Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets < $100 Mil

All Reporting CMR **Reporting Dockets: 316** **June 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	2,327	-357	-13 %	13.59 %	-146 bp
+200 bp	2,494	-190	-7 %	14.33 %	-72 bp
+100 bp	2,623	-61	-2 %	14.86 %	-18 bp
0 bp	2,684			15.05 %	
-100 bp	2,673	-11	0 %	14.88 %	-16 bp

Risk Measure for a Given Rate Shock

	6/30/2003	3/31/2003	6/30/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	15.05 %	15.23 %	15.34 %
Post-shock NPV Ratio	14.33 %	14.48 %	13.72 %
Sensitivity Measure: Decline in NPV Ratio	72 bp	76 bp	162 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	1,503	1,478	1,435	1,379	1,317	1,409	104.85	2.27
30-Year Mortgage Securities	248	243	235	226	216	234	103.78	2.55
15-Year Mortgages and MBS	3,142	3,102	3,024	2,920	2,807	2,956	104.92	1.91
Balloon Mortgages and MBS	1,002	992	977	958	933	949	104.45	1.25
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	191	191	190	189	188	188	101.43	0.30
7 Month to 2 Year Reset Frequency	1,291	1,280	1,269	1,256	1,239	1,245	102.86	0.87
2+ to 5 Year Reset Frequency	987	970	951	928	903	932	104.08	1.86
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	43	43	43	42	42	42	101.89	0.78
2 Month to 5 Year Reset Frequency	482	474	466	459	451	464	102.16	1.62
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	121	120	119	117	116	118	101.43	0.87
Adjustable-Rate, Fully Amortizing	576	571	565	560	556	567	100.72	0.91
Fixed-Rate, Balloon	218	210	203	196	190	189	111.10	3.49
Fixed-Rate, Fully Amortizing	549	525	502	481	462	476	110.24	4.47
Construction and Land Loans								
Adjustable-Rate	255	254	253	253	252	254	100.17	0.32
Fixed-Rate	311	302	295	288	281	309	97.84	2.60
Second-Mortgage Loans and Securities								
Adjustable-Rate	294	293	292	292	291	296	98.88	0.22
Fixed-Rate	281	276	271	267	262	269	102.70	1.75
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	33	32	32	31	30	32	100.00	1.61
Accrued Interest Receivable	50	50	50	50	50	50	100.00	0.00
Advance for Taxes/Insurance	1	1	1	1	1	1	100.00	0.00
Float on Escrows on Owned Mortgages	1	3	6	8	10			-83.74
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0			-58.96
TOTAL MORTGAGE LOANS AND SECURITIES	**11,577**	**11,409**	**11,180**	**10,902**	**10,596**	**10,981**	**103.90**	**1.74**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	220	219	218	218	217	220	99.70	0.39
Fixed-Rate	284	276	269	262	255	259	106.80	2.75
Consumer Loans								
Adjustable-Rate	86	86	85	85	85	87	98.55	0.15
Fixed-Rate	665	655	646	637	629	645	101.58	1.41
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-5	-5	-4	-4	-4	-5	0.00	1.20
Accrued Interest Receivable	11	11	11	11	11	11	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,261**	**1,243**	**1,225**	**1,209**	**1,192**	**1,217**	**102.12**	**1.43**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	816	816	816	816	816	816	100.00	0.00
Equities and All Mutual Funds	385	372	355	340	326	372	100.00	3.98
Zero-Coupon Securities	19	17	16	14	13	15	114.23	9.48
Government and Agency Securities	471	457	444	432	421	436	104.82	2.87
Term Fed Funds, Term Repos	1,495	1,490	1,485	1,480	1,475	1,485	100.38	0.34
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	284	275	267	260	253	261	105.48	2.99
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	285	283	276	265	255	283	100.33	1.63
Structured Securities (Complex)	533	528	514	497	477	524	100.74	1.75
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	2.70
TOTAL CASH, DEPOSITS, AND SECURITIES	**4,287**	**4,239**	**4,173**	**4,105**	**4,036**	**4,191**	**101.14**	**1.34**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	27	27	27	27	27	27	100.00	0.00
Real Estate Held for Investment	5	5	5	5	5	5	100.00	0.00
Investment in Unconsolidated Subsidiaries	1	1	1	1	1	1	100.00	2.29
Office Premises and Equipment	286	286	286	286	286	286	100.00	0.00
TOTAL REAL ASSETS, ETC.	**320**	**320**	**320**	**320**	**320**	**320**	**100.00**	**0.01**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2	3	3	4	5			-16.42
Adjustable-Rate Servicing	1	1	1	1	1			-5.57
Float on Mortgages Serviced for Others	2	3	3	4	5			-21.95
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**5**	**6**	**7**	**10**	**11**			**-17.90**
OTHER ASSETS								
Purchased and Excess Servicing						5		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	296	296	296	296	296	296	100.00	0.00
Miscellaneous II						32		
Deposit Intangibles								
Retail CD Intangible	10	13	15	16	18			-16.50
Transaction Account Intangible	54	82	112	141	172			-35.51
MMDA Intangible	40	57	79	96	112			-34.26
Passbook Account Intangible	99	153	206	258	306			-34.92
Non-Interest-Bearing Account Intangible	7	22	36	50	63			-68.14
TOTAL OTHER ASSETS	**506**	**623**	**744**	**857**	**967**	**333**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						17		
TOTAL ASSETS	**17,956**	**17,839**	**17,650**	**17,402**	**17,122**	**17,058**	**105/103*** **	**0.86/1.55*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	5,443	5,418	5,392	5,368	5,343	5,369	100.91	0.47
Fixed-Rate Maturing in 13 Months or More	2,825	2,758	2,693	2,630	2,570	2,611	105.61	2.39
Variable-Rate	109	109	109	108	108	108	100.83	0.17
Demand								
Transaction Accounts	1,276	1,276	1,276	1,276	1,276	1,276	100/94*	0.00/2.44*
MMDAs	1,340	1,340	1,340	1,340	1,340	1,340	100/96*	0.00/1.53*
Passbook Accounts	2,289	2,289	2,289	2,289	2,289	2,289	100/93*	0.00/2.50*
Non-Interest-Bearing Accounts	638	638	638	638	638	638	100/97*	0.00/2.39*
TOTAL DEPOSITS	**13,919**	**13,826**	**13,736**	**13,648**	**13,563**	**13,630**	**101/99***	**0.66/1.56***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	478	473	468	463	459	460	102.86	1.06
Fixed-Rate Maturing in 37 Months or More	323	306	290	276	262	281	108.81	5.32
Variable-Rate	38	38	38	38	38	38	100.67	0.30
TOTAL BORROWINGS	**839**	**817**	**796**	**777**	**758**	**779**	**104.90**	**2.62**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	47	47	47	47	47	47	100.00	0.00
Other Escrow Accounts	9	9	8	8	8	9	93.99	3.11
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	149	149	149	149	149	149	100.00	0.00
Miscellaneous II	0	0	0	0	0	36		
TOTAL OTHER LIABILITIES	**205**	**205**	**204**	**204**	**204**	**241**	**84.90**	**0.13**
Other Liabilities not Included Above								
Self-Valued	319	308	298	290	284	275	111.86	3.47
Unamortized Yield Adjustments						2		
TOTAL LIABILITIES	**15,282**	**15,156**	**15,035**	**14,919**	**14,808**	**14,927**	**102/99****	**0.82/1.64****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	8	4	-5	-14	-22			
ARMs	1	1	0	0	-1			
Other Mortgages	1	0	-1	-2	-4			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	6	2	-3	-8	-13			
Sell Mortgages and MBS	-14	0	22	41	58			
Purchase Non-Mortgage Items	0	0	0	-1	-1			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	0	0	0	0	0			
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	2	5	7			
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	-3	-5	-8	-10	-11			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-1**	**1**	**8**	**11**	**13**			

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		Base Case						
	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
+ ASSETS	17,956	17,839	17,650	17,402	17,122	17,058	105/103***	0.86/1.55***
- LIABILITIES	15,282	15,156	15,035	14,919	14,808	14,927	102/99**	0.82/1.64**
+ OFF-BALANCE-SHEET POSITIONS	-1	1	8	11	13			
TOTAL NET PORTFOLIO VALUE #	2,673	2,684	2,623	2,494	2,327	2,130	125.98	0.93

* 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	$25	$263	$468	$429	$225
WARM	312 mo	336 mo	325 mo	302 mo	261 mo
WAC	4.54%	5.53%	6.45%	7.35%	8.92%
Amount of these that is FHA or VA Guaranteed	$0	$13	$2	$3	$3
Securities Backed by Conventional Mortgages	$29	$66	$54	$23	$8
WARM	251 mo	274 mo	291 mo	258 mo	161 mo
Weighted Average Pass-Through Rate	3.84%	5.35%	6.19%	7.15%	9.08%
Securities Backed by FHA or VA Mortgages	$2	$2	$18	$25	$7
WARM	170 mo	328 mo	272 mo	278 mo	206 mo
Weighted Average Pass-Through Rate	3.39%	5.20%	6.32%	7.14%	8.67%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$113	$592	$830	$713	$455
WAC	4.64%	5.48%	6.45%	7.35%	8.81%
Mortgage Securities	$42	$116	$70	$18	$6
Weighted Average Pass-Through Rate	4.23%	5.29%	6.18%	7.21%	8.45%
WARM (of 15-Year Loans and Securities)	153 mo	162 mo	152 mo	140 mo	123 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$18	$125	$261	$216	$112
WAC	4.52%	5.49%	6.45%	7.37%	8.73%
Mortgage Securities	$83	$103	$28	$4	$0
Weighted Average Pass-Through Rate	4.30%	5.28%	6.17%	7.23%	8.00%
WARM (of Balloon Loans and Securities)	71 mo	76 mo	71 mo	64 mo	53 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$5,549**

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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	$13	$4	$0	$11
WAC	6.38%	4.88%	6.35%	0.00%	5.68%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$188	$1,232	$928	$42	$453
Weighted Average Margin	215 bp	258 bp	275 bp	134 bp	216 bp
WAC	5.47%	5.61%	6.24%	4.11%	6.23%
WARM	217 mo	263 mo	296 mo	208 mo	239 mo
Weighted Average Time Until Next Payment Reset	3 mo	9 mo	38 mo	1 mo	15 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$2,870**

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	$3	$8	$19	$0	$2
Weighted Average Distance from Lifetime Cap	135 bp	187 bp	194 bp	0 bp	130 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$4	$96	$60	$0	$21
Weighted Average Distance from Lifetime Cap	284 bp	336 bp	356 bp	0 bp	351 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$132	$1,124	$825	$40	$400
Weighted Average Distance from Lifetime Cap	752 bp	657 bp	599 bp	848 bp	638 bp
Balances Without Lifetime Cap	$50	$17	$28	$2	$41
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$72	$1,108	$843	$8	$392
Weighted Average Periodic Rate Cap	148 bp	166 bp	199 bp	192 bp	176 bp
Balances Subject to Periodic Rate Floors	$57	$1,041	$774	$6	$344
MBS Included in ARM Balances	$51	$300	$86	$41	$60

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$118	$567
WARM	74 mo	191 mo
Remaining Term to Full Amortization	250 mo	
Rate Index Code	0	0
Margin	200 bp	240 bp
Reset Frequency	20 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$12	$11
Wghted Average Distance to Lifetime Cap	70 bp	49 bp
Fixed-Rate:		
Balances	$189	$476
WARM	52 mo	123 mo
Remaining Term to Full Amortization	232 mo	
WAC	7.46%	7.63%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$254	$309
WARM	50 mo	47 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	170 bp	7.24%
Reset Frequency	7 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$296	$269
WARM	124 mo	84 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	90 bp	7.35%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$220	$259
WARM	58 mo	39 mo
Margin in Column 1; WAC in Column 2	144 bp	7.38%
Reset Frequency	8 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$87	$645
WARM	76 mo	45 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	313 bp	8.26%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$24	$67
Fixed Rate		
Remaining WAL <= 5 Years	$48	$136
Remaining WAL 5-10 Years	$5	$2
Remaining WAL Over 10 Years	$1	
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%	11.09%
Total Mortgage-Derivative Securities - Book Value	$77	$205

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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	$53	$364	$313	$156	$93
WARM	174 mo	223 mo	255 mo	255 mo	187 mo
Weighted Average Servicing Fee	27 bp	27 bp	26 bp	28 bp	29 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	13 loans				
FHA/VA	0 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$70	$1
WARM (in months)	105 mo	147 mo
Weighted Average Servicing Fee	30 bp	37 bp

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

Total Balances of Mortgage Loans Serviced for Others **$1,052**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$816		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$372		
Zero-Coupon Securities	$15	4.85%	112 mo
Government & Agency Securities	$436	3.63%	39 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,485	1.39%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$261	5.01%	43 mo
Memo: Complex Securities (from supplemental reporting)	$524		
Total Cash, Deposits, and Securities	**$3,908**		

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$93
Accrued Interest Receivable	$50
Advances for Taxes and Insurance	$1
Less: Unamortized Yield Adjustments	$8
Valuation Allowances	$61
Unrealized Gains (Losses)	$9

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$15
Accrued Interest Receivable	$11
Less: Unamortized Yield Adjustments	$-3
Valuation Allowances	$20
Unrealized Gains (Losses)	$3

OTHER ITEMS	
Real Estate Held for Investment	$5
Repossessed Assets	$27
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$1
Office Premises and Equipment	$286
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$10
Less: Unamortized Yield Adjustments	$-1
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$5
Miscellaneous I	$296
Miscellaneous II	$32
TOTAL ASSETS	**$17,058**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$6
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$99
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$117
Mortgage-Related Mututal Funds	$255
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$65
Weighted Average Servicing Fee	25 bp
Adjustable-Rate Mortgage Loans Serviced	$134
Weighted Average Servicing Fee	33 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$10

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
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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	$1,467	$436	$67	$5
WAC	2.23%	4.26%	5.59%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$2,140	$1,117	$142	$8
WAC	2.10%	3.66%	5.54%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$1,464	$441	$5
WAC		3.16%	5.82%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$707	$1
WAC			4.33%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$7,980**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$121	$63	$22
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,987	$2,632	$1,118
Penalty in Months of Forgone Interest	3.08 mo	5.38 mo	5.69 mo
Balances in New Accounts	$206	$180	$81

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%	$84	$121	$26	1.67%
3.00 to 3.99%	$3	$48	$79	3.52%
4.00 to 4.99%	$4	$48	$55	4.60%
5.00 to 5.99%	$10	$77	$77	5.49%
6.00 to 6.99%	$10	$41	$29	6.50%
7.00 to 7.99%	$0	$12	$11	7.27%
8.00 to 8.99%	$0	$1	$3	8.40%
9.00 and Above	$0	$0	$1	9.00%
WARM	1 mo	17 mo	76 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	$741

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$421
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	$1,276	0.85%	$18
Money Market Deposit Accounts (MMDAs)	$1,340	1.42%	$48
Passbook Accounts	$2,289	1.28%	$43
Non-Interest-Bearing Non-Maturity Deposits	$638		$13
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$38	0.27%	
Escrow for Mortgages Serviced for Others	$9	0.15%	
Other Escrows	$9	0.05%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$5,599		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$149		
Miscellaneous II	$36		
TOTAL LIABILITIES	**$14,927**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0		
EQUITY CAPITAL	$2,130		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$17,057**		

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil **Reporting Dockets: 316**
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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		$4
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	13	$9
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	25	$17
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	16	$11
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	24	$19
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	104	$79
1014	Opt commitment to orig 25- or 30-year FRMs	62	$93
1016	Opt commitment to orig "other" Mortgages	68	$42
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$2
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$0
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	$3
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$1
2016	Commit/purchase "other" Mortgage loans, svc retained		$9
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		$8
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	16	$48
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	18	$34
2044	Commit/purchase 6-mo or 1-yr COFI ARM MBS		$1
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$1
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2054	Commit/purchase 25- to 30-year FRM MBS		$1
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$3
2116	Commit/purchase "other" Mortgage loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$2
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$1
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	17	$28

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2134	Commit/sell 25- or 30-yr FRM loans, svc released	25	$184
2136	Commit/sell "other" Mortgage loans, svc released		$0
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	11	$5
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$1
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	31	$29
2214	Firm commit/originate 25- or 30-year FRM loans	22	$29
2216	Firm commit/originate "other" Mortgage loans	17	$15
3014	Option to purchase 25- or 30-yr FRMs		$2
3016	Option to purchase "other" Mortgages		$1
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$4
3034	Option to sell 25- or 30-year FRMs		$31
4002	Commit/purchase non-Mortgage financial assets	23	$28
4006	Commit/purchase "other" liabilities		$1
4022	Commit/sell non-Mortgage financial assets		$1
9502	Fixed-rate construction loans in process	133	$156
9512	Adjustable-rate construction loans in process	54	$63