Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR | **Reporting Dockets: 86** | **September 2003**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	4,708	-707	-13 %	11.33 %	-104 bp
+200 bp	5,044	-371	-7 %	11.91 %	-46 bp
+100 bp	5,305	-110	-2 %	12.30 %	-6 bp
0 bp	5,415			12.37 %	
-100 bp	5,242	-173	-3 %	11.88 %	-49 bp

Risk Measure for a Given Rate Shock

	9/30/2003	6/30/2003	9/30/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	12.37 %	11.02 %	10.50 %
Post-shock NPV Ratio	11.88 %	10.43 %	9.97 %
Sensitivity Measure: Decline in NPV Ratio	49 bp	59 bp	54 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	7,659	7,463	7,015	6,580	6,194	7,267	102.70	4.32
30-Year Mortgage Securities	161	156	150	142	135	151	103.29	3.53
15-Year Mortgages and MBS	6,419	6,262	6,012	5,743	5,478	6,056	103.39	3.25
Balloon Mortgages and MBS	845	830	807	779	745	814	101.86	2.28
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	170	169	168	167	165	165	102.20	0.46
7 Month to 2 Year Reset Frequency	3,673	3,644	3,610	3,567	3,506	3,524	103.40	0.86
2+ to 5 Year Reset Frequency	3,623	3,550	3,463	3,360	3,243	3,427	103.61	2.26
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	11	11	11	11	11	11	101.06	0.82
2 Month to 5 Year Reset Frequency	267	262	257	252	248	259	101.30	1.89
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	265	263	260	258	255	260	101.09	0.97
Adjustable-Rate, Fully Amortizing	1,418	1,408	1,398	1,388	1,379	1,406	100.09	0.71
Fixed-Rate, Balloon	337	317	299	283	268	314	101.15	5.84
Fixed-Rate, Fully Amortizing	654	622	591	563	538	599	103.73	5.07
Construction and Land Loans								
Adjustable-Rate	2,148	2,143	2,139	2,135	2,132	2,148	99.76	0.19
Fixed-Rate	326	319	312	305	299	328	97.05	2.19
Second-Mortgage Loans and Securities								
Adjustable-Rate	3,538	3,533	3,528	3,525	3,520	3,564	99.14	0.14
Fixed-Rate	214	210	206	202	199	207	101.65	1.90
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	107	105	102	99	96	105	100.00	2.38
Accrued Interest Receivable	117	117	117	117	117	117	100.00	0.00
Advance for Taxes/Insurance	6	6	6	6	6	6	100.00	0.00
Float on Escrows on Owned Mortgages	8	22	40	52	60			-72.51
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0			-15.44
TOTAL MORTGAGE LOANS AND SECURITIES	**31,967**	**31,412**	**30,493**	**29,535**	**28,594**	**30,729**	**102.22**	**2.34**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	348	347	346	345	344	347	99.87	0.27
Fixed-Rate	245	239	233	228	223	226	105.65	2.45
Consumer Loans								
Adjustable-Rate	2,457	2,453	2,450	2,446	2,442	2,321	105.72	0.15
Fixed-Rate	1,915	1,890	1,866	1,842	1,819	1,856	101.82	1.31
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-222	-221	-220	-219	-218	-221	0.00	0.41
Accrued Interest Receivable	38	38	38	38	38	38	100.00	0.00
TOTAL NONMORTGAGE LOANS	**4,781**	**4,746**	**4,712**	**4,680**	**4,648**	**4,567**	**103.92**	**0.72**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,182	1,182	1,182	1,182	1,182	1,182	100.00	0.00
Equities and All Mutual Funds	220	210	200	190	181	210	100.00	4.76
Zero-Coupon Securities	6	5	5	5	5	5	100.94	0.66
Government and Agency Securities	865	835	806	779	752	777	107.40	3.54
Term Fed Funds, Term Repos	1,054	1,053	1,051	1,049	1,048	1,052	100.09	0.15
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	402	393	383	375	367	382	102.85	2.42
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	653	643	620	595	572	650	99.00	2.61
Structured Securities (Complex)	483	478	466	447	430	478	99.91	1.79
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	34.76
TOTAL CASH, DEPOSITS, AND SECURITIES	**4,866**	**4,799**	**4,714**	**4,623**	**4,537**	**4,736**	**101.32**	**1.58**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	41	41	41	41	41	41	100.00	0.00
Real Estate Held for Investment	3	3	3	3	3	3	100.00	0.00
Investment in Unconsolidated Subsidiaries	7	6	6	6	5	6	100.00	2.28
Office Premises and Equipment	379	379	379	379	379	379	100.00	0.00
TOTAL REAL ASSETS, ETC.	**429**	**429**	**428**	**428**	**428**	**429**	**100.00**	**0.03**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	102	140	208	247	256			-37.95
Adjustable-Rate Servicing	20	21	21	21	21			-2.85
Float on Mortgages Serviced for Others	67	93	130	155	170			-33.92
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**189**	**253**	**359**	**424**	**447**			**-33.55**
OTHER ASSETS								
Purchased and Excess Servicing						150		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,297	1,297	1,297	1,297	1,297	1,297	100.00	0.00
Miscellaneous II						117		
Deposit Intangibles								
Retail CD Intangible	31	37	41	46	50			-14.47
Transaction Account Intangible	250	357	465	571	693			-30.15
MMDA Intangible	80	107	141	170	196			-28.98
Passbook Account Intangible	225	322	416	512	593			-29.72
Non-Interest-Bearing Account Intangible	16	35	52	69	85			-52.78
TOTAL OTHER ASSETS	**1,898**	**2,153**	**2,413**	**2,664**	**2,914**	**1,564**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-41		
TOTAL ASSETS	**44,129**	**43,792**	**43,120**	**42,354**	**41,568**	**41,984**	**104/102*** **	**1.15/1.78*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	10,633	10,583	10,533	10,483	10,435	10,487	100.91	0.48
Fixed-Rate Maturing in 13 Months or More	8,994	8,767	8,549	8,338	8,135	8,342	105.09	2.54
Variable-Rate	130	130	130	130	130	130	100.12	0.08
Demand								
Transaction Accounts	4,784	4,784	4,784	4,784	4,784	4,784	100/93*	0.00/2.43*
MMDAs	2,219	2,219	2,219	2,219	2,219	2,219	100/95*	0.00/1.46*
Passbook Accounts	4,208	4,208	4,208	4,208	4,208	4,208	100/92*	0.00/2.46*
Non-Interest-Bearing Accounts	801	801	801	801	801	801	100/96*	0.00/2.38*
TOTAL DEPOSITS	**31,768**	**31,491**	**31,223**	**30,962**	**30,711**	**30,971**	**102/99***	**0.86/1.73***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	2,047	2,029	2,012	1,995	1,979	2,014	100.73	0.85
Fixed-Rate Maturing in 37 Months or More	415	393	373	354	336	370	106.34	5.37
Variable-Rate	996	996	996	996	996	996	100.00	0.00
TOTAL BORROWINGS	**3,458**	**3,418**	**3,381**	**3,345**	**3,311**	**3,380**	**101.13**	**1.13**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	353	353	353	353	353	353	100.00	0.00
Other Escrow Accounts	32	31	30	30	29	34	92.97	3.07
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,189	1,189	1,189	1,189	1,189	1,189	100.00	0.00
Miscellaneous II	0	0	0	0	0	178		
TOTAL OTHER LIABILITIES	**1,574**	**1,573**	**1,573**	**1,572**	**1,571**	**1,754**	**89.69**	**0.06**
Other Liabilities not Included Above								
Self-Valued	1,961	1,892	1,845	1,802	1,771	1,720	109.98	3.05
Unamortized Yield Adjustments						1		
TOTAL LIABILITIES	**38,761**	**38,375**	**38,021**	**37,681**	**37,363**	**37,826**	**101/99****	**0.96/1.67****

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		Base Case						
	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	130	36	-202	-407	-581			
ARMs	18	13	6	-5	-22			
Other Mortgages	2	0	-3	-7	-11			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	36	5	-65	-122	-172			
Sell Mortgages and MBS	-288	-35	479	904	1,268			
Purchase Non-Mortgage Items	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-25	-5	16	34	51			
Pay Floating, Receive Fixed	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER DERIVATIVES								
Options on Mortgages and MBS	0	0	3	6	8			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	-1	0	1	1	2			
Options on Futures	0	0	0	0	0			
Construction LIP	-11	-24	-36	-48	-60			
Self-Valued	11	6	8	14	20			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-126**	**-3**	**206**	**370**	**504**			

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NET PORTFOLIO VALUE								
+ ASSETS	44,129	43,792	43,120	42,354	41,568	41,984	104/102***	1.15/1.78***
- LIABILITIES	38,761	38,375	38,021	37,681	37,363	37,826	101/99**	0.96/1.67**
+ OFF-BALANCE-SHEET POSITIONS	-126	-3	206	370	504			
TOTAL NET PORTFOLIO VALUE #	5,242	5,415	5,305	5,044	4,708	4,159	130.21	-0.58

* 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

AGGREGATE SCHEDULE CMR REPORT

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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	$242	$3,494	$2,494	$786	$250
WARM	352 mo	351 mo	341 mo	313 mo	271 mo
WAC	4.60%	5.55%	6.42%	7.35%	8.72%
Amount of these that is FHA or VA Guaranteed	$1	$3	$59	$95	$11
Securities Backed by Conventional Mortgages	$4	$23	$44	$25	$6
WARM	273 mo	324 mo	227 mo	306 mo	249 mo
Weighted Average Pass-Through Rate	4.29%	5.19%	6.23%	7.21%	8.41%
Securities Backed by FHA or VA Mortgages	$19	$6	$16	$4	$2
WARM	356 mo	349 mo	326 mo	286 mo	171 mo
Weighted Average Pass-Through Rate	4.49%	5.16%	6.09%	7.10%	9.02%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,278	$2,703	$1,179	$475	$160
WAC	4.70%	5.39%	6.40%	7.33%	8.59%
Mortgage Securities	$134	$84	$39	$3	$1
Weighted Average Pass-Through Rate	4.32%	5.06%	6.28%	7.24%	8.69%
WARM (of 15-Year Loans and Securities)	167 mo	168 mo	146 mo	132 mo	127 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$313	$246	$141	$56	$18
WAC	4.45%	5.43%	6.36%	7.31%	8.76%
Mortgage Securities	$27	$9	$4	$0	$0
Weighted Average Pass-Through Rate	4.30%	5.27%	6.03%	7.10%	0.00%
WARM (of Balloon Loans and Securities)	77 mo	88 mo	105 mo	96 mo	81 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$14,289**

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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	$167	$8	$0	$2
WAC	0.00%	4.40%	6.49%	0.00%	6.34%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$165	$3,357	$3,419	$11	$257
Weighted Average Margin	210 bp	297 bp	299 bp	129 bp	197 bp
WAC	4.89%	5.42%	5.58%	4.13%	6.03%
WARM	132 mo	308 mo	331 mo	203 mo	237 mo
Weighted Average Time Until Next Payment Reset	5 mo	12 mo	39 mo	1 mo	16 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$7,386**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 815)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$5	$7	$8	$0	$1
Weighted Average Distance from Lifetime Cap	158 bp	87 bp	177 bp	11 bp	29 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$14	$64	$12	$0	$21
Weighted Average Distance from Lifetime Cap	257 bp	301 bp	325 bp	0 bp	366 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$109	$3,390	$3,345	$10	$225
Weighted Average Distance from Lifetime Cap	849 bp	688 bp	597 bp	816 bp	650 bp
Balances Without Lifetime Cap	$37	$63	$62	$1	$12
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$40	$3,224	$3,301	$5	$226
Weighted Average Periodic Rate Cap	143 bp	199 bp	282 bp	167 bp	159 bp
Balances Subject to Periodic Rate Floors	$40	$2,888	$3,082	$4	$225
MBS Included in ARM Balances	$49	$327	$60	$10	$22

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$260	$1,406
WARM	74 mo	195 mo
Remaining Term to Full Amortization	248 mo	
Rate Index Code	0	0
Margin	271 bp	271 bp
Reset Frequency	27 mo	22 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$0	$8
Wghted Average Distance to Lifetime Cap	0 bp	113 bp
Fixed-Rate:		
Balances	$314	$599
WARM	105 mo	145 mo
Remaining Term to Full Amortization	329 mo	
WAC	6.42%	6.93%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,148	$328
WARM	19 mo	33 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	89 bp	6.20%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,564	$207
WARM	107 mo	103 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	22 bp	7.22%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$347	$226
WARM	38 mo	34 mo
Margin in Column 1; WAC in Column 2	198 bp	5.59%
Reset Frequency	6 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$2,321	$1,856
WARM	21 mo	43 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,727 bp	10.08%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$93
Fixed Rate		
Remaining WAL <= 5 Years	$52	$470
Remaining WAL 5-10 Years	$6	$27
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	$59	$591

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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	$1,545	$6,969	$11,419	$4,855	$915
WARM	143 mo	221 mo	295 mo	317 mo	301 mo
Weighted Average Servicing Fee	29 bp	30 bp	32 bp	35 bp	36 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	179 loans				
FHA/VA	1 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$2,072	$20	Total # of Adjustable-Rate Loans Serviced	28 loans
WARM (in months)	201 mo	251 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	44 bp	40 bp		

Total Balances of Mortgage Loans Serviced for Others	**$27,793**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,182		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$210		
Zero-Coupon Securities	$5	1.22%	7 mo
Government & Agency Securities	$777	4.64%	47 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,052	1.11%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$382	3.62%	34 mo
Memo: Complex Securities (from supplemental reporting)	$478		

Total Cash, Deposits, and Securities	**$4,087**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$282
Accrued Interest Receivable	$117
Advances for Taxes and Insurance	$6
Less: Unamortized Yield Adjustments	$73
Valuation Allowances	$177
Unrealized Gains (Losses)	$5

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$22
Accrued Interest Receivable	$38
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$243
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$3
Repossessed Assets	$41
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$6
Office Premises and Equipment	$379
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-3
Less: Unamortized Yield Adjustments	$-30
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$150
Miscellaneous I	$1,297
Miscellaneous II	$117
TOTAL ASSETS	**$41,984**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$0
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$999
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$130
Mortgage-Related Mututal Funds	$81
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$137
Weighted Average Servicing Fee	21 bp
Adjustable-Rate Mortgage Loans Serviced	$143
Weighted Average Servicing Fee	24 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$8

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 (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$2,536	$926	$66	$16
WAC	1.84%	4.06%	5.88%	
WARM	1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$3,072	$3,615	$272	$23
WAC	1.76%	3.61%	7.34%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$4,134	$1,764	$15
WAC		3.25%	5.71%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$2,445	$7
WAC			4.55%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$18,830**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$555	$1,054	$49
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$3,972	$5,080	$3,719
Penalty in Months of Forgone Interest	3.05 mo	6.16 mo	6.11 mo
Balances in New Accounts	$321	$462	$185

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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%	$1,147	$536	$33	1.61%
3.00 to 3.99%	$7	$25	$71	3.44%
4.00 to 4.99%	$1	$64	$50	4.48%
5.00 to 5.99%	$11	$108	$143	5.47%
6.00 to 6.99%	$8	$55	$57	6.42%
7.00 to 7.99%	$0	$47	$15	7.28%
8.00 to 8.99%	$0	$3	$0	8.64%
9.00 and Above	$0	$0	$0	9.01%
WARM	1 mo	24 mo	77 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$2,384**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$2,846
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	$4,784	1.50%	$489
Money Market Deposit Accounts (MMDAs)	$2,219	1.08%	$80
Passbook Accounts	$4,208	1.00%	$116
Non-Interest-Bearing Non-Maturity Deposits	$801		$33
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$158	0.01%	
Escrow for Mortgages Serviced for Others	$195	0.01%	
Other Escrows	$34	0.02%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$12,398		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,189		
Miscellaneous II	$178		
TOTAL LIABILITIES	**$37,826**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$4,158
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$41,984**

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		$11
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$2
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	25	$644
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	20	$153
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	11	$62
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	37	$801
1014	Opt commitment to orig 25- or 30-year FRMs	35	$3,041
1016	Opt commitment to orig "other" Mortgages	22	$105
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$34
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	13	$396
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	14	$359
2036	Commit/sell "other" Mortgage loans, svc retained		$0
2054	Commit/purchase 25- to 30-year FRM MBS		$645
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$1,133
2074	Commit/sell 25- or 30-yr FRM MBS		$4,408
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$2
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$4
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$7
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$17
2134	Commit/sell 25- or 30-yr FRM loans, svc released	6	$121
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$40
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$0

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$8
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	13	$48
2214	Firm commit/originate 25- or 30-year FRM loans	10	$78
2216	Firm commit/originate "other" Mortgage loans		$56
3032	Option to sell 10-, 15-, or 20-year FRMs		$3
3034	Option to sell 25- or 30-year FRMs		$40
4002	Commit/purchase non-Mortgage financial assets		$38
5004	IR swap: pay fixed, receive 3-month LIBOR		$279
8040	Short futures contract on 10-year Treasury note		$9
9502	Fixed-rate construction loans in process	51	$341
9512	Adjustable-rate construction loans in process	31	$1,041