Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets < $100 Mil

All Reporting CMR | **Reporting Dockets: 307** | **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	2,204	-604	-22 %	13.56 %	-283 bp
+200 bp	2,433	-375	-13 %	14.68 %	-171 bp
+100 bp	2,640	-169	-6 %	15.64 %	-74 bp
0 bp	2,808			16.38 %	
-100 bp	2,874	65	+2 %	16.60 %	+22 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	16.38 %	15.83 %	15.04 %
Post-shock NPV Ratio	14.68 %	14.61 %	14.34 %
Sensitivity Measure: Decline in NPV Ratio	171 bp	122 bp	70 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	1,272	1,238	1,185	1,129	1,073	1,210	102.31	3.49
30-Year Mortgage Securities	268	255	241	228	216	259	98.39	5.18
15-Year Mortgages and MBS	2,989	2,919	2,818	2,706	2,595	2,847	102.51	2.93
Balloon Mortgages and MBS	1,016	998	974	945	913	986	101.25	2.10
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	211	210	209	208	206	209	100.74	0.36
7 Month to 2 Year Reset Frequency	1,179	1,170	1,156	1,133	1,104	1,147	102.02	0.97
2+ to 5 Year Reset Frequency	959	940	915	887	856	928	101.32	2.33
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	35	35	34	34	34	35	100.38	0.85
2 Month to 5 Year Reset Frequency	453	446	438	430	419	448	99.62	1.65
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	119	118	117	116	114	117	100.56	0.87
Adjustable-Rate, Fully Amortizing	627	622	617	612	607	623	99.82	0.79
Fixed-Rate, Balloon	196	190	184	178	172	183	103.64	3.40
Fixed-Rate, Fully Amortizing	527	504	484	465	447	491	102.76	4.24
Construction and Land Loans								
Adjustable-Rate	314	314	313	313	312	315	99.78	0.20
Fixed-Rate	320	313	305	298	292	311	100.65	2.40
Second-Mortgage Loans and Securities								
Adjustable-Rate	413	412	412	412	411	417	99.01	0.09
Fixed-Rate	264	259	254	250	246	259	99.81	1.78
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	25	24	24	23	23	24	100.00	1.70
Accrued Interest Receivable	46	46	46	46	46	46	100.00	0.00
Advance for Taxes/Insurance	1	1	1	1	1	1	100.00	0.00
Float on Escrows on Owned Mortgages	2	5	8	10	12			-51.07
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0			-51.61
TOTAL MORTGAGE LOANS AND SECURITIES	**11,236**	**11,019**	**10,737**	**10,424**	**10,099**	**10,855**	**101.52**	**2.26**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	221	220	220	219	219	222	99.03	0.19
Fixed-Rate	313	303	295	286	278	285	106.45	2.94
Consumer Loans								
Adjustable-Rate	60	60	60	60	60	61	98.14	0.12
Fixed-Rate	572	563	555	547	539	565	99.76	1.49
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-5	-5	-5	-5	-5	-5	0.00	1.57
Accrued Interest Receivable	10	10	10	10	10	10	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,170**	**1,152**	**1,134**	**1,118**	**1,101**	**1,138**	**101.21**	**1.54**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	572	572	572	572	572	572	100.00	0.00
Equities and All Mutual Funds	379	371	362	352	341	371	100.00	2.28
Zero-Coupon Securities	11	10	10	9	9	10	102.88	3.77
Government and Agency Securities	450	434	420	406	393	434	100.14	3.49
Term Fed Funds, Term Repos	1,131	1,127	1,123	1,119	1,116	1,126	100.05	0.34
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	248	242	235	230	224	240	100.79	2.68
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	288	282	269	257	248	285	98.73	3.41
Structured Securities (Complex)	787	772	740	707	675	779	99.08	3.03
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.93
TOTAL CASH, DEPOSITS, AND SECURITIES	**3,864**	**3,809**	**3,730**	**3,652**	**3,577**	**3,816**	**99.81**	**1.77**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	21	21	21	21	21	21	100.00	0.00
Real Estate Held for Investment	7	7	7	7	7	7	100.00	0.00
Investment in Unconsolidated Subsidiaries	4	3	3	3	3	3	100.00	4.26
Office Premises and Equipment	289	289	289	289	289	289	100.00	0.00
TOTAL REAL ASSETS, ETC.	**321**	**321**	**321**	**321**	**320**	**321**	**100.00**	**0.05**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	7	11	13	13	13			-24.59
Adjustable-Rate Servicing	0	1	1	1	1			-4.04
Float on Mortgages Serviced for Others	5	7	8	10	10			-21.42
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**13**	**19**	**21**	**23**	**24**			**-22.85**
OTHER ASSETS								
Purchased and Excess Servicing						13		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	306	306	306	306	306	306	100.00	0.00
Miscellaneous II						66		
Deposit Intangibles								
Retail CD Intangible	18	21	22	24	25			-9.81
Transaction Account Intangible	101	132	161	191	217			-22.78
MMDA Intangible	72	92	110	126	143			-20.41
Passbook Account Intangible	180	231	280	326	369			-21.49
Non-Interest-Bearing Account Intangible	29	43	56	68	81			-32.05
TOTAL OTHER ASSETS	**706**	**824**	**935**	**1,042**	**1,140**	**385**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-17		
TOTAL ASSETS	**17,310**	**17,143**	**16,878**	**16,579**	**16,261**	**16,497**	**104/101*** **	**1.26/1.99*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	4,843	4,822	4,800	4,779	4,758	4,810	100.24	0.44
Fixed-Rate Maturing in 13 Months or More	2,440	2,382	2,326	2,272	2,219	2,374	100.35	2.40
Variable-Rate	95	95	95	94	94	94	100.29	0.14
Demand								
Transaction Accounts	1,338	1,338	1,338	1,338	1,338	1,338	100/90*	0.00/2.49*
MMDAs	1,413	1,413	1,413	1,413	1,413	1,413	100/93*	0.00/1.42*
Passbook Accounts	2,303	2,303	2,303	2,303	2,303	2,303	100/90*	0.00/2.40*
Non-Interest-Bearing Accounts	628	628	628	628	628	628	100/93*	0.00/2.33*
TOTAL DEPOSITS	**13,061**	**12,981**	**12,903**	**12,828**	**12,754**	**12,961**	**100/96***	**0.61/1.55***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	541	536	531	526	521	534	100.36	0.98
Fixed-Rate Maturing in 37 Months or More	303	288	274	261	249	291	98.97	4.97
Variable-Rate	69	69	69	69	69	69	99.99	0.02
TOTAL BORROWINGS	**914**	**893**	**874**	**856**	**839**	**894**	**99.88**	**2.19**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	44	44	44	44	44	44	100.00	0.00
Other Escrow Accounts	8	8	8	8	7	9	90.13	2.96
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	135	135	135	135	135	135	100.00	0.00
Miscellaneous II	0	0	0	0	0	36		
TOTAL OTHER LIABILITIES	**188**	**187**	**187**	**187**	**187**	**225**	**83.41**	**0.13**
Other Liabilities not Included Above								
Self-Valued	279	270	264	259	256	256	105.71	2.71
Unamortized Yield Adjustments						2		
TOTAL LIABILITIES	**14,440**	**14,332**	**14,229**	**14,130**	**14,036**	**14,337**	**100/96****	**0.74/1.60****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	5	0	-6	-12	-18			
ARMs	2	1	0	-1	-2			
Other Mortgages	1	0	-1	-2	-3			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	3	1	-3	-6	-9			
Sell Mortgages and MBS	-5	-2	2	8	13			
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	0	0	0	0	0			
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	1	3	5	8			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-1	-3	-6	-8	-10			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4**	**-3**	**-10**	**-15**	**-21**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
+ ASSETS	17,310	17,143	16,878	16,579	16,261	16,497	104/101***	1.26/1.99***
- LIABILITIES	14,440	14,332	14,229	14,130	14,036	14,337	100/96**	0.74/1.60**
+ OFF-BALANCE-SHEET POSITIONS	4	-3	-10	-15	-21			
TOTAL NET PORTFOLIO VALUE #	2,874	2,808	2,640	2,433	2,204	2,160	130.02	4.17

* 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

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	$23	$356	$443	$250	$139
WARM	297 mo	328 mo	325 mo	297 mo	251 mo
WAC	4.48%	5.60%	6.39%	7.34%	9.02%
Amount of these that is FHA or VA Guaranteed	$0	$0	$5	$3	$2
Securities Backed by Conventional Mortgages	$82	$89	$28	$10	$5
WARM	312 mo	311 mo	276 mo	251 mo	141 mo
Weighted Average Pass-Through Rate	4.12%	5.15%	6.18%	7.16%	9.17%
Securities Backed by FHA or VA Mortgages	$3	$18	$13	$9	$4
WARM	243 mo	338 mo	288 mo	276 mo	192 mo
Weighted Average Pass-Through Rate	3.66%	5.43%	6.19%	7.13%	8.74%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$233	$821	$681	$475	$296
WAC	4.68%	5.44%	6.41%	7.34%	8.83%
Mortgage Securities	$180	$112	$38	$10	$3
Weighted Average Pass-Through Rate	4.14%	5.20%	6.16%	7.17%	8.48%
WARM (of 15-Year Loans and Securities)	144 mo	156 mo	150 mo	133 mo	114 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$61	$229	$262	$150	$62
WAC	4.63%	5.47%	6.39%	7.35%	8.75%
Mortgage Securities	$164	$44	$12	$1	$0
Weighted Average Pass-Through Rate	3.98%	5.22%	6.19%	7.41%	8.00%
WARM (of Balloon Loans and Securities)	66 mo	86 mo	77 mo	56 mo	47 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$5,302**

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ASSETS (continued)

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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	$27	$5	$0	$23
WAC	5.77%	4.97%	5.77%	0.00%	5.35%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$208	$1,120	$923	$35	$425
Weighted Average Margin	180 bp	257 bp	264 bp	131 bp	214 bp
WAC	5.00%	4.90%	5.61%	3.61%	5.57%
WARM	189 mo	260 mo	297 mo	201 mo	254 mo
Weighted Average Time Until Next Payment Reset	3 mo	9 mo	38 mo	1 mo	16 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$2,766**

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	$8	$31	$0	$1
Weighted Average Distance from Lifetime Cap	122 bp	164 bp	120 bp	151 bp	112 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$18	$82	$77	$0	$31
Weighted Average Distance from Lifetime Cap	296 bp	327 bp	337 bp	300 bp	382 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$155	$1,039	$794	$32	$374
Weighted Average Distance from Lifetime Cap	863 bp	672 bp	616 bp	897 bp	659 bp
Balances Without Lifetime Cap	$28	$18	$26	$2	$42
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$72	$989	$824	$5	$374
Weighted Average Periodic Rate Cap	136 bp	160 bp	198 bp	212 bp	181 bp
Balances Subject to Periodic Rate Floors	$53	$844	$729	$5	$331
MBS Included in ARM Balances	$83	$311	$112	$34	$62

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$117	$623
WARM	77 mo	181 mo
Remaining Term to Full Amortization	249 mo	
Rate Index Code	0	0
Margin	220 bp	225 bp
Reset Frequency	24 mo	23 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$7	$13
Wghted Average Distance to Lifetime Cap	57 bp	42 bp
Fixed-Rate:		
Balances	$183	$491
WARM	51 mo	121 mo
Remaining Term to Full Amortization	240 mo	
WAC	6.65%	7.08%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$315	$311
WARM	38 mo	36 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	194 bp	6.59%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$417	$259
WARM	135 mo	90 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	88 bp	6.74%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$222	$285
WARM	59 mo	42 mo
Margin in Column 1; WAC in Column 2	144 bp	6.84%
Reset Frequency	7 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$61	$565
WARM	42 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	340 bp	7.74%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$26	$52
Fixed Rate		
Remaining WAL <= 5 Years	$49	$128
Remaining WAL 5-10 Years	$12	$7
Remaining WAL Over 10 Years	$12	
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%	10.00%
Total Mortgage-Derivative Securities - Book Value	$99	$187

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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	$272	$898	$544	$141	$63
WARM	180 mo	235 mo	280 mo	258 mo	197 mo
Weighted Average Servicing Fee	26 bp	26 bp	27 bp	28 bp	30 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	20 loans				
FHA/VA	1 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$58	$1	Total # of Adjustable-Rate Loans Serviced	0 loans
WARM (in months)	124 mo	124 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	33 bp	39 bp		

Total Balances of Mortgage Loans Serviced for Others	**$1,979**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$572		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$371		
Zero-Coupon Securities	$10	3.36%	46 mo
Government & Agency Securities	$434	3.43%	50 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,126	1.60%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$240	4.55%	41 mo
Memo: Complex Securities (from supplemental reporting)	$779		

Total Cash, Deposits, and Securities	**$3,531**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$87
Accrued Interest Receivable	$46
Advances for Taxes and Insurance	$1
Less: Unamortized Yield Adjustments	$7
Valuation Allowances	$63
Unrealized Gains (Losses)	$-8

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$15
Accrued Interest Receivable	$10
Less: Unamortized Yield Adjustments	$-3
Valuation Allowances	$21
Unrealized Gains (Losses)	$-1

OTHER ITEMS	
Real Estate Held for Investment	$7
Repossessed Assets	$21
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$3
Office Premises and Equipment	$289
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-6
Less: Unamortized Yield Adjustments	$-1
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$13
Miscellaneous I	$306
Miscellaneous II	$66
TOTAL ASSETS	**$16,497**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$4
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$36
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$127
Mortgage-Related Mututal Funds	$243
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$50
Weighted Average Servicing Fee	44 bp
Adjustable-Rate Mortgage Loans Serviced	$54
Weighted Average Servicing Fee	34 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$7

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
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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	$1,214	$452	$49	$5
WAC	1.61%	3.07%	5.29%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,829	$1,084	$181	$10
WAC	1.74%	2.72%	5.85%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$1,191	$505	$5
WAC		2.59%	4.89%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$678	$4
WAC			3.94%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$7,184**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$70	$50	$25
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,604	$2,321	$1,128
Penalty in Months of Forgone Interest	3.07 mo	5.25 mo	5.41 mo
Balances in New Accounts	$166	$116	$55

AGGREGATE SCHEDULE CMR REPORT

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%	$176	$191	$36	1.87%
3.00 to 3.99%	$3	$50	$110	3.48%
4.00 to 4.99%	$1	$44	$58	4.53%
5.00 to 5.99%	$3	$33	$61	5.49%
6.00 to 6.99%	$4	$20	$17	6.42%
7.00 to 7.99%	$2	$6	$8	7.35%
8.00 to 8.99%	$0	$1	$1	8.20%
9.00 and Above	$0	$0	$0	12.00%
WARM	1 mo	18 mo	72 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$825**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$420
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$1,338	0.76%	$34
Money Market Deposit Accounts (MMDAs)	$1,413	1.24%	$52
Passbook Accounts	$2,303	1.06%	$39
Non-Interest-Bearing Non-Maturity Deposits	$628		$18
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$36	0.14%	
Escrow for Mortgages Serviced for Others	$8	0.07%	
Other Escrows	$9	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$5,735		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$135		
Miscellaneous II	$36		
TOTAL LIABILITIES	**$14,337**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$2,160
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$16,497**

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	13	$13
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	27	$24
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	22	$21
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	16	$15
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	84	$43
1014	Opt commitment to orig 25- or 30-year FRMs	63	$89
1016	Opt commitment to orig "other" Mortgages	53	$29
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$3
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$3
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$0
2016	Commit/purchase "other" Mortgage loans, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	8	$3
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	14	$9
2036	Commit/sell "other" Mortgage loans, svc retained		$1
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$1
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$2
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$19
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$9
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	10	$4
2134	Commit/sell 25- or 30-yr FRM loans, svc released	24	$66
2136	Commit/sell "other" Mortgage loans, svc released		$3
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	13	$7
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$2
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$4

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2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	23	$10
2214	Firm commit/originate 25- or 30-year FRM loans	16	$15
2216	Firm commit/originate "other" Mortgage loans	15	$22
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3016	Option to purchase "other" Mortgages		$2
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$14
3028	Option to sell 3- or 5-year Treasury ARMs		$2
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$5
3032	Option to sell 10-, 15-, or 20-year FRMs		$3
3034	Option to sell 25- or 30-year FRMs	8	$40
3036	Option to sell "other" Mortgages		$1
4002	Commit/purchase non-Mortgage financial assets	14	$10
9502	Fixed-rate construction loans in process	115	$129
9512	Adjustable-rate construction loans in process	50	$60