Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets $100 Mil - $1 Bill

All Reporting CMR | **Reporting Dockets: 440** | **June 2004**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

Change in Rates	Net Portfolio Value (Dollars are in Millions) $Amount	$Change	%Change	NPV as % of PV of Assets NPV Ratio	Change
+300 bp	13,860	-4,767	-26 %	10.48 %	-286 bp
+200 bp	15,643	-2,984	-16 %	11.60 %	-174 bp
+100 bp	17,268	-1,359	-7 %	12.57 %	-77 bp
0 bp	18,627			13.34 %	
-100 bp	19,142	515	+3 %	13.56 %	+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	13.34 %	12.85 %	12.19 %
Post-shock NPV Ratio	11.60 %	11.54 %	11.52 %
Sensitivity Measure: Decline in NPV Ratio	174 bp	132 bp	67 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	10,919	10,557	10,040	9,520	9,025	10,453	101.00	4.16
30-Year Mortgage Securities	2,105	2,024	1,925	1,827	1,734	2,030	99.71	4.44
15-Year Mortgages and MBS	20,767	20,145	19,357	18,538	17,741	19,934	101.06	3.50
Balloon Mortgages and MBS	5,539	5,428	5,282	5,105	4,908	5,384	100.82	2.37
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,400	1,396	1,391	1,382	1,368	1,389	100.54	0.30
7 Month to 2 Year Reset Frequency	9,725	9,645	9,506	9,297	9,031	9,455	102.01	1.13
2+ to 5 Year Reset Frequency	10,241	10,002	9,703	9,363	9,001	9,968	100.34	2.69
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	173	171	170	168	166	170	100.93	0.86
2 Month to 5 Year Reset Frequency	1,891	1,863	1,830	1,791	1,745	1,868	99.73	1.65
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,260	3,232	3,203	3,174	3,145	3,225	100.21	0.88
Adjustable-Rate, Fully Amortizing	9,016	8,944	8,871	8,798	8,725	8,961	99.81	0.81
Fixed-Rate, Balloon	3,389	3,276	3,169	3,067	2,969	3,169	103.40	3.36
Fixed-Rate, Fully Amortizing	4,510	4,323	4,149	3,987	3,837	4,217	102.51	4.18
Construction and Land Loans								
Adjustable-Rate	4,197	4,189	4,182	4,175	4,167	4,202	99.70	0.18
Fixed-Rate	3,008	2,953	2,901	2,852	2,804	2,927	100.88	1.80
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,487	4,481	4,476	4,470	4,464	4,490	99.80	0.13
Fixed-Rate	2,387	2,342	2,299	2,257	2,217	2,363	99.10	1.88
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	100	99	98	96	94	99	100.00	1.28
Accrued Interest Receivable	377	377	377	377	377	377	100.00	0.00
Advance for Taxes/Insurance	15	15	15	15	15	15	100.00	0.00
Float on Escrows on Owned Mortgages	25	55	81	100	117			-50.27
LESS: Value of Servicing on Mortgages Serviced by Others	-9	-10	-9	-8	-8			4.56
TOTAL MORTGAGE LOANS AND SECURITIES	**97,539**	**95,528**	**93,033**	**90,368**	**87,657**	**94,695**	**100.88**	**2.36**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,867	2,863	2,859	2,854	2,849	2,882	99.32	0.15
Fixed-Rate	2,141	2,075	2,012	1,951	1,894	1,949	106.45	3.11
Consumer Loans								
Adjustable-Rate	783	781	780	779	778	771	101.31	0.15
Fixed-Rate	4,037	3,974	3,913	3,855	3,798	4,005	99.22	1.55
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-140	-138	-136	-134	-132	-138	0.00	1.39
Accrued Interest Receivable	79	79	79	79	79	79	100.00	0.00
TOTAL NONMORTGAGE LOANS	**9,767**	**9,634**	**9,507**	**9,385**	**9,266**	**9,550**	**100.89**	**1.35**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,347	4,347	4,347	4,347	4,347	4,347	100.00	0.00
Equities and All Mutual Funds	2,142	2,090	2,034	1,972	1,905	2,091	99.96	2.59
Zero-Coupon Securities	54	49	44	41	37	43	114.02	9.50
Government and Agency Securities	3,199	3,116	3,038	2,964	2,895	3,098	100.58	2.59
Term Fed Funds, Term Repos	4,028	4,020	4,013	4,006	3,999	4,019	100.04	0.17
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,643	1,578	1,518	1,462	1,409	1,552	101.70	3.96
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,624	3,549	3,394	3,256	3,123	3,558	99.72	3.24
Structured Securities (Complex)	6,034	5,902	5,661	5,424	5,194	5,982	98.66	3.16
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	1.46
TOTAL CASH, DEPOSITS, AND SECURITIES	**25,069**	**24,650**	**24,049**	**23,470**	**22,908**	**24,689**	**99.84**	**2.07**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	147	147	147	147	147	147	100.00	0.00
Real Estate Held for Investment	58	58	58	58	58	58	100.00	0.00
Investment in Unconsolidated Subsidiaries	59	58	54	48	42	58	100.00	4.26
Office Premises and Equipment	1,932	1,932	1,932	1,932	1,932	1,932	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,196**	**2,195**	**2,191**	**2,186**	**2,179**	**2,195**	**100.00**	**0.11**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	83	133	152	157	155			-26.05
Adjustable-Rate Servicing	15	16	16	17	17			-4.32
Float on Mortgages Serviced for Others	83	124	149	164	174			-26.56
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**182**	**272**	**318**	**337**	**347**			**-25.00**
OTHER ASSETS								
Purchased and Excess Servicing						225		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,207	3,207	3,207	3,207	3,207	3,207	100.00	0.00
Miscellaneous II						411		
Deposit Intangibles								
Retail CD Intangible	137	154	166	178	188			-9.68
Transaction Account Intangible	887	1,152	1,411	1,669	1,899			-22.76
MMDA Intangible	721	921	1,098	1,262	1,423			-20.43
Passbook Account Intangible	1,208	1,551	1,873	2,186	2,472			-21.43
Non-Interest-Bearing Account Intangible	266	396	520	638	750			-32.05
TOTAL OTHER ASSETS	**6,426**	**7,380**	**8,275**	**9,139**	**9,939**	**3,843**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-126		
TOTAL ASSETS	**141,179**	**139,660**	**137,373**	**134,885**	**132,296**	**134,845**	**104/100*** **	**1.36/2.09*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	32,436	32,293	32,151	32,010	31,871	32,204	100.27	0.44
Fixed-Rate Maturing in 13 Months or More	20,282	19,783	19,301	18,836	18,387	19,695	100.45	2.48
Variable-Rate	946	944	942	941	939	944	100.04	0.18
Demand								
Transaction Accounts	11,715	11,715	11,715	11,715	11,715	11,715	100/90*	0.00/2.48*
MMDAs	14,079	14,079	14,079	14,079	14,079	14,079	100/93*	0.00/1.43*
Passbook Accounts	15,433	15,433	15,433	15,433	15,433	15,433	100/90*	0.00/2.39*
Non-Interest-Bearing Accounts	5,852	5,852	5,852	5,852	5,852	5,852	100/93*	0.00/2.33*
TOTAL DEPOSITS	**100,743**	**100,098**	**99,473**	**98,866**	**98,276**	**99,922**	**100/96***	**0.63/1.63***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	7,946	7,868	7,792	7,717	7,643	7,839	100.37	0.98
Fixed-Rate Maturing in 37 Months or More	3,624	3,451	3,289	3,136	2,992	3,460	99.76	4.86
Variable-Rate	1,784	1,784	1,783	1,783	1,782	1,784	99.97	0.03
TOTAL BORROWINGS	**13,354**	**13,103**	**12,863**	**12,635**	**12,418**	**13,083**	**100.15**	**1.87**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	521	521	521	521	521	521	100.00	0.00
Other Escrow Accounts	95	92	90	87	85	102	90.84	2.96
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,281	1,281	1,281	1,281	1,281	1,281	100.00	0.00
Miscellaneous II	0	0	0	0	0	192		
TOTAL OTHER LIABILITIES	**1,897**	**1,894**	**1,892**	**1,889**	**1,887**	**2,096**	**90.40**	**0.14**
Other Liabilities not Included Above								
Self-Valued	6,128	5,965	5,839	5,742	5,667	5,687	104.89	2.42
Unamortized Yield Adjustments						5		
TOTAL LIABILITIES	**122,122**	**121,061**	**120,068**	**119,132**	**118,248**	**120,793**	**100/97****	**0.85/1.67****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	28	4	-36	-76	-112			
ARMs	18	13	4	-9	-26			
Other Mortgages	13	0	-17	-38	-61			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	56	8	-57	-125	-195			
Sell Mortgages and MBS	-38	-1	58	117	173			
Purchase Non-Mortgage Items	2	0	-2	-3	-5			
Sell Non-Mortgage Items	1	0	-1	-2	-2			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-21	4	26	47	66			
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	2	10	16	23			
Interest-Rate Caps	2	3	3	4	5			
Interest-Rate Floors	0	0	0	0	0			
Futures	-1	0	1	2	3			
Options on Futures	0	0	0	2	9			
Construction LIP	-5	-34	-61	-86	-110			
Self-Valued	30	30	35	41	43			
TOTAL OFF-BALANCE-SHEET POSITIONS	**86**	**28**	**-37**	**-110**	**-189**			

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NET PORTFOLIO VALUE								
+ ASSETS	141,179	139,660	137,373	134,885	132,296	134,845	104/100***	1.36/2.09***
- LIABILITIES	122,122	121,061	120,068	119,132	118,248	120,793	100/97**	0.85/1.67**
+ OFF-BALANCE-SHEET POSITIONS	86	28	-37	-110	-189			
TOTAL NET PORTFOLIO VALUE #	19,142	18,627	17,268	15,643	13,860	14,052	132.55	5.03

* 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	$317	$4,234	$3,519	$1,638	$746
WARM	314 mo	336 mo	326 mo	297 mo	246 mo
WAC	4.53%	5.54%	6.37%	7.33%	8.93%
Amount of these that is FHA or VA Guaranteed	$9	$41	$99	$79	$83
Securities Backed by Conventional Mortgages	$494	$689	$229	$88	$27
WARM	234 mo	312 mo	270 mo	274 mo	193 mo
Weighted Average Pass-Through Rate	4.30%	5.20%	6.23%	7.18%	8.67%
Securities Backed by FHA or VA Mortgages	$44	$191	$198	$52	$18
WARM	300 mo	317 mo	318 mo	278 mo	210 mo
Weighted Average Pass-Through Rate	4.41%	5.32%	6.35%	7.13%	8.63%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,391	$6,817	$3,437	$1,635	$832
WAC	4.67%	5.39%	6.41%	7.33%	8.81%
Mortgage Securities	$2,125	$1,151	$438	$95	$11
Weighted Average Pass-Through Rate	4.27%	5.18%	6.16%	7.15%	8.56%
WARM (of 15-Year Loans and Securities)	143 mo	162 mo	141 mo	122 mo	105 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$568	$1,212	$891	$455	$507
WAC	4.55%	5.47%	6.39%	7.32%	10.81%
Mortgage Securities	$1,433	$257	$56	$4	$0
Weighted Average Pass-Through Rate	4.15%	5.22%	6.13%	7.19%	8.00%
WARM (of Balloon Loans and Securities)	71 mo	78 mo	70 mo	60 mo	69 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$37,801**

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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	$34	$274	$178	$3	$101
WAC	3.64%	4.38%	5.17%	3.79%	4.70%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,355	$9,182	$9,790	$167	$1,766
Weighted Average Margin	164 bp	247 bp	266 bp	171 bp	232 bp
WAC	4.76%	4.72%	5.10%	4.02%	5.39%
WARM	170 mo	292 mo	323 mo	254 mo	244 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	42 mo	3 mo	14 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$22,850**

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	$23	$45	$55	$0	$14
Weighted Average Distance from Lifetime Cap	157 bp	125 bp	171 bp	200 bp	168 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$42	$209	$273	$2	$51
Weighted Average Distance from Lifetime Cap	317 bp	370 bp	347 bp	346 bp	381 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$940	$8,880	$9,134	$162	$1,746
Weighted Average Distance from Lifetime Cap	930 bp	657 bp	597 bp	832 bp	683 bp
Balances Without Lifetime Cap	$384	$322	$507	$6	$57
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$555	$8,867	$8,937	$39	$1,545
Weighted Average Periodic Rate Cap	171 bp	168 bp	215 bp	181 bp	166 bp
Balances Subject to Periodic Rate Floors	$408	$7,757	$8,014	$32	$1,140
MBS Included in ARM Balances	$337	$3,312	$1,937	$76	$85

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,225	$8,961
WARM	91 mo	196 mo
Remaining Term to Full Amortization	278 mo	
Rate Index Code	0	0
Margin	221 bp	272 bp
Reset Frequency	22 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$82	$250
Wghted Average Distance to Lifetime Cap	38 bp	106 bp
Fixed-Rate:		
Balances	$3,169	$4,217
WARM	50 mo	118 mo
Remaining Term to Full Amortization	263 mo	
WAC	6.51%	6.86%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,202	$2,927
WARM	30 mo	26 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	150 bp	6.58%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,490	$2,363
WARM	116 mo	104 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	85 bp	6.49%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,882	$1,949
WARM	46 mo	44 mo
Margin in Column 1; WAC in Column 2	110 bp	6.80%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$771	$4,005
WARM	54 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	399 bp	7.48%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$37	$665
Fixed Rate		
Remaining WAL <= 5 Years	$335	$2,129
Remaining WAL 5-10 Years	$143	$193
Remaining WAL Over 10 Years	$3	
Superfloaters	$0	
Inverse Floaters & Super POs	$5	
Other	$4	$37
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$7
WAC	5.00%	5.50%
Principal-Only MBS	$0	$2
WAC	0.00%	5.50%
Total Mortgage-Derivative Securities - Book Value	$526	$3,032

Amounts in Millions

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	$3,001	$10,610	$5,978	$1,951	$873
WARM	171 mo	255 mo	282 mo	250 mo	186 mo
Weighted Average Servicing Fee	27 bp	27 bp	29 bp	32 bp	45 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	230 loans				
FHA/VA	32 loans				
Subserviced by Others	2 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$2,452	$37	Total # of Adjustable-Rate Loans Serviced	41 loans
WARM (in months)	144 mo	199 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	39 bp	37 bp		

Total Balances of Mortgage Loans Serviced for Others	**$24,902**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,347		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,090		
Zero-Coupon Securities	$43	4.90%	111 mo
Government & Agency Securities	$3,098	3.24%	36 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$4,019	1.32%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,552	5.06%	61 mo
Memo: Complex Securities (from supplemental reporting)	$5,982		

Total Cash, Deposits, and Securities	**$21,130**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$609
Accrued Interest Receivable	$377
Advances for Taxes and Insurance	$15
Less: Unamortized Yield Adjustments	$23
Valuation Allowances	$510
Unrealized Gains (Losses)	$-99

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$79
Accrued Interest Receivable	$79
Less: Unamortized Yield Adjustments	$-33
Valuation Allowances	$217
Unrealized Gains (Losses)	$-9

OTHER ITEMS	
Real Estate Held for Investment	$58
Repossessed Assets	$147
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$58
Office Premises and Equipment	$1,932
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-64
Less: Unamortized Yield Adjustments	$-36
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$225
Miscellaneous I	$3,207
Miscellaneous II	$411
TOTAL ASSETS	**$134,825**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$96
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$92
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$940
Mortgage-Related Mututal Funds	$1,150
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,197
Weighted Average Servicing Fee	31 bp
Adjustable-Rate Mortgage Loans Serviced	$3,417
Weighted Average Servicing Fee	26 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$45

AGGREGATE SCHEDULE CMR REPORT

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	$7,967	$3,122	$393	$141
WAC	1.56%	3.12%	5.60%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$11,147	$8,073	$1,501	$93
WAC	1.73%	2.70%	6.02%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$9,254	$4,702	$55
WAC		2.64%	4.84%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$5,739	$23
WAC			3.96%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$51,899**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,068	$1,180	$809
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$15,934	$17,115	$9,978
Penalty in Months of Forgone Interest	3.05 mo	5.72 mo	7.08 mo
Balances in New Accounts	$1,525	$1,227	$555

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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%	$2,488	$2,663	$343	1.89%
3.00 to 3.99%	$63	$848	$1,083	3.48%
4.00 to 4.99%	$164	$595	$888	4.48%
5.00 to 5.99%	$60	$496	$759	5.48%
6.00 to 6.99%	$65	$309	$304	6.42%
7.00 to 7.99%	$2	$82	$76	7.36%
8.00 to 8.99%	$0	$2	$6	8.05%
9.00 and Above	$0	$0	$1	12.17%
WARM	1 mo	18 mo	69 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$11,299**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$8,415
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	$11,715	0.67%	$460
Money Market Deposit Accounts (MMDAs)	$14,079	1.24%	$784
Passbook Accounts	$15,433	0.93%	$485
Non-Interest-Bearing Non-Maturity Deposits	$5,852		$247
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$333	0.22%	
Escrow for Mortgages Serviced for Others	$188	0.23%	
Other Escrows	$102	0.28%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$47,702		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$6		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,281		
Miscellaneous II	$192		
TOTAL LIABILITIES	**$120,793**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$9
EQUITY CAPITAL	$14,018
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$134,820**

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	$15
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	18	$35
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	88	$342
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	87	$274
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	54	$86
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	191	$300
1014	Opt commitment to orig 25- or 30-year FRMs	166	$517
1016	Opt commitment to orig "other" Mortgages	145	$576
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$4
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$12
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		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	14	$56
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	9	$21
2016	Commit/purchase "other" Mortgage loans, svc retained	9	$28
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$4
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	7	$7
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	42	$43
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	59	$131
2036	Commit/sell "other" Mortgage loans, svc retained	6	$88
2044	Commit/purchase 6-mo or 1-yr COFI ARM MBS		$3
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$2
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$66
2054	Commit/purchase 25- to 30-year FRM MBS		$6
2056	Commit/purchase "other" MBS		$1
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$2
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$39

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
2074	Commit/sell 25- or 30-yr FRM MBS	7	$153
2081	Commit/purch low-risk floating-rate mtg derivative product		$8
2083	Commit/sell low-risk floating-rate mtg derivative product		$3
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$10
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$17
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$1
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$11
2122	Commit/sell 1-mo COFI ARM loans, svc released		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	15	$145
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	15	$42
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	9	$5
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	33	$49
2134	Commit/sell 25- or 30-yr FRM loans, svc released	55	$375
2136	Commit/sell "other" Mortgage loans, svc released	7	$52
2202	Firm commitment to originate 1-month COFI ARM loans		$4
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$11
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	37	$125
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	34	$67
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	21	$78
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	83	$219
2214	Firm commit/originate 25- or 30-year FRM loans	82	$484
2216	Firm commit/originate "other" Mortgage loans	54	$308
3008	Option to purchase 3- or 5-yr Treasury ARMs		$0
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
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		$23
3028	Option to sell 3- or 5-year Treasury ARMs		$14

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
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs	7	$12
3034	Option to sell 25- or 30-year FRMs	8	$174
3066	Short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$21
3068	Short option to sell 3- or 5-yr Treasury ARMs		$2
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$7
3074	Short option to sell 25- or 30-yr FRMs		$59
4002	Commit/purchase non-Mortgage financial assets	34	$182
4022	Commit/sell non-Mortgage financial assets		$92
4024	Commit/sell core deposits		$379
5002	IR swap: pay fixed, receive 1-month LIBOR		$103
5004	IR swap: pay fixed, receive 3-month LIBOR		$350
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5582	IR swap, amortizing: pay MBS coupon, receive 1-mo LIBOR		$15
6002	Interest rate Cap based on 1-month LIBOR		$101
6004	Interest rate Cap based on 3-month LIBOR		$79
6008	Interest rate Cap based on 3-month Treasury		$20
6034	Short interest rate Cap based on 3-month LIBOR		$38
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
8040	Short futures contract on 10-year Treasury note		$8
9034	Long put option on 10-year T-note futures contract		$100
9502	Fixed-rate construction loans in process	211	$1,507
9512	Adjustable-rate construction loans in process	147	$1,032