Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: MD

All Reporting CMR **Reporting Dockets: 51** **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	839	-265	-24 %	10.28 %	-251 bp
+200 bp	946	-157	-14 %	11.36 %	-143 bp
+100 bp	1,046	-57	-5 %	12.31 %	-47 bp
0 bp	1,103			12.79 %	
-100 bp	1,098	-5	0 %	12.62 %	-17 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	12.79 %	12.94 %	12.99 %
Post-shock NPV Ratio	11.36 %	11.42 %	10.49 %
Sensitivity Measure: Decline in NPV Ratio	143 bp	152 bp	249 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	1,271	1,248	1,200	1,137	1,075	1,202	1,248	103.87	2.8
30-Year Mortgage Securities	278	273	263	249	235	263	273	103.67	2.7
15-Year Mortgages and MBS	1,625	1,602	1,555	1,497	1,439	1,533	1,602	104.52	2.2
Balloon Mortgages and MBS	673	665	655	643	630	632	665	105.23	1.4
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	53	53	52	52	52	53	53	98.59	0.4
7 Month to 2 Year Reset Frequency	346	343	341	338	333	339	343	101.26	0.9
2+ Month to 5 Year Reset Frequency	244	238	232	225	218	236	238	101.04	2.5
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	16	16	16	15	15	16	16	99.20	0.9
2 Month to 5 Year Reset Frequency	17	17	16	16	16	17	17	98.23	1.6
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	153	152	150	149	147	148	152	102.81	1.1
Adjustable-Rate, Fully Amortizing	119	119	118	117	116	119	119	99.73	0.7
Fixed-Rate, Balloon	239	231	224	217	210	203	231	114.02	3.2
Fixed-Rate, Fully Amortizing	365	347	331	315	301	317	347	109.36	5.0
Construction and Land Loans									
Adjustable-Rate	240	239	239	238	237	238	239	100.60	0.2
Fixed-Rate	326	321	317	313	309	315	321	101.91	1.4
Second-Mortgage Loans and Securities									
Adjustable-Rate	129	129	129	129	128	131	129	99.01	0.2
Fixed-Rate	139	136	133	131	128	134	136	101.66	2.1
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	136	134	131	129	127	134	134	100.00	1.6
Accrued Interest Receivable	29	29	29	29	29	29	29	100.00	0.0
Advance for Taxes/Insurance	4	4	4	4	4	4	4	100.00	0.0
Float on Escrows on Owned Mortgages	1	2	4	7	8		2		-100.3
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0		0		-64.2
TOTAL MORTGAGE LOANS AND SECURITIES	**6,402**	**6,297**	**6,138**	**5,948**	**5,758**	**6,061**	**6,297**	**103.90**	**2.1**

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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	42	42	41	41	41	42	42	99.86	0.4
Fixed-Rate	74	72	69	67	64	65	72	110.90	3.7
Consumer Loans									
Adjustable-Rate	14	14	14	14	14	14	14	102.34	0.2
Fixed-Rate	183	180	176	173	170	172	180	104.41	1.9
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	1	1	1	1	1	1	1	100.00	-1.8
Accrued Interest Receivable	2	2	2	2	2	2	2	100.00	0.0
TOTAL NONMORTGAGE LOANS	**316**	**310**	**304**	**298**	**292**	**295**	**310**	**105.06**	**2.0**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	556	556	556	556	556	556	556	100.00	0.0
Equities and All Mutual Funds	107	102	98	93	88	102	102	100.00	4.6
Zero-Coupon Securities	7	5	4	4	3	3	5	172.77	20.3
Government and Agency Securities	168	163	159	155	151	156	163	104.40	2.6
Term Fed Funds, Term Repos	370	369	369	368	367	369	369	100.20	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	65	63	62	60	59	63	63	100.02	2.3
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.0
Valued by Institution	71	71	71	69	66	71	71	99.27	-0.2
Structured Securities (Complex)	288	285	279	271	262	280	285	101.83	1.5
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	1.4
TOTAL CASH, DEPOSITS, AND SECURITIES	**1,630**	**1,615**	**1,597**	**1,576**	**1,553**	**1,601**	**1,615**	**100.91**	**1.0**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	39	39	39	39	39	39	39	100.00	0.0
Real Estate Held for Investment	2	2	2	2	2	2	2	100.00	0.0
Investment in Unconsolidated Subsidiaries	0	0	0	0	0	0	0	0.00	-0.7
Office Premises and Equipment	88	88	88	88	88	88	88	100.00	0.0
TOTAL REAL ASSETS, ETC.	**130**	**130**	**130**	**130**	**130**	**130**	**130**	**100.00**	**0.0**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	1	1	1	1	1		1		-28.7
Adjustable-Rate Servicing	0	1	1	1	1		1		-5.5
Float on Mortgages Serviced for Others	1	1	1	1	2		1		-29.7
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**2**	**2**	**3**	**3**	**4**		**2**		**-23.4**
OTHER ASSETS									
Purchased and Excess Servicing						1			
Margin Account	0	0	0	0	0	0	0	0.00	0.0
Miscellaneous I	112	112	112	112	112	112	112	100.00	0.0
Miscellaneous II						0			
Deposit Intangibles									
Retail CD Intangible	4	6	7	8	9		6		-24.1
Transaction Account Intangible	29	42	55	68	82		42		-31.5
MMDA Intangible	31	44	58	69	80		44		-30.8
Passbook Account Intangible	45	65	85	105	123		65		-30.9
Non-Interest-Bearing Account Intangible	3	6	9	12	15		6		-53.6
TOTAL OTHER ASSETS	**224**	**275**	**327**	**375**	**421**	**114**	**275**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments						-1			
TOTAL ASSETS	**8,704**	**8,629**	**8,499**	**8,330**	**8,158**	**8,198**	**8,629**	**105/103*** **	**1.2/1.8*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	2,389	2,377	2,365	2,354	2,343	2,347	2,377	101.26	0.5
Fixed-Rate Maturing in 13 Months or More	2,107	2,054	2,003	1,954	1,906	1,922	2,054	106.87	2.5
Variable-Rate	18	18	18	18	18	18	18	100.51	0.2
Demand									
Transaction Accounts	573	573	573	573	573	573	573	100/93*	0.0/2.5*
MMDAs	917	917	917	917	917	917	917	100/95*	0.0/1.6*
Passbook Accounts	870	870	870	870	870	870	870	100/92*	0.0/2.5*
Non-Interest-Bearing Accounts	139	139	139	139	139	139	139	100/96*	0.0/2.4*
TOTAL DEPOSITS	**7,014**	**6,949**	**6,886**	**6,825**	**6,766**	**6,787**	**6,949**	**102/100***	**0.9/1.7***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	160	158	156	155	153	153	158	102.89	1.0
Fixed-Rate Maturing in 37 Months or More	41	39	37	35	34	35	39	110.14	4.7
Variable-Rate	38	38	38	38	38	38	38	100.00	0.1
TOTAL BORROWINGS	**239**	**235**	**232**	**228**	**225**	**227**	**235**	**103.53**	**1.5**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	17	17	17	17	17	17	17	100.00	0.0
Other Escrow Accounts	4	4	4	4	4	5	4	94.35	3.1
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.0
Miscellaneous I	50	50	50	50	50	50	50	100.00	0.0
Miscellaneous II	0	0	0	0	0	7			
TOTAL OTHER LIABILITIES	**71**	**71**	**70**	**70**	**70**	**78**	**71**	**91.05**	**0.2**
Other Liabilities not Included Above									
Self-Valued	286	271	260	252	246	240	271	112.97	4.8
Unamortized Yield Adjustments						-1			
TOTAL LIABILITIES	**7,609**	**7,526**	**7,448**	**7,375**	**7,307**	**7,332**	**7,526**	**103/100****	**1.1/1.8****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	1	0	-1	-3	-4		0		
ARMs	0	0	0	0	0		0		
Other Mortgages	0	0	0	-1	-1		0		
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	7	2	-5	-12	-18		2		
Sell Mortgages and MBS	-6	-2	3	9	15		-2		
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	0	0	0	0	0		0		
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	0	0	0		0		
Interest-Rate Caps	0	0	0	0	0		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	1	0	-1	-3	-4		0		
Self-Valued	0	0	0	0	0		0		
TOTAL OFF-BALANCE-SHEET POSITIONS	**3**	**0**	**-4**	**-8**	**-12**		**0**		

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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	8,704	8,629	8,499	8,330	8,158	8,198	8,629	105/103***	1.2/1.8***
- LIABILITIES	7,609	7,526	7,448	7,375	7,307	7,332	7,526	103/100**	1.1/1.8**
+ OFF-BALANCE-SHEET POSITIONS	3	0	-4	-8	-12		0		
TOTAL NET PORTFOLIO VALUE	1,098	1,103	1,046	946	839	867	1,103	127.27	2.3

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

AGGREGATE SCHEDULE CMR REPORT

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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	$638	$412	$99	$29	$23
WARM	335 mo	306 mo	296 mo	247 mo	210 mo
WAC	6.35%	7.31%	8.32%	9.30%	11.46%
Amount of these that is FHA or VA Guaranteed	$3	$4	$1	$0	$0
Securities Backed by Conventional Mortgages	$188	$39	$5	$1	$1
WARM	292 mo	282 mo	228 mo	142 mo	140 mo
Weighted Average Pass-Through Rate	6.10%	7.12%	8.15%	9.22%	10.35%
Securities Backed by FHA or VA Mortgages	$20	$6	$1	$0	$0
WARM	325 mo	290 mo	244 mo	155 mo	168 mo
Weighted Average Pass-Through Rate	6.25%	7.12%	8.08%	9.19%	10.22%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,019	$223	$61	$22	$21
WAC	6.20%	7.29%	8.30%	9.30%	11.62%
Mortgage Securities	$167	$20	$1	$0	$0
Weighted Average Pass-Through Rate	5.88%	7.09%	8.19%	9.32%	10.00%
WARM (of 15-Year Loans and Securities)	150 mo	127 mo	113 mo	77 mo	58 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$154	$94	$61	$28	$221
WAC	6.30%	7.35%	8.35%	9.39%	12.70%
Mortgage Securities	$71	$3	$0	$0	$0
Weighted Average Pass-Through Rate	5.08%	7.15%	0.00%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	94 mo	89 mo	77 mo	63 mo	59 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$3,630**

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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	$8	$3	$0	$0
WAC	0.00%	5.30%	5.45%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$53	$331	$232	$16	$17
Weighted Average Margin	209 bp	225 bp	266 bp	140 bp	75 bp
WAC	6.40%	5.24%	6.29%	4.40%	6.64%
WARM	196 mo	298 mo	319 mo	337 mo	260 mo
Weighted Average Time Until Next Payment Reset	2 mo	7 mo	44 mo	2 mo	14 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$661**

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	$4	$4	$5	$0	$0
Weighted Average Distance from Lifetime Cap	155 bp	182 bp	195 bp	0 bp	200 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1	$12	$2	$0	$1
Weighted Average Distance from Lifetime Cap	283 bp	345 bp	372 bp	0 bp	355 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$30	$318	$218	$16	$3
Weighted Average Distance from Lifetime Cap	1,124 bp	667 bp	650 bp	818 bp	583 bp
Balances Without Lifetime Cap	$18	$6	$10	$0	$13
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$21	$325	$213	$0	$4
Weighted Average Periodic Rate Cap	170 bp	165 bp	199 bp	100 bp	165 bp
Balances Subject to Periodic Rate Floors	$20	$259	$200	$0	$4
MBS Included in ARM Balances	$5	$172	$16	$0	$0

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$148	$119
WARM	95 mo	160 mo
Remaining Term to Full Amortization	244 mo	
Rate Index Code	0	0
Margin	229 bp	186 bp
Reset Frequency	29 mo	23 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$0	$2
Wghted Average Distance to Lifetime Cap	0 bp	22 bp
Fixed-Rate:		
Balances	$203	$317
WARM	48 mo	144 mo
Remaining Term to Full Amortization	253 mo	
WAC	9.35%	8.14%

CONSTRUCTION AND LAND	Adjustable Rate	Fixed Rate
Balances	$238	$315
WARM	18 mo	21 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	119 bp	8.12%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$131	$134
WARM	149 mo	132 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	58 bp	7.30%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$42	$65
WARM	38 mo	55 mo
Margin in Column 1; WAC in Column 2	128 bp	8.32%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$14	$172
WARM	86 mo	74 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	118 bp	9.02%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$13
Fixed Rate		
Remaining WAL <= 5 Years	$16	$41
Remaining WAL 5-10 Years	$0	$0
Remaining WAL Over 10 Years	$0	
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%	0.00%
Total Mortgage-Derivative Securities - Book Value	$17	$55

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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	$94	$66	$24	$13	$12
WARM	225 mo	197 mo	171 mo	139 mo	121 mo
Weighted Average Servicing Fee	26 bp	28 bp	30 bp	33 bp	28 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	2 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	$71	$1
WARM (in months)	95 mo	135 mo
Weighted Average Servicing Fee	28 bp	59 bp

Total # of Adjustable-Rate Loans Serviced	0 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others	**$281**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$556		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$102		
Zero-Coupon Securities	$3	7.92%	246 mo
Government & Agency Securities	$156	3.91%	34 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$369	1.36%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$63	5.53%	39 mo
Memo: Complex Securities (from supplemental reporting)	$280		

Total Cash, Deposits, and Securities	**$1,530**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$166
Accrued Interest Receivable	$29
Advances for Taxes and Insurance	$4
Less: Unamortized Yield Adjustments	$11
Valuation Allowances	$32
Unrealized Gains (Losses)	$4

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$7
Accrued Interest Receivable	$2
Less: Unamortized Yield Adjustments	$-1
Valuation Allowances	$7
Unrealized Gains (Losses)	$1

OTHER ITEMS

Real Estate Held for Investment	$2
Repossessed Assets	$39
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$0
Office Premises and Equipment	$88
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$3
Less: Unamortized Yield Adjustments	$-1
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$1
Miscellaneous I	$112
Miscellaneous II	$0
TOTAL ASSETS	**$8,198**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$0
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$25
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$67
Mortgage-Related Mututal Funds	$35
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$64
Weighted Average Servicing Fee	24 bp
Adjustable-Rate Mortgage Loans Serviced	$8
Weighted Average Servicing Fee	34 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: MD
All Reporting CMR
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Amounts in Millions

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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	$459	$287	$58	$15
WAC	2.58%	4.92%	5.94%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$662	$742	$139	$6
WAC	2.57%	4.28%	5.76%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$794	$601	$23
WAC		3.72%	6.28%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$528	$9
WAC			4.88%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$4,270**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$27	$36	$89
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$906	$1,591	$1,126
Penalty in Months of Forgone Interest	2.81 mo	4.75 mo	9.22 mo
Balances in New Accounts	$67	$91	$64

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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%	$19	$97	$18	3.63%
5.00 to 5.99%	$2	$29	$11	5.47%
6.00 to 6.99%	$0	$5	$2	6.29%
7.00 to 7.99%	$0	$1	$3	7.29%
8.00 to 8.99%	$0	$0	$0	8.00%
9.00 to 9.99%	$0	$0	$1	9.00%
10.00 to 10.99%	$0	$0	$0	0.00%
11.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	15 mo	65 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$189**	

MEMOS

Variable-Rate, Fixed-Maturity Liabilities (from Supplemental Reporting)	$296
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
NON-MATURITY DEPOSITS			
Transaction Accounts	$573	1.27%	$8
Money Market Deposit Accounts (MMDAs)	$917	1.80%	$40
Passbook Accounts	$870	1.81%	$29
Non-Interest-Bearing Non-Maturity Deposits	$139		$3
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$14	0.51%	
Escrow for Mortgages Serviced for Others	$3	5.34%	
Other Escrows	$5	0.52%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$2,521		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$50		
Miscellaneous II	$7		
TOTAL LIABILITIES	**$7,332**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$1		
EQUITY CAPITAL	$867		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$8,199**		

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
1002	Opt commitment to orig 1-month COFI ARMs		$4
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs		$0
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs		$2
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$2
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	18	$14
1014	Opt commitment to orig 25- or 30-year FRMs	14	$17
1016	Opt commitment to orig "other" Mortgages	15	$14
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$3
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$7
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$3
2016	Commit/purchase "other" Mortgage loans, svc retained		$8
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$0
2054	Commit/purchase 25- to 30-year FRM MBS		$1
2056	Commit/purchase "other" MBS		$1
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$35
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$94
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$3
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$45
2136	Commit/sell "other" Mortgage loans, svc released		$44
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$18
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$15
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	9	$22
2214	Firm commit/originate 25- or 30-year FRM loans	9	$18
2216	Firm commit/originate "other" Mortgage loans	8	$26
3014	Option to purchase 25- or 30-yr FRMs		$3
4002	Commit/purchase non-Mortgage financial assets		$1
4022	Commit/sell non-Mortgage financial assets		$1

AGGREGATE SCHEDULE CMR REPORT

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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
9502	Fixed-rate construction loans in process	18	$176
9512	Adjustable-rate construction loans in process	7	$74