Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: IL

All Reporting CMR | **Reporting Dockets: 53** | **September 2003**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	2,145	-901	-30 %	8.42 %	-287 bp
+200 bp	2,504	-542	-18 %	9.62 %	-167 bp
+100 bp	2,818	-228	-7 %	10.62 %	-67 bp
0 bp	3,046			11.29 %	
-100 bp	3,097	51	+2 %	11.36 %	+7 bp

Risk Measure for a Given Rate Shock

	9/30/2003	6/30/2003	9/30/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	11.29 %	10.88 %	11.27 %
Post-shock NPV Ratio	9.62 %	9.81 %	10.82 %
Sensitivity Measure: Decline in NPV Ratio	167 bp	107 bp	45 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	1,531	1,498	1,425	1,347	1,275	1,448	103.48	3.53
30-Year Mortgage Securities	417	407	391	375	359	395	103.14	3.15
15-Year Mortgages and MBS	3,478	3,402	3,275	3,133	2,992	3,275	103.87	2.98
Balloon Mortgages and MBS	1,327	1,302	1,267	1,223	1,172	1,278	101.94	2.27
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	122	122	121	120	119	118	103.05	0.43
7 Month to 2 Year Reset Frequency	1,540	1,521	1,498	1,470	1,433	1,490	102.03	1.39
2+ to 5 Year Reset Frequency	3,038	2,953	2,853	2,740	2,618	2,902	101.76	3.13
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	18	17	17	17	17	17	101.74	0.88
2 Month to 5 Year Reset Frequency	101	99	98	96	93	98	101.28	1.82
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	372	370	369	367	365	372	99.73	0.46
Adjustable-Rate, Fully Amortizing	970	963	955	948	942	966	99.70	0.77
Fixed-Rate, Balloon	689	668	648	628	610	621	107.56	3.10
Fixed-Rate, Fully Amortizing	625	594	565	539	515	574	103.37	5.02
Construction and Land Loans								
Adjustable-Rate	265	264	264	264	263	265	99.98	0.19
Fixed-Rate	97	96	95	94	93	98	98.02	1.25
Second-Mortgage Loans and Securities								
Adjustable-Rate	1,443	1,441	1,439	1,437	1,436	1,435	100.40	0.13
Fixed-Rate	147	144	141	139	136	140	102.51	1.93
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	22	21	21	21	20	21	100.00	1.75
Accrued Interest Receivable	59	59	59	59	59	59	100.00	0.00
Advance for Taxes/Insurance	4	4	4	4	4	4	100.00	0.00
Float on Escrows on Owned Mortgages	7	13	21	28	34			-53.95
LESS: Value of Servicing on Mortgages Serviced by Others	-9	-12	-15	-16	-16			-24.00
TOTAL MORTGAGE LOANS AND SECURITIES	**16,280**	**15,972**	**15,542**	**15,063**	**14,568**	**15,577**	**102.54**	**2.31**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	160	160	160	160	160	160	99.89	0.12
Fixed-Rate	182	176	170	164	159	172	101.94	3.42
Consumer Loans								
Adjustable-Rate	528	526	525	523	522	465	113.20	0.30
Fixed-Rate	1,779	1,757	1,735	1,714	1,694	1,740	100.96	1.24
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-32	-32	-32	-31	-31	-32	0.00	1.16
Accrued Interest Receivable	15	15	15	15	15	15	100.00	0.00
TOTAL NONMORTGAGE LOANS	**2,632**	**2,603**	**2,574**	**2,546**	**2,519**	**2,521**	**103.23**	**1.12**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	687	687	687	687	687	687	100.00	0.00
Equities and All Mutual Funds	335	321	303	289	274	321	100.00	4.95
Zero-Coupon Securities	56	54	52	50	49	51	105.05	3.75
Government and Agency Securities	980	954	928	904	880	913	104.50	2.75
Term Fed Funds, Term Repos	873	872	871	870	869	872	100.03	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	736	710	686	663	642	654	108.64	3.53
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	2,247	2,205	2,141	2,069	1,992	2,201	100.18	2.40
Structured Securities (Complex)	832	823	790	756	721	821	100.23	2.59
LESS: Valuation Allowances for Investment Securities	3	3	3	2	2	3	100.00	1.38
TOTAL CASH, DEPOSITS, AND SECURITIES	**6,745**	**6,623**	**6,457**	**6,285**	**6,112**	**6,517**	**101.63**	**2.18**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	23	23	23	23	23	23	100.00	0.00
Real Estate Held for Investment	3	3	3	3	3	3	100.00	0.00
Investment in Unconsolidated Subsidiaries	4	4	4	4	3	4	100.00	2.28
Office Premises and Equipment	264	264	264	264	264	264	100.00	0.00
TOTAL REAL ASSETS, ETC.	**294**	**294**	**294**	**294**	**293**	**294**	**100.00**	**0.03**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	16	22	29	32	32			-29.01
Adjustable-Rate Servicing	7	7	7	7	7			-2.88
Float on Mortgages Serviced for Others	17	24	32	36	39			-31.16
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**40**	**53**	**68**	**75**	**79**			**-26.41**
OTHER ASSETS								
Purchased and Excess Servicing						52		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	889	889	889	889	889	889	100.00	0.00
Miscellaneous II						206		
Deposit Intangibles								
Retail CD Intangible	15	18	20	23	25			-15.59
Transaction Account Intangible	77	108	140	172	206			-29.25
MMDA Intangible	94	127	169	202	233			-29.53
Passbook Account Intangible	182	257	332	407	473			-29.26
Non-Interest-Bearing Account Intangible	15	34	51	67	83			-52.78
TOTAL OTHER ASSETS	**1,272**	**1,432**	**1,602**	**1,760**	**1,909**	**1,147**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						97		
TOTAL ASSETS	**27,263**	**26,977**	**26,536**	**26,023**	**25,480**	**26,153**	**103/101*** **	**1.35/2.00*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	6,305	6,274	6,244	6,214	6,184	6,224	100.80	0.49
Fixed-Rate Maturing in 13 Months or More	4,624	4,495	4,372	4,253	4,139	4,290	104.78	2.80
Variable-Rate	79	79	79	79	79	79	99.99	0.06
Demand								
Transaction Accounts	1,445	1,445	1,445	1,445	1,445	1,445	100/93*	0.00/2.35*
MMDAs	2,634	2,634	2,634	2,634	2,634	2,634	100/95*	0.00/1.50*
Passbook Accounts	3,366	3,366	3,366	3,366	3,366	3,366	100/92*	0.00/2.42*
Non-Interest-Bearing Accounts	778	778	778	778	778	778	100/96*	0.00/2.38*
TOTAL DEPOSITS	**19,232**	**19,072**	**18,918**	**18,769**	**18,625**	**18,817**	**101/98***	**0.82/1.73***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	2,105	2,081	2,057	2,033	2,010	2,029	102.55	1.16
Fixed-Rate Maturing in 37 Months or More	503	484	466	449	433	460	105.37	3.78
Variable-Rate	306	306	305	305	305	306	99.94	0.06
TOTAL BORROWINGS	**2,914**	**2,871**	**2,829**	**2,788**	**2,748**	**2,794**	**102.73**	**1.48**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	112	112	112	112	112	112	100.00	0.00
Other Escrow Accounts	45	44	42	41	40	47	93.23	3.07
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	352	352	352	352	352	352	100.00	0.00
Miscellaneous II	0	0	0	0	0	39		
TOTAL OTHER LIABILITIES	**510**	**508**	**507**	**506**	**505**	**551**	**92.26**	**0.26**
Other Liabilities not Included Above								
Self-Valued	1,526	1,491	1,465	1,444	1,427	1,408	105.92	2.07
Unamortized Yield Adjustments						1		
TOTAL LIABILITIES	**24,181**	**23,942**	**23,718**	**23,506**	**23,305**	**23,571**	**102/99****	**0.97/1.69****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	27	13	-23	-56	-86			
ARMs	14	10	4	-4	-16			
Other Mortgages	1	0	-1	-3	-5			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	5	2	-5	-11	-17			
Sell Mortgages and MBS	-30	-12	27	60	89			
Purchase Non-Mortgage Items	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-1	-1	0	1	2			
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	0	1	1			
Interest-Rate Caps	0	0	1	2	4			
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	-1	-2	-2	-3			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**15**	**11**	**1**	**-14**	**-30**			

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NET PORTFOLIO VALUE								
+ ASSETS	27,263	26,977	26,536	26,023	25,480	26,153	103/101***	1.35/2.00***
- LIABILITIES	24,181	23,942	23,718	23,506	23,305	23,571	102/99**	0.97/1.69**
+ OFF-BALANCE-SHEET POSITIONS	15	11	1	-14	-30			
TOTAL NET PORTFOLIO VALUE #	3,097	3,046	2,818	2,504	2,145	2,583	117.95	4.58

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

AGGREGATE SCHEDULE CMR REPORT

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FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$51	$419	$630	$261	$87
WARM	321 mo	342 mo	329 mo	296 mo	237 mo
WAC	4.65%	5.60%	6.44%	7.35%	8.77%
Amount of these that is FHA or VA Guaranteed	$0	$3	$5	$3	$3
Securities Backed by Conventional Mortgages	$89	$149	$88	$20	$10
WARM	199 mo	209 mo	224 mo	245 mo	173 mo
Weighted Average Pass-Through Rate	4.39%	5.21%	6.21%	7.12%	8.73%
Securities Backed by FHA or VA Mortgages	$2	$6	$7	$19	$4
WARM	255 mo	234 mo	306 mo	285 mo	220 mo
Weighted Average Pass-Through Rate	4.50%	5.04%	6.46%	7.16%	8.41%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$366	$1,194	$661	$326	$90
WAC	4.74%	5.53%	6.43%	7.32%	8.56%
Mortgage Securities	$146	$342	$134	$14	$2
Weighted Average Pass-Through Rate	4.39%	5.24%	6.12%	7.10%	8.42%
WARM (of 15-Year Loans and Securities)	156 mo	168 mo	146 mo	136 mo	122 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$367	$273	$196	$104	$38
WAC	4.49%	5.37%	6.43%	7.29%	8.68%
Mortgage Securities	$187	$96	$14	$2	$0
Weighted Average Pass-Through Rate	4.18%	5.32%	6.14%	7.15%	8.00%
WARM (of Balloon Loans and Securities)	108 mo	107 mo	92 mo	67 mo	45 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$6,396**

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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	$6	$14	$0	$1
WAC	7.03%	4.70%	3.97%	0.00%	5.36%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$118	$1,484	$2,889	$17	$97
Weighted Average Margin	225 bp	235 bp	278 bp	157 bp	233 bp
WAC	4.54%	4.81%	4.95%	4.42%	5.48%
WARM	269 mo	314 mo	355 mo	252 mo	258 mo
Weighted Average Time Until Next Payment Reset	2 mo	14 mo	48 mo	2 mo	26 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$4,626**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 815)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$5	$3	$7	$1	$0
Weighted Average Distance from Lifetime Cap	122 bp	116 bp	196 bp	50 bp	37 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$8	$35	$4	$0	$0
Weighted Average Distance from Lifetime Cap	277 bp	300 bp	375 bp	0 bp	285 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$94	$1,416	$2,872	$15	$91
Weighted Average Distance from Lifetime Cap	815 bp	607 bp	554 bp	754 bp	649 bp
Balances Without Lifetime Cap	$11	$36	$20	$1	$6
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$93	$1,401	$2,871	$9	$70
Weighted Average Periodic Rate Cap	221 bp	166 bp	200 bp	183 bp	194 bp
Balances Subject to Periodic Rate Floors	$62	$1,276	$2,204	$6	$71
MBS Included in ARM Balances	$64	$630	$214	$14	$19

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$372	$966
WARM	53 mo	240 mo
Remaining Term to Full Amortization	285 mo	
Rate Index Code	0	0
Margin	200 bp	282 bp
Reset Frequency	11 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$33	$2
Wghted Average Distance to Lifetime Cap	126 bp	38 bp
Fixed-Rate:		
Balances	$621	$574
WARM	44 mo	156 mo
Remaining Term to Full Amortization	258 mo	
WAC	6.96%	7.14%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$265	$98
WARM	22 mo	19 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	122 bp	5.37%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$1,435	$140
WARM	88 mo	98 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	49 bp	7.59%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$160	$172
WARM	36 mo	46 mo
Margin in Column 1; WAC in Column 2	79 bp	5.34%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$465	$1,740
WARM	138 mo	47 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	553 bp	7.59%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$24	$43
Fixed Rate		
Remaining WAL <= 5 Years	$5	$1,991
Remaining WAL 5-10 Years	$19	$119
Remaining WAL Over 10 Years	$0	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	11.05%
Total Mortgage-Derivative Securities - Book Value	$48	$2,153

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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	$167	$1,656	$1,762	$1,102	$770
WARM	157 mo	247 mo	264 mo	149 mo	87 mo
Weighted Average Servicing Fee	23 bp	24 bp	24 bp	23 bp	24 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	34 loans				
FHA/VA	0 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$1,073	$155	Total # of Adjustable-Rate Loans Serviced	2 loans
WARM (in months)	125 mo	139 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	21 bp	25 bp		

Total Balances of Mortgage Loans Serviced for Others **$6,684**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$687		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$321		
Zero-Coupon Securities	$51	2.95%	40 mo
Government & Agency Securities	$913	3.33%	37 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$872	1.04%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$654	4.96%	61 mo
Memo: Complex Securities (from supplemental reporting)	$821		

Total Cash, Deposits, and Securities **$4,318**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$100
Accrued Interest Receivable	$59
Advances for Taxes and Insurance	$4
Less: Unamortized Yield Adjustments	$-35
Valuation Allowances	$79
Unrealized Gains (Losses)	$13

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$11
Accrued Interest Receivable	$15
Less: Unamortized Yield Adjustments	$-10
Valuation Allowances	$43
Unrealized Gains (Losses)	$1

OTHER ITEMS	
Real Estate Held for Investment	$3
Repossessed Assets	$23
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$4
Office Premises and Equipment	$264
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$31
Less: Unamortized Yield Adjustments	$-8
Valuation Allowances	$3
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$52
Miscellaneous I	$889
Miscellaneous II	$206
TOTAL ASSETS	**$26,153**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$0
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$611
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$124
Mortgage-Related Mututal Funds	$196
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,081
Weighted Average Servicing Fee	8 bp
Adjustable-Rate Mortgage Loans Serviced	$906
Weighted Average Servicing Fee	13 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$140

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: IL
All Reporting CMR
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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	$1,661	$445	$31	$12
WAC	1.78%	3.73%	5.72%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$2,139	$1,865	$82	$25
WAC	1.77%	3.13%	5.81%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$2,064	$399	$7
WAC		3.06%	5.70%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$1,827	$14
WAC			4.53%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$10,515**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$81	$67	$223
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$3,346	$3,651	$1,869
Penalty in Months of Forgone Interest	3.09 mo	5.62 mo	6.19 mo
Balances in New Accounts	$407	$298	$102

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%	$59	$1,015	$11	1.45%
3.00 to 3.99%	$6	$136	$203	3.50%
4.00 to 4.99%	$0	$246	$122	4.53%
5.00 to 5.99%	$1	$154	$105	5.49%
6.00 to 6.99%	$63	$293	$15	6.59%
7.00 to 7.99%	$1	$55	$4	7.22%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	15 mo	50 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$2,489**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$1,793
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	$1,445	0.74%	$33
Money Market Deposit Accounts (MMDAs)	$2,634	1.32%	$210
Passbook Accounts	$3,366	0.69%	$72
Non-Interest-Bearing Non-Maturity Deposits	$778		$20
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$89	0.06%	
Escrow for Mortgages Serviced for Others	$24	0.00%	
Other Escrows	$47	0.10%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$8,382		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$352		
Miscellaneous II	$39		
TOTAL LIABILITIES	**$23,571**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$2,582
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$26,153**

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		$1
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	10	$474
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs		$43
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	11	$86
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	24	$192
1014	Opt commitment to orig 25- or 30-year FRMs	21	$405
1016	Opt commitment to orig "other" Mortgages	17	$41
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$0
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$0
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$0
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$24
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$18
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	6	$143
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	6	$224
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$4
2074	Commit/sell 25- or 30-yr FRM MBS		$89
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$7
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$5
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$57
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$0
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$3
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		$4
2134	Commit/sell 25- or 30-yr FRM loans, svc released	7	$20
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$2

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$0
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	8	$9
2214	Firm commit/originate 25- or 30-year FRM loans	6	$9
2216	Firm commit/originate "other" Mortgage loans		$10
3032	Option to sell 10-, 15-, or 20-year FRMs		$3
3034	Option to sell 25- or 30-year FRMs		$4
4002	Commit/purchase non-Mortgage financial assets		$3
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$179
6002	Interest rate Cap based on 1-month LIBOR		$685
6022	Interest rate Cap based on the prime rate		$50
9502	Fixed-rate construction loans in process	13	$55
9512	Adjustable-rate construction loans in process	8	$33