Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR **Reporting Dockets: 289** **December 2004**

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	21,500	-6,931	-24 %	8.88 %	-227 bp
+200 bp	24,553	-3,878	-14 %	9.93 %	-121 bp
+100 bp	26,994	-1,437	-5 %	10.73 %	-42 bp
0 bp	28,431			11.15 %	
-100 bp	28,460	29	0 %	11.07 %	-8 bp

Risk Measure for a Given Rate Shock

	12/31/2004	09/30/2004	12/31/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	11.15 %	11.09 %	10.83 %
Post-shock NPV Ratio	9.93 %	10.01 %	9.55 %
Sensitivity Measure: Decline in NPV Ratio	121 bp	108 bp	128 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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Amounts in Millions

	-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	30,598	30,164	29,455	28,511	27,393	29,076	103.74	1.89
30-Year Mortgage Securities	8,942	8,687	8,184	7,671	7,197	8,664	100.27	4.36
15-Year Mortgages and MBS	23,625	23,069	22,284	21,390	20,468	22,360	103.17	2.91
Balloon Mortgages and MBS	9,289	9,114	8,879	8,591	8,261	9,014	101.11	2.25
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	7,522	7,509	7,473	7,397	7,285	7,362	101.99	0.33
7 Month to 2 Year Reset Frequency	14,979	14,797	14,515	14,131	13,678	14,671	100.86	1.57
2+ to 5 Year Reset Frequency	32,742	31,888	30,841	29,650	28,389	31,958	99.78	2.98
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	2,538	2,512	2,469	2,405	2,326	2,415	104.00	1.38
2 Month to 5 Year Reset Frequency	1,491	1,467	1,436	1,400	1,357	1,442	101.70	1.88
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	2,396	2,380	2,366	2,350	2,334	2,378	100.10	0.63
Adjustable-Rate, Fully Amortizing	7,120	7,069	7,019	6,969	6,920	7,112	99.40	0.72
Fixed-Rate, Balloon	3,516	3,394	3,278	3,167	3,060	3,293	103.06	3.51
Fixed-Rate, Fully Amortizing	3,771	3,616	3,472	3,338	3,214	3,518	102.79	4.13
Construction and Land Loans								
Adjustable-Rate	6,290	6,279	6,269	6,259	6,250	6,287	99.88	0.17
Fixed-Rate	2,664	2,617	2,571	2,528	2,485	2,636	99.28	1.76
Second-Mortgage Loans and Securities								
Adjustable-Rate	17,988	17,975	17,962	17,952	17,944	17,889	100.48	0.07
Fixed-Rate	4,373	4,272	4,175	4,083	3,995	4,168	102.50	2.32
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	337	331	324	316	308	331	100.00	1.91
Accrued Interest Receivable	715	715	715	715	715	715	100.00	0.00
Advance for Taxes/Insurance	107	107	107	107	107	107	100.00	0.00
Float on Escrows on Owned Mortgages	50	81	112	140	165			-38.47
LESS: Value of Servicing on Mortgages Serviced by Others	-130	-158	-171	-174	-173			-12.68
TOTAL MORTGAGE LOANS AND SECURITIES	**181,184**	**178,202**	**174,078**	**169,245**	**164,024**	**175,396**	**101.60**	**1.99**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	5,200	5,197	5,193	5,191	5,190	5,214	99.66	0.06
Fixed-Rate	3,508	3,400	3,297	3,198	3,103	3,056	111.24	3.11
Consumer Loans								
Adjustable-Rate	2,578	2,575	2,572	2,569	2,566	2,496	103.18	0.13
Fixed-Rate	18,536	18,274	18,022	17,778	17,543	18,717	97.64	1.41
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-565	-559	-553	-548	-542	-559	0.00	1.07
Accrued Interest Receivable	196	196	196	196	196	196	100.00	0.00
TOTAL NONMORTGAGE LOANS	**29,453**	**29,083**	**28,727**	**28,385**	**28,056**	**29,120**	**99.87**	**1.25**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	5,321	5,321	5,321	5,321	5,321	5,321	100.00	0.00
Equities and All Mutual Funds	1,430	1,384	1,335	1,284	1,231	1,384	100.00	3.42
Zero-Coupon Securities	168	148	131	117	104	146	101.72	12.32
Government and Agency Securities	3,328	3,233	3,143	3,057	2,976	3,229	100.13	2.86
Term Fed Funds, Term Repos	2,541	2,535	2,529	2,523	2,517	2,535	99.97	0.24
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,436	1,367	1,305	1,248	1,197	1,292	105.82	4.81
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	11,233	10,994	10,713	10,394	10,050	11,021	99.76	2.37
Structured Securities (Complex)	6,331	6,213	6,038	5,861	5,698	6,211	100.02	2.36
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	1.19
TOTAL CASH, DEPOSITS, AND SECURITIES	**31,787**	**31,194**	**30,514**	**29,804**	**29,093**	**31,139**	**100.18**	**2.04**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	228	228	228	228	228	228	100.00	0.00
Real Estate Held for Investment	81	81	81	81	81	81	100.00	0.00
Investment in Unconsolidated Subsidiaries	132	132	126	116	104	132	100.00	2.34
Office Premises and Equipment	2,363	2,363	2,363	2,363	2,363	2,363	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,804**	**2,804**	**2,798**	**2,789**	**2,777**	**2,804**	**100.00**	**0.11**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	430	613	781	862	877			-28.57
Adjustable-Rate Servicing	341	349	355	359	362			-2.01
Float on Mortgages Serviced for Others	346	434	514	568	606			-19.38
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,117**	**1,396**	**1,650**	**1,790**	**1,845**			**-19.07**
OTHER ASSETS								
Purchased and Excess Servicing						1,480		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,964	5,964	5,964	5,964	5,964	5,964	100.00	0.00
Miscellaneous II						1,435		
Deposit Intangibles								
Retail CD Intangible	52	68	83	98	112			-23.26
Transaction Account Intangible	1,076	1,434	1,794	2,119	2,412			-25.04
MMDA Intangible	2,022	2,537	3,008	3,481	3,942			-19.44
Passbook Account Intangible	1,197	1,548	1,887	2,197	2,491			-22.30
Non-Interest-Bearing Account Intangible	520	786	1,039	1,280	1,509			-33.01
TOTAL OTHER ASSETS	**10,830**	**12,337**	**13,776**	**15,139**	**16,430**	**8,880**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						712		
TOTAL ASSETS	**257,176**	**255,017**	**251,542**	**247,153**	**242,226**	**248,051**	**103/100*** **	**1.11/1.73*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	35,293	35,144	34,997	34,852	34,708	35,117	100.08	0.42
Fixed-Rate Maturing in 13 Months or More	27,507	26,823	26,163	25,526	24,910	26,611	100.80	2.50
Variable-Rate	380	380	379	379	379	379	100.06	0.08
Demand								
Transaction Accounts	15,117	15,117	15,117	15,117	15,117	15,117	100/91*	0.00/2.62*
MMDAs	39,169	39,169	39,169	39,169	39,169	39,169	100/94*	0.00/1.35*
Passbook Accounts	15,795	15,795	15,795	15,795	15,795	15,795	100/90*	0.00/2.42*
Non-Interest-Bearing Accounts	11,819	11,819	11,819	11,819	11,819	11,819	100/93*	0.00/2.35*
TOTAL DEPOSITS	**145,080**	**144,247**	**143,440**	**142,657**	**141,897**	**144,007**	**100/96***	**0.57/1.66***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	43,078	42,668	42,266	41,872	41,485	42,675	99.98	0.95
Fixed-Rate Maturing in 37 Months or More	9,279	8,938	8,613	8,301	8,004	8,917	100.23	3.73
Variable-Rate	12,683	12,661	12,639	12,617	12,596	12,281	103.10	0.17
TOTAL BORROWINGS	**65,041**	**64,267**	**63,518**	**62,790**	**62,085**	**63,873**	**100.62**	**1.19**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	934	934	934	934	934	934	100.00	0.00
Other Escrow Accounts	259	251	244	237	231	281	89.49	2.97
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,525	4,525	4,525	4,525	4,525	4,525	100.00	0.00
Miscellaneous II	0	0	0	0	0	337		
TOTAL OTHER LIABILITIES	**5,718**	**5,710**	**5,703**	**5,696**	**5,690**	**6,076**	**93.97**	**0.13**
Other Liabilities not Included Above								
Self-Valued	12,760	12,509	12,347	12,215	12,100	12,235	102.24	1.65
Unamortized Yield Adjustments						25		
TOTAL LIABILITIES	**228,599**	**226,734**	**225,007**	**223,359**	**221,771**	**226,217**	**100/97****	**0.79/1.48****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	83	16	-153	-333	-503			
ARMs	30	17	-4	-36	-76			
Other Mortgages	41	0	-47	-94	-137			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	96	35	-62	-171	-284			
Sell Mortgages and MBS	-180	-8	320	655	972			
Purchase Non-Mortgage Items	11	0	-11	-21	-31			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-381	-63	226	490	730			
Pay Floating, Receive Fixed Swaps	8	-22	-50	-76	-101			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	18	12	6	0	-3			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	-1	0	1	1	1			
Options on Futures	2	1	1	2	3			
Construction LIP	1	-24	-48	-71	-94			
Self-Valued	155	184	280	414	570			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-117**	**148**	**459**	**759**	**1,045**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	257,176	255,017	251,542	247,153	242,226	248,051	103/100***	1.11/1.73***
MINUS TOTAL LIABILITIES	228,599	226,734	225,007	223,359	221,771	226,217	100/97**	0.79/1.48**
PLUS OFF-BALANCE-SHEET POSITIONS	-117	148	459	759	1,045			
TOTAL NET PORTFOLIO VALUE #	28,460	28,431	26,994	24,553	21,500	21,834	130.22	2.58

* 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

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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	$372	$6,832	$9,202	$6,145	$6,525
WARM	314 mo	339 mo	339 mo	334 mo	324 mo
WAC	4.60%	5.63%	6.46%	7.46%	9.13%
Amount of these that is FHA or VA Guaranteed	$10	$111	$201	$50	$62
Securities Backed by Conventional Mortgages	$484	$4,722	$317	$46	$21
WARM	299 mo	351 mo	292 mo	262 mo	221 mo
Weighted Average Pass-Through Rate	4.35%	5.19%	6.30%	7.15%	8.73%
Securities Backed by FHA or VA Mortgages	$364	$2,588	$91	$19	$12
WARM	343 mo	346 mo	301 mo	248 mo	192 mo
Weighted Average Pass-Through Rate	3.76%	5.29%	6.14%	7.19%	8.47%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,179	$5,865	$4,142	$2,682	$2,880
WAC	4.70%	5.42%	6.49%	7.44%	9.41%
Mortgage Securities	$2,508	$1,747	$303	$37	$17
Weighted Average Pass-Through Rate	4.40%	5.12%	6.11%	7.28%	8.35%
WARM (of 15-Year Loans and Securities)	152 mo	162 mo	161 mo	158 mo	153 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,497	$2,563	$927	$394	$601
WAC	4.54%	5.42%	6.34%	7.34%	11.06%
Mortgage Securities	$2,567	$419	$45	$1	$0
Weighted Average Pass-Through Rate	4.09%	5.24%	6.25%	7.19%	8.00%
WARM (of Balloon Loans and Securities)	69 mo	76 mo	83 mo	58 mo	84 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$69,114**

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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	$1,070	$387	$459	$0	$15
WAC	3.80%	3.51%	5.06%	1.45%	4.16%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$6,292	$14,284	$31,499	$2,415	$1,427
Weighted Average Margin	258 bp	317 bp	275 bp	291 bp	269 bp
WAC	5.08%	5.16%	4.86%	4.21%	5.56%
WARM	309 mo	320 mo	343 mo	363 mo	297 mo
Weighted Average Time Until Next Payment Reset	2 mo	15 mo	43 mo	7 mo	29 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$57,848**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$35	$30	$96	$2	$3
Weighted Average Distance from Lifetime Cap	100 bp	96 bp	95 bp	26 bp	60 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$108	$431	$235	$404	$35
Weighted Average Distance from Lifetime Cap	359 bp	356 bp	357 bp	371 bp	370 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$5,996	$13,907	$31,214	$2,001	$1,333
Weighted Average Distance from Lifetime Cap	1,013 bp	634 bp	556 bp	537 bp	616 bp
Balances Without Lifetime Cap	$1,224	$303	$414	$8	$71
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$5,534	$13,853	$30,370	$160	$1,251
Weighted Average Periodic Rate Cap	125 bp	167 bp	213 bp	56 bp	209 bp
Balances Subject to Periodic Rate Floors	$1,292	$7,958	$19,902	$4	$1,189
MBS Included in ARM Balances	$512	$1,596	$1,586	$12	$19

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,378	$7,112
WARM	81 mo	163 mo
Remaining Term to Full Amortization	272 mo	
Rate Index Code	0	0
Margin	202 bp	229 bp
Reset Frequency	17 mo	21 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$115	$188
Wghted Average Distance to Lifetime Cap	60 bp	40 bp
Fixed-Rate:		
Balances	$3,293	$3,518
WARM	51 mo	116 mo
Remaining Term to Full Amortization	259 mo	
WAC	6.24%	6.79%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,287	$2,636
WARM	21 mo	24 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	130 bp	6.56%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$17,889	$4,168
WARM	216 mo	168 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	53 bp	7.63%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$5,214	$3,056
WARM	50 mo	45 mo
Margin in Column 1; WAC in Column 2	276 bp	9.46%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$2,496	$18,717
WARM	72 mo	65 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	704 bp	8.71%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$95	$3,798
Fixed Rate		
Remaining WAL <= 5 Years	$319	$5,945
Remaining WAL 5-10 Years	$187	$151
Remaining WAL Over 10 Years	$51	
Superfloaters	$0	
Inverse Floaters & Super POs	$3	
Other	$3	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$228	$240
WAC	2.92%	4.58%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$886	$10,134

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$3,600	$28,789	$32,212	$10,639	$9,696
WARM	169 mo	270 mo	306 mo	274 mo	214 mo
Weighted Average Servicing Fee	29 bp	30 bp	34 bp	38 bp	63 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	788 loans				
FHA/VA	57 loans				
Subserviced by Others	3 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$23,147	$120	Total # of Adjustable-Rate Loans Serviced	121 loans
WARM (in months)	320 mo	144 mo	Number of These Subserviced by Others	5 loans
Weighted Average Servicing Fee	57 bp	29 bp		

Total Balances of Mortgage Loans Serviced for Others	**$108,202**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$5,321		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,384		
Zero-Coupon Securities	$146	4.50%	150 mo
Government & Agency Securities	$3,229	3.26%	38 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,535	2.05%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,292	4.71%	78 mo
Memo: Complex Securities (from supplemental reporting)	$6,211		

Total Cash, Deposits, and Securities	**$20,118**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$910
Accrued Interest Receivable	$715
Advances for Taxes and Insurance	$107
Less: Unamortized Yield Adjustments	$-823
Valuation Allowances	$579
Unrealized Gains (Losses)	$-181

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$283
Accrued Interest Receivable	$196
Less: Unamortized Yield Adjustments	$-123
Valuation Allowances	$842
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$81
Repossessed Assets	$228
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$132
Office Premises and Equipment	$2,363
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$0
Less: Unamortized Yield Adjustments	$52
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$1,480
Miscellaneous I	$5,964
Miscellaneous II	$1,435
TOTAL ASSETS	**$248,051**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$55
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$60
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$899
Mortgage-Related Mututal Funds	$485
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$9,546
Weighted Average Servicing Fee	12 bp
Adjustable-Rate Mortgage Loans Serviced	$19,500
Weighted Average Servicing Fee	11 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$291

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$9,353	$3,791	$768	$203
WAC	1.82%	3.05%	6.11%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$10,286	$8,285	$2,634	$256
WAC	2.18%	2.65%	5.95%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$10,455	$8,879	$82
WAC		2.90%	4.63%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$7,277	$32
WAC			4.07%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$61,728**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,444	$2,680	$4,399
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$17,073	$19,173	$14,609
Penalty in Months of Forgone Interest	3.12 mo	6.15 mo	7.61 mo
Balances in New Accounts	$4,120	$1,648	$1,007

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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%	$16,671	$9,757	$352	2.29%
3.00 to 3.99%	$100	$11,127	$5,403	3.48%
4.00 to 4.99%	$51	$2,259	$1,759	4.44%
5.00 to 5.99%	$92	$1,082	$1,066	5.50%
6.00 to 6.99%	$405	$570	$278	6.48%
7.00 to 7.99%	$37	$519	$50	7.23%
8.00 to 8.99%	$0	$4	$9	8.31%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	19 mo	50 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$51,593**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$24,895
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$15,117	0.75%	$766
Money Market Deposit Accounts (MMDAs)	$39,169	1.32%	$2,132
Passbook Accounts	$15,795	1.14%	$980
Non-Interest-Bearing Non-Maturity Deposits	$11,819		$478
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$449	0.17%	
Escrow for Mortgages Serviced for Others	$484	0.03%	
Other Escrows	$281	0.06%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$83,115		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$25		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$4,525		
Miscellaneous II	$337		
TOTAL LIABILITIES	**$226,217**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$204
EQUITY CAPITAL	$21,632
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$248,052**

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		$6
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	7	$3
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	50	$818
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	43	$753
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	43	$206
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	109	$645
1014	Opt commitment to orig 25- or 30-year FRMs	90	$3,088
1016	Opt commitment to orig "other" Mortgages	75	$1,206
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$3
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$2
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$8
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$36
2016	Commit/purchase "other" Mortgage loans, svc retained		$62
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$205
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$3
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$4
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	15	$85
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	21	$1,418
2036	Commit/sell "other" Mortgage loans, svc retained		$2
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$1
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$2
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$9
2054	Commit/purchase 25- to 30-year FRM MBS	6	$715
2056	Commit/purchase "other" MBS		$4
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$116
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	6	$379

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2074	Commit/sell 25- or 30-yr FRM MBS	9	$2,742
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$6
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$23
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$14
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$16
2116	Commit/purchase "other" Mortgage loans, svc released		$40
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	9	$399
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	9	$142
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$42
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	22	$138
2134	Commit/sell 25- or 30-yr FRM loans, svc released	36	$467
2136	Commit/sell "other" Mortgage loans, svc released	7	$38
2202	Firm commitment to originate 1-month COFI ARM loans		$123
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$4
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	20	$82
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	15	$380
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	10	$25
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	38	$85
2214	Firm commit/originate 25- or 30-year FRM loans	30	$267
2216	Firm commit/originate "other" Mortgage loans	29	$598
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$331
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$2
3028	Option to sell 3- or 5-year Treasury ARMs		$18
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$27
3032	Option to sell 10-, 15-, or 20-year FRMs		$9
3034	Option to sell 25- or 30-year FRMs	8	$86
3036	Option to sell "other" Mortgages		$4

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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
3068	Short option to sell 3- or 5-yr Treasury ARMs		$26
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$59
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$13
3074	Short option to sell 25- or 30-yr FRMs		$72
3076	Short option to sell "other" Mortgages		$8
4002	Commit/purchase non-Mortgage financial assets	20	$824
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,304
5004	IR swap: pay fixed, receive 3-month LIBOR	7	$3,380
5006	IR swap: pay fixed, receive 6-month LIBOR		$20
5024	IR swap: pay 1-month LIBOR, receive fixed		$325
5026	IR swap: pay 3-month LIBOR, receive fixed		$451
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$35
6040	Short interest rate Cap based on 1-year Treasury		$3
7010	Interest rate floor based on 1-year Treasury		$3
8038	Short futures contract on 5-year Treasury note		$15
9016	Long call option on 3-mo Eurodollar futures contract		$260
9040	Long put option on 3-month Eurodollar futures contract		$94
9064	Short call option on 3-month Eurodollar futures contract		$75
9502	Fixed-rate construction loans in process	110	$1,353
9512	Adjustable-rate construction loans in process	75	$1,670