Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR **Reporting Dockets: 85** **June 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	6,820	-1,258	-16 %	14.87 %	-191 bp
+200 bp	7,332	-745	-9 %	15.71 %	-107 bp
+100 bp	7,765	-313	-4 %	16.37 %	-41 bp
0 bp	8,077			16.78 %	
-100 bp	8,124	47	+1 %	16.74 %	-4 bp

Risk Measure for a Given Rate Shock

	06/30/2004	03/31/2004	06/30/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	16.78 %	15.35 %	11.02 %
Post-shock NPV Ratio	15.71 %	14.82 %	10.43 %
Sensitivity Measure: Decline in NPV Ratio	107 bp	53 bp	59 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	6,475	6,227	5,872	5,534	5,224	6,243	99.75	4.84
30-Year Mortgage Securities	114	111	107	102	97	109	102.12	3.34
15-Year Mortgages and MBS	5,205	5,035	4,825	4,611	4,403	5,003	100.63	3.77
Balloon Mortgages and MBS	1,608	1,574	1,527	1,471	1,407	1,574	99.97	2.55
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	194	193	192	190	188	190	101.50	0.50
7 Month to 2 Year Reset Frequency	3,608	3,581	3,533	3,461	3,369	3,480	102.89	1.04
2+ to 5 Year Reset Frequency	4,875	4,755	4,605	4,434	4,253	4,719	100.76	2.85
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	9	9	9	8	8	9	100.20	0.82
2 Month to 5 Year Reset Frequency	236	232	227	223	217	233	99.54	1.78
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	342	337	333	328	324	331	101.95	1.40
Adjustable-Rate, Fully Amortizing	1,624	1,614	1,605	1,595	1,586	1,612	100.12	0.61
Fixed-Rate, Balloon	246	234	223	213	203	231	101.58	4.97
Fixed-Rate, Fully Amortizing	640	608	579	551	526	602	100.99	5.04
Construction and Land Loans								
Adjustable-Rate	2,433	2,429	2,425	2,421	2,416	2,434	99.76	0.16
Fixed-Rate	406	398	391	384	377	400	99.63	1.87
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,139	4,136	4,134	4,132	4,129	4,151	99.64	0.06
Fixed-Rate	198	194	191	187	184	195	99.74	1.86
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	92	90	87	85	82	90	100.00	2.38
Accrued Interest Receivable	121	121	121	121	121	121	100.00	0.00
Advance for Taxes/Insurance	12	12	12	12	12	12	100.00	0.00
Float on Escrows on Owned Mortgages	12	25	37	45	51			-49.19
LESS: Value of Servicing on Mortgages Serviced by Others	-1	-2	-2	-2	-2			-13.67
TOTAL MORTGAGE LOANS AND SECURITIES	**32,587**	**31,916**	**31,035**	**30,109**	**29,180**	**31,739**	**100.56**	**2.43**

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	395	395	394	394	393	396	99.59	0.14
Fixed-Rate	404	395	387	378	371	380	103.90	2.23
Consumer Loans								
Adjustable-Rate	1,237	1,236	1,235	1,234	1,233	1,216	101.60	0.09
Fixed-Rate	6,730	6,684	6,638	6,594	6,550	6,408	104.31	0.69
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-310	-309	-307	-305	-304	-309	0.00	0.56
Accrued Interest Receivable	65	65	65	65	65	65	100.00	0.00
TOTAL NONMORTGAGE LOANS	**8,521**	**8,466**	**8,412**	**8,359**	**8,308**	**8,157**	**103.78**	**0.65**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	853	853	853	853	853	853	100.00	0.00
Equities and All Mutual Funds	215	208	202	195	188	208	99.99	3.12
Zero-Coupon Securities	4	4	4	4	4	4	102.95	3.46
Government and Agency Securities	881	851	822	795	768	831	102.33	3.47
Term Fed Funds, Term Repos	1,058	1,056	1,055	1,053	1,052	1,056	100.04	0.13
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	283	275	266	259	251	274	100.30	3.11
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	677	663	637	612	589	673	98.44	3.02
Structured Securities (Complex)	520	511	493	473	454	515	99.15	2.64
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**4,491**	**4,420**	**4,332**	**4,243**	**4,159**	**4,414**	**100.13**	**1.80**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	45	45	45	45	45	45	100.00	0.00
Real Estate Held for Investment	2	2	2	2	2	2	100.00	0.00
Investment in Unconsolidated Subsidiaries	6	6	5	5	4	6	100.00	4.26
Office Premises and Equipment	401	401	401	401	401	401	100.00	0.00
TOTAL REAL ASSETS, ETC.	**454**	**454**	**454**	**453**	**453**	**454**	**100.00**	**0.05**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	107	185	220	228	226			-30.72
Adjustable-Rate Servicing	16	17	17	18	18			-3.78
Float on Mortgages Serviced for Others	83	124	151	167	177			-27.76
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**205**	**326**	**389**	**412**	**422**			**-28.18**
OTHER ASSETS								
Purchased and Excess Servicing						216		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,289	1,289	1,289	1,289	1,289	1,289	100.00	0.00
Miscellaneous II						96		
Deposit Intangibles								
Retail CD Intangible	52	58	63	67	71			-9.01
Transaction Account Intangible	462	603	741	882	1,002			-23.07
MMDA Intangible	111	141	168	194	219			-20.41
Passbook Account Intangible	316	405	489	570	645			-21.40
Non-Interest-Bearing Account Intangible	38	57	75	91	108			-32.05
TOTAL OTHER ASSETS	**2,268**	**2,554**	**2,825**	**3,094**	**3,334**	**1,601**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-47		
TOTAL ASSETS	**48,528**	**48,137**	**47,446**	**46,671**	**45,855**	**46,319**	**104/101***	**1.12/1.75***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	9,644	9,598	9,554	9,509	9,466	9,549	100.52	0.47
Fixed-Rate Maturing in 13 Months or More	8,064	7,872	7,685	7,505	7,331	7,805	100.86	2.41
Variable-Rate	750	750	750	749	749	750	100.00	0.01
Demand								
Transaction Accounts	6,093	6,093	6,093	6,093	6,093	6,093	100/90*	0.00/2.53*
MMDAs	2,162	2,162	2,162	2,162	2,162	2,162	100/93*	0.00/1.42*
Passbook Accounts	4,032	4,032	4,032	4,032	4,032	4,032	100/90*	0.00/2.39*
Non-Interest-Bearing Accounts	839	839	839	839	839	839	100/93*	0.00/2.33*
TOTAL DEPOSITS	**31,584**	**31,346**	**31,115**	**30,891**	**30,673**	**31,230**	**100/96***	**0.75/1.71***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	2,651	2,637	2,624	2,610	2,597	2,639	99.94	0.53
Fixed-Rate Maturing in 37 Months or More	352	333	316	299	284	333	100.01	5.50
Variable-Rate	799	799	798	798	798	795	100.50	0.03
TOTAL BORROWINGS	**3,802**	**3,769**	**3,738**	**3,707**	**3,678**	**3,767**	**100.06**	**0.86**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	248	248	248	248	248	248	100.00	0.00
Other Escrow Accounts	65	63	62	60	58	71	90.02	2.96
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,922	2,922	2,922	2,922	2,922	2,922	100.00	0.00
Miscellaneous II	0	0	0	0	0	106		
TOTAL OTHER LIABILITIES	**3,235**	**3,233**	**3,231**	**3,230**	**3,228**	**3,346**	**96.63**	**0.06**
Other Liabilities not Included Above								
Self-Valued	1,834	1,780	1,739	1,708	1,689	1,687	105.51	2.67
Unamortized Yield Adjustments						1		
TOTAL LIABILITIES	**40,456**	**40,129**	**39,823**	**39,535**	**39,268**	**40,031**	**100/97****	**0.79/1.53****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	83	22	-102	-218	-322			
ARMs	52	45	31	10	-20			
Other Mortgages	16	0	-21	-44	-69			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	35	0	-48	-92	-132			
Sell Mortgages and MBS	-160	9	271	500	705			
Purchase Non-Mortgage Items	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-18	1	19	35	49			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	2	3	4			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	1	1			
Options on Futures	0	0	0	0	0			
Construction LIP	11	-5	-21	-37	-52			
Self-Valued	33	-3	10	39	68			
TOTAL OFF-BALANCE-SHEET POSITIONS	**52**	**69**	**142**	**197**	**233**			

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NET PORTFOLIO VALUE								
+ ASSETS	48,528	48,137	47,446	46,671	45,855	46,319	104/101***	1.12/1.75***
- LIABILITIES	40,456	40,129	39,823	39,535	39,268	40,031	100/97**	0.79/1.53**
+ OFF-BALANCE-SHEET POSITIONS	52	69	142	197	233			
TOTAL NET PORTFOLIO VALUE #	8,124	8,077	7,765	7,332	6,820	6,288	128.45	2.23

* 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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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	$272	$3,159	$2,070	$567	$175
WARM	346 mo	349 mo	340 mo	305 mo	259 mo
WAC	4.46%	5.54%	6.42%	7.35%	8.73%
Amount of these that is FHA or VA Guaranteed	$1	$2	$56	$79	$7
Securities Backed by Conventional Mortgages	$14	$26	$26	$15	$5
WARM	105 mo	330 mo	220 mo	294 mo	250 mo
Weighted Average Pass-Through Rate	4.58%	5.29%	6.27%	7.19%	8.35%
Securities Backed by FHA or VA Mortgages	$6	$5	$9	$3	$1
WARM	349 mo	358 mo	328 mo	266 mo	131 mo
Weighted Average Pass-Through Rate	4.50%	5.51%	6.02%	7.10%	9.29%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,276	$2,143	$867	$349	$115
WAC	4.71%	5.39%	6.40%	7.33%	8.66%
Mortgage Securities	$167	$62	$21	$2	$1
Weighted Average Pass-Through Rate	4.30%	5.07%	6.19%	7.30%	8.84%
WARM (of 15-Year Loans and Securities)	157 mo	161 mo	142 mo	137 mo	115 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$659	$612	$209	$45	$13
WAC	4.53%	5.39%	6.32%	7.24%	8.74%
Mortgage Securities	$30	$5	$2	$0	$0
Weighted Average Pass-Through Rate	4.20%	5.13%	6.02%	7.03%	0.00%
WARM (of Balloon Loans and Securities)	63 mo	72 mo	92 mo	86 mo	71 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$12,929**

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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	$312	$5	$0	$2
WAC	0.00%	4.02%	6.18%	0.00%	6.38%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$190	$3,168	$4,714	$9	$230
Weighted Average Margin	212 bp	289 bp	298 bp	130 bp	186 bp
WAC	4.63%	5.00%	5.30%	3.87%	5.73%
WARM	111 mo	305 mo	335 mo	203 mo	241 mo
Weighted Average Time Until Next Payment Reset	5 mo	13 mo	43 mo	1 mo	16 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$8,631**

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	$8	$5	$6	$0	$8
Weighted Average Distance from Lifetime Cap	163 bp	21 bp	184 bp	0 bp	191 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$12	$3	$8	$0	$5
Weighted Average Distance from Lifetime Cap	255 bp	355 bp	316 bp	0 bp	375 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$123	$3,416	$4,633	$8	$211
Weighted Average Distance from Lifetime Cap	913 bp	683 bp	597 bp	839 bp	679 bp
Balances Without Lifetime Cap	$46	$57	$73	$0	$9
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$34	$3,234	$4,520	$3	$202
Weighted Average Periodic Rate Cap	133 bp	202 bp	301 bp	176 bp	162 bp
Balances Subject to Periodic Rate Floors	$34	$3,058	$4,233	$2	$202
MBS Included in ARM Balances	$48	$432	$46	$8	$23

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$331	$1,612
WARM	82 mo	192 mo
Remaining Term to Full Amortization	254 mo	
Rate Index Code	0	0
Margin	264 bp	266 bp
Reset Frequency	39 mo	21 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$0	$11
Wghted Average Distance to Lifetime Cap	28 bp	102 bp
Fixed-Rate:		
Balances	$231	$602
WARM	85 mo	145 mo
Remaining Term to Full Amortization	299 mo	
WAC	6.66%	6.68%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,434	$400
WARM	16 mo	27 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	82 bp	5.65%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,151	$195
WARM	104 mo	101 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	12 bp	6.76%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$396	$380
WARM	52 mo	31 mo
Margin in Column 1; WAC in Column 2	133 bp	5.88%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$1,216	$6,408
WARM	5 mo	9 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,364 bp	18.10%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$51
Fixed Rate		
Remaining WAL <= 5 Years	$29	$545
Remaining WAL 5-10 Years	$7	$32
Remaining WAL Over 10 Years	$11	
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	$46	$627

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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	$2,776	$11,098	$7,532	$2,225	$397
WARM	142 mo	274 mo	303 mo	302 mo	271 mo
Weighted Average Servicing Fee	29 bp	31 bp	32 bp	34 bp	36 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	207 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	$2,674	$7
WARM (in months)	196 mo	174 mo
Weighted Average Servicing Fee	34 bp	41 bp

Total # of Adjustable-Rate Loans Serviced	39 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others	**$26,708**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$853		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$208		
Zero-Coupon Securities	$4	2.78%	40 mo
Government & Agency Securities	$831	4.18%	46 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,056	1.48%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$274	4.18%	47 mo
Memo: Complex Securities (from supplemental reporting)	$515		

Total Cash, Deposits, and Securities	**$3,741**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$287
Accrued Interest Receivable	$121
Advances for Taxes and Insurance	$12
Less: Unamortized Yield Adjustments	$35
Valuation Allowances	$197
Unrealized Gains (Losses)	$-11

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$14
Accrued Interest Receivable	$65
Less: Unamortized Yield Adjustments	$-1
Valuation Allowances	$323
Unrealized Gains (Losses)	$-2

OTHER ITEMS	
Real Estate Held for Investment	$2
Repossessed Assets	$45
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$6
Office Premises and Equipment	$401
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-20
Less: Unamortized Yield Adjustments	$-20
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$216
Miscellaneous I	$1,289
Miscellaneous II	$96
TOTAL ASSETS	**$46,319**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$2
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$21
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$134
Mortgage-Related Mututal Funds	$74
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$99
Weighted Average Servicing Fee	13 bp
Adjustable-Rate Mortgage Loans Serviced	$244
Weighted Average Servicing Fee	22 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 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$1,728	$1,190	$101	$18
WAC	1.46%	3.26%	6.50%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$2,448	$3,272	$810	$25
WAC	1.66%	3.19%	6.50%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$3,744	$1,862	$20
WAC		2.71%	4.79%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$2,199	$6
WAC			4.25%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$17,353**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$140	$748	$251
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$3,401	$5,206	$4,108
Penalty in Months of Forgone Interest	3.19 mo	6.49 mo	7.18 mo
Balances in New Accounts	$376	$476	$234

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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%	$1,777	$599	$29	1.77%
3.00 to 3.99%	$8	$61	$95	3.46%
4.00 to 4.99%	$16	$32	$74	4.48%
5.00 to 5.99%	$15	$30	$73	5.53%
6.00 to 6.99%	$15	$40	$47	6.46%
7.00 to 7.99%	$3	$43	$13	7.28%
8.00 to 8.99%	$0	$0	$2	8.69%
9.00 and Above	$0	$0	$0	9.01%
WARM	1 mo	19 mo	80 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$2,972**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$3,231
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	$6,093	1.57%	$393
Money Market Deposit Accounts (MMDAs)	$2,162	1.26%	$94
Passbook Accounts	$4,032	0.84%	$132
Non-Interest-Bearing Non-Maturity Deposits	$839		$37
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$113	0.01%	
Escrow for Mortgages Serviced for Others	$134	0.01%	
Other Escrows	$71	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$13,445		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$2,922		
Miscellaneous II	$106		
TOTAL LIABILITIES	**$40,031**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$6,283
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$46,314**

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		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	23	$947
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	21	$286
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	8	$17
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	40	$367
1014	Opt commitment to orig 25- or 30-year FRMs	37	$2,076
1016	Opt commitment to orig "other" Mortgages	26	$545
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$64
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$21
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	11	$37
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	16	$122
2036	Commit/sell "other" Mortgage loans, svc retained		$11
2054	Commit/purchase 25- to 30-year FRM MBS		$467
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$391
2074	Commit/sell 25- or 30-yr FRM MBS		$3,030
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$0
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		$13
2134	Commit/sell 25- or 30-yr FRM loans, svc released	6	$171
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	6	$80
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$0
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$7
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	12	$32
2214	Firm commit/originate 25- or 30-year FRM loans	10	$122
2216	Firm commit/originate "other" Mortgage loans	9	$94

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SUPPLEMENTAL REPORTING

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3032	Option to sell 10-, 15-, or 20-year FRMs		$3
3034	Option to sell 25- or 30-year FRMs		$20
4002	Commit/purchase non-Mortgage financial assets	6	$34
5004	IR swap: pay fixed, receive 3-month LIBOR		$250
8040	Short futures contract on 10-year Treasury note		$8
9502	Fixed-rate construction loans in process	50	$444
9512	Adjustable-rate construction loans in process	39	$1,145