
Purchase Non-Mortgage Items	0	0	0	0	0		0		
Sell Non-Mortgage Items	0	0	0	0	0		0		
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating	-27	-15	4	23	42		-15		
Pay Floating, Receive Fixed	0	0	0	0	0		0		
Basis Swaps	0	0	0	0	0		0		
Swaptions	0	0	0	0	0		0		
OTHER DERIVATIVES									
Options on Mortgages and MBS	0	0	1	3	4		0		
Interest-Rate Caps	0	0	1	4	8		0		
Interest-Rate Floors	0	0	0	0	0		0		
Futures	0	0	0	0	0		0		
Options on Futures	0	0	0	0	0		0		
Construction LIP	0	-1	-1	-2	-2		-1		
Self-Valued	0	0	0	0	0		0		
TOTAL OFF-BALANCE-SHEET POSITIONS	**-12**	**-4**	**4**	**12**	**19**		**-4**		

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	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
NET PORTFOLIO VALUE									
+ ASSETS	25,542	25,374	25,109	24,733	24,303	24,590	25,374	103/101***	0.9/1.5***
- LIABILITIES	22,793	22,554	22,331	22,121	21,924	22,105	22,554	102/100**	1.0/1.8**
+ OFF-BALANCE-SHEET POSITIONS	-12	-4	4	12	19		-4		
TOTAL NET PORTFOLIO VALUE	2,737	2,815	2,783	2,624	2,398	2,485	2,815	113.29	-0.8

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.

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ASSETS

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FIXED-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,060	$662	$117	$20	$13
WARM	329 mo	310 mo	276 mo	202 mo	149 mo
WAC	6.47%	7.31%	8.32%	9.30%	10.90%
Amount of these that is FHA or VA Guaranteed	$8	$4	$2	$0	$0
Securities Backed by Conventional Mortgages	$561	$35	$11	$4	$2
WARM	220 mo	264 mo	205 mo	177 mo	129 mo
Weighted Average Pass-Through Rate	5.77%	7.23%	8.17%	9.18%	10.92%
Securities Backed by FHA or VA Mortgages	$94	$16	$5	$1	$0
WARM	285 mo	248 mo	241 mo	228 mo	182 mo
Weighted Average Pass-Through Rate	6.11%	7.24%	8.08%	9.09%	10.30%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,775	$653	$127	$28	$8
WAC	6.25%	7.29%	8.30%	9.25%	10.72%
Mortgage Securities	$255	$22	$2	$0	$0
Weighted Average Pass-Through Rate	5.85%	7.08%	8.18%	9.15%	10.16%
WARM (of 15-Year Loans and Securities)	150 mo	147 mo	130 mo	104 mo	88 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$707	$201	$50	$19	$2
WAC	5.99%	7.28%	8.34%	9.31%	10.40%
Mortgage Securities	$154	$6	$0	$0	$0
Weighted Average Pass-Through Rate	5.44%	7.19%	8.00%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	71 mo	74 mo	46 mo	51 mo	43 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$6,611**

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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	$2	$10	$7	$0	$1
WAC	6.51%	5.02%	4.90%	0.00%	5.61%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$141	$1,377	$2,334	$24	$102
Weighted Average Margin	172 bp	246 bp	283 bp	175 bp	197 bp
WAC	5.17%	5.96%	5.88%	5.08%	6.46%
WARM	232 mo	301 mo	351 mo	238 mo	238 mo
Weighted Average Time Until Next Payment Reset	2 mo	11 mo	47 mo	2 mo	15 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$3,997**

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	$16	$3	$2	$1	$0
Weighted Average Distance from Lifetime Cap	150 bp	144 bp	178 bp	96 bp	37 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$15	$44	$6	$2	$10
Weighted Average Distance from Lifetime Cap	293 bp	338 bp	381 bp	400 bp	352 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$76	$1,308	$2,316	$20	$85
Weighted Average Distance from Lifetime Cap	714 bp	605 bp	557 bp	714 bp	641 bp
Balances Without Lifetime Cap	$36	$31	$16	$2	$8
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$80	$1,315	$2,313	$14	$77
Weighted Average Periodic Rate Cap	163 bp	170 bp	199 bp	180 bp	187 bp
Balances Subject to Periodic Rate Floors	$53	$1,195	$1,991	$6	$73
MBS Included in ARM Balances	$64	$340	$159	$20	$11

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$257	$889
WARM	57 mo	212 mo
Remaining Term to Full Amortization	275 mo	
Rate Index Code	0	0
Margin	262 bp	249 bp
Reset Frequency	9 mo	23 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$3	$13
Wghted Average Distance to Lifetime Cap	97 bp	104 bp
Fixed-Rate:		
Balances	$510	$728
WARM	44 mo	118 mo
Remaining Term to Full Amortization	266 mo	
WAC	7.67%	7.55%

CONSTRUCTION AND LAND	Adjustable Rate	Fixed Rate
Balances	$248	$92
WARM	18 mo	36 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	167 bp	6.88%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$1,078	$189
WARM	88 mo	97 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	47 bp	7.92%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$174	$199
WARM	25 mo	37 mo
Margin in Column 1; WAC in Column 2	114 bp	6.26%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$304	$1,350
WARM	127 mo	47 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	334 bp	8.10%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$13	$161
Fixed Rate		
Remaining WAL <= 5 Years	$20	$1,697
Remaining WAL 5-10 Years	$17	$27
Remaining WAL Over 10 Years	$14	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	11.07%
Total Mortgage-Derivative Securities - Book Value	$65	$1,885

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$2,548	$1,314	$478	$322	$72
WARM	240 mo	235 mo	106 mo	53 mo	73 mo
Weighted Average Servicing Fee	25 bp	26 bp	25 bp	16 bp	23 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	32 loans				
FHA/VA	0 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$686	$219	Total # of Adjustable-Rate Loans Serviced	2 loans
WARM (in months)	121 mo	124 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	22 bp	25 bp		

Total Balances of Mortgage Loans Serviced for Others	**$5,638**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,045		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$306		
Zero-Coupon Securities	$19	0.80%	24 mo
Government & Agency Securities	$1,004	3.81%	27 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$861	1.50%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$661	5.23%	66 mo
Memo: Complex Securities (from supplemental reporting)	$579		
Total Cash, Deposits, and Securities	**$4,476**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$124
Accrued Interest Receivable	$59
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$-25
Valuation Allowances	$86
Unrealized Gains (Losses)	$29

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$11
Accrued Interest Receivable	$15
Less: Unamortized Yield Adjustments	$-9
Valuation Allowances	$33
Unrealized Gains (Losses)	$1

OTHER ITEMS

Real Estate Held for Investment	$5
Repossessed Assets	$17
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$3
Office Premises and Equipment	$265
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$38
Less: Unamortized Yield Adjustments	$-11
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$52
Miscellaneous I	$845
Miscellaneous II	$151

TOTAL ASSETS	**$24,590**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$0
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$526
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$133
Mortgage-Related Mututal Funds	$174
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$647
Weighted Average Servicing Fee	7 bp
Adjustable-Rate Mortgage Loans Serviced	$577
Weighted Average Servicing Fee	17 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$115

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$2,091	$571	$46	$23
WAC	2.57%	4.92%	5.78%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$2,238	$1,240	$92	$49
WAC	2.53%	4.06%	5.83%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$2,074	$369	$30
WAC		3.82%	5.96%	
WARM		21 mo	27 mo	
Balances Maturing in 37 or More Months			$1,430	$11
WAC			4.90%	
WARM			57 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$10,151**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$76	$46	$192
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$3,722	$3,350	$1,539
Penalty in Months of Forgone Interest	3.12 mo	5.86 mo	6.39 mo
Balances in New Accounts	$322	$213	$193

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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 5.00%	$86	$430	$427	3.71%
5.00 to 5.99%	$40	$144	$113	5.55%
6.00 to 6.99%	$30	$331	$16	6.57%
7.00 to 7.99%	$0	$26	$4	7.23%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 to 9.99%	$0	$0	$0	0.00%
10.00 to 10.99%	$0	$0	$0	0.00%
11.00 and Above	$0	$0	$0	0.00%
WARM	2 mo	21 mo	54 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	$1,646

MEMOS

Variable-Rate, Fixed-Maturity Liabilities (from Supplemental Reporting)	$1,955
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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MINORITY INTEREST AND CAPITAL

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$1,408	1.03%	$30
Money Market Deposit Accounts (MMDAs)	$2,400	1.77%	$297
Passbook Accounts	$3,166	1.50%	$170
Non-Interest-Bearing Non-Maturity Deposits	$824		$20
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$123	0.08%	
Escrow for Mortgages Serviced for Others	$45	0.04%	
Other Escrows	$8	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$7,975		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$8		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$321		
Miscellaneous II	$51		
TOTAL LIABILITIES	**$22,105**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0		
EQUITY CAPITAL	$2,486		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$24,591**		

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	# Firms if # > 5	Notional Amount
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	7	$384
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	7	$26
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	14	$83
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	28	$331
1014	Opt commitment to orig 25- or 30-year FRMs	22	$407
1016	Opt commitment to orig "other" Mortgages	17	$36
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$1
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$40
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	6	$148
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$168
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$0
2054	Commit/purchase 25- to 30-year FRM MBS		$4
2074	Commit/sell 25- or 30-yr FRM MBS		$156
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$5
2086	Commit/purchase high-risk Mortgage derivative product		$15
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		$2
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$23
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$87
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$0
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$1
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	6	$33
2134	Commit/sell 25- or 30-yr FRM loans, svc released	7	$70
2136	Commit/sell "other" Mortgage loans, svc released		$18

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SUPPLEMENTAL REPORTING

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2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$1
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$1
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	10	$4
2214	Firm commit/originate 25- or 30-year FRM loans	7	$4
2216	Firm commit/originate "other" Mortgage loans		$47
3032	Option to sell 10-, 15-, or 20-year FRMs		$10
3034	Option to sell 25- or 30-year FRMs		$16
4002	Commit/purchase non-Mortgage financial assets		$26
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,001
6002	Interest rate Cap based on 1-month LIBOR		$954
6004	Interest rate Cap based on 3-month LIBOR		$25
6022	Interest rate Cap based on the prime rate		$50
8042	Short futures contract on Treasury bond		$0
9502	Fixed-rate construction loans in process	15	$55
9512	Adjustable-rate construction loans in process	6	$36