Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: PA

All Reporting CMR **Reporting Dockets: 52** **December 2002**

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	5,011	-1,610	-24 %	7.87 %	-206 bp
+200 bp	5,623	-998	-15 %	8.69 %	-125 bp
+100 bp	6,291	-330	-5 %	9.55 %	-38 bp
0 bp	6,621			9.93 %	
-100 bp	6,504	-117	-2 %	9.69 %	-24 bp

Risk Measure for a Given Rate Shock

	12/31/2002	9/30/2002	12/31/2001
Pre-shock NPV Ratio: NPV as % of PV Assets	9.93 %	9.85 %	11.16 %
Post-shock NPV Ratio	8.69 %	8.44 %	8.98 %
Sensitivity Measure: Decline in NPV Ratio	125 bp	141 bp	219 bp
TB 13a Level of Risk	Minimal	Minimal	Moderate

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	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS									
MORTGAGE LOANS AND SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans and MBS									
30-Year Mortgage Loans	5,860	5,770	5,564	5,280	4,997	5,547	5,770	104.02	2.6
30-Year Mortgage Securities	4,337	4,263	4,087	3,836	3,596	4,094	4,263	104.12	2.9
15-Year Mortgages and MBS	8,622	8,442	8,118	7,759	7,409	8,125	8,442	103.91	3.0
Balloon Mortgages and MBS	654	645	632	615	597	619	645	104.18	1.7
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	332	331	329	328	325	335	331	98.70	0.4
7 Month to 2 Year Reset Frequency	1,664	1,650	1,635	1,618	1,594	1,616	1,650	102.09	0.9
2+ Month to 5 Year Reset Frequency	2,496	2,433	2,361	2,283	2,198	2,432	2,433	100.04	2.8
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	23	23	23	23	22	22	23	102.12	0.9
2 Month to 5 Year Reset Frequency	1,391	1,368	1,345	1,321	1,296	1,351	1,368	101.27	1.7
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	489	486	484	481	478	484	486	100.56	0.6
Adjustable-Rate, Fully Amortizing	2,514	2,488	2,462	2,437	2,413	2,475	2,488	100.50	1.0
Fixed-Rate, Balloon	292	281	270	259	250	254	281	110.24	4.0
Fixed-Rate, Fully Amortizing	1,670	1,597	1,530	1,467	1,408	1,495	1,597	106.89	4.4
Construction and Land Loans									
Adjustable-Rate	1,239	1,237	1,235	1,233	1,232	1,269	1,237	97.48	0.2
Fixed-Rate	298	282	266	252	240	325	282	86.54	5.7
Second-Mortgage Loans and Securities									
Adjustable-Rate	1,972	1,961	1,950	1,940	1,929	1,979	1,961	99.09	0.6
Fixed-Rate	4,850	4,741	4,637	4,537	4,442	4,533	4,741	104.58	2.2
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	-12	-12	-12	-11	-11	-12	-12	0.00	2.6
Accrued Interest Receivable	173	173	173	173	173	173	173	100.00	0.0
Advance for Taxes/Insurance	5	5	5	5	5	5	5	100.00	0.0
Float on Escrows on Owned Mortgages	4	9	17	24	29		9		-71.8
LESS: Value of Servicing on Mortgages Serviced by Others	10	13	25	33	35		13		-58.5
TOTAL MORTGAGE LOANS AND SECURITIES	**38,863**	**38,158**	**37,086**	**35,827**	**34,586**	**37,120**	**38,158**	**102.79**	**2.3**

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	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	5,079	5,068	5,057	5,046	5,036	5,076	5,068	99.83	0.2
Fixed-Rate	2,455	2,364	2,278	2,195	2,116	2,188	2,364	108.05	3.7
Consumer Loans									
Adjustable-Rate	392	392	391	391	390	398	392	98.39	0.1
Fixed-Rate	4,180	4,132	4,085	4,039	3,995	4,029	4,132	102.56	1.2
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-98	-97	-96	-95	-94	-97	-97	0.00	1.1
Accrued Interest Receivable	82	82	82	82	82	82	82	100.00	0.0
TOTAL NONMORTGAGE LOANS	**12,091**	**11,941**	**11,797**	**11,658**	**11,525**	**11,676**	**11,941**	**102.27**	**1.2**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,230	1,230	1,230	1,230	1,230	1,230	1,230	100.00	0.0
Equities and All Mutual Funds	1,226	1,179	1,131	1,083	1,035	1,179	1,179	100.00	4.0
Zero-Coupon Securities	136	133	131	129	127	129	133	103.20	2.0
Government and Agency Securities	679	652	627	603	581	598	652	109.08	4.0
Term Fed Funds, Term Repos	1,099	1,098	1,096	1,095	1,094	1,097	1,098	100.02	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	871	829	791	756	724	934	829	88.80	4.9
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.0
Valued by Institution	4,046	4,047	4,019	3,938	3,836	4,034	4,047	100.32	0.3
Structured Securities (Complex)	2,041	1,973	1,881	1,792	1,706	1,968	1,973	100.25	4.1
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	1.4
TOTAL CASH, DEPOSITS, AND SECURITIES	**11,329**	**11,142**	**10,906**	**10,625**	**10,333**	**11,169**	**11,142**	**99.75**	**1.9**

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	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	39	39	39	39	39	39	39	100.00	0.0
Real Estate Held for Investment	16	16	16	16	16	16	16	100.00	0.0
Investment in Unconsolidated Subsidiaries	81	82	83	80	74	82	82	100.00	-0.7
Office Premises and Equipment	547	547	547	547	547	547	547	100.00	0.0
TOTAL REAL ASSETS, ETC.	**684**	**685**	**685**	**682**	**676**	**685**	**685**	**100.00**	**-0.1**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	24	29	50	62	66		29		-43.8
Adjustable-Rate Servicing	9	9	10	10	10		9		-5.6
Float on Mortgages Serviced for Others	11	14	17	20	22		14		-21.6
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**44**	**53**	**77**	**92**	**98**		**53**		**-31.1**
OTHER ASSETS									
Purchased and Excess Servicing						142			
Margin Account	0	0	0	0	0	0	0	0.00	0.0
Miscellaneous I	2,905	2,905	2,905	2,905	2,905	2,905	2,905	100.00	0.0
Miscellaneous II						1,578			
Deposit Intangibles									
Retail CD Intangible	13	17	21	25	28		17		-24.0
Transaction Account Intangible	428	624	820	1,013	1,233		624		-31.4
MMDA Intangible	267	363	484	576	663		363		-29.9
Passbook Account Intangible	383	559	727	893	1,044		559		-30.8
Non-Interest-Bearing Account Intangible	99	220	334	444	548		220		-53.6
TOTAL OTHER ASSETS	**4,094**	**4,688**	**5,292**	**5,856**	**6,422**	**4,625**	**4,688**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments						334			
TOTAL ASSETS	**67,104**	**66,665**	**65,842**	**64,741**	**63,641**	**65,609**	**66,665**	**102/99*** **	**0.9/1.9*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	9,724	9,683	9,642	9,602	9,562	9,597	9,683	100.89	0.4
Fixed-Rate Maturing in 13 Months or More	5,650	5,516	5,387	5,262	5,141	5,230	5,516	105.47	2.4
Variable-Rate	249	249	248	248	248	249	249	99.99	0.0
Demand									
Transaction Accounts	8,521	8,521	8,521	8,521	8,521	8,521	8,521	100/93*	0.0/2.5*
MMDAs	7,510	7,510	7,510	7,510	7,510	7,510	7,510	100/95*	0.0/1.5*
Passbook Accounts	7,425	7,425	7,425	7,425	7,425	7,425	7,425	100/92*	0.0/2.5*
Non-Interest-Bearing Accounts	5,154	5,154	5,154	5,154	5,154	5,154	5,154	100/96*	0.0/2.4*
TOTAL DEPOSITS	**44,233**	**44,058**	**43,888**	**43,723**	**43,562**	**43,686**	**44,058**	**101/97***	**0.4/1.8***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	5,586	5,564	5,542	5,520	5,499	5,500	5,564	101.15	0.4
Fixed-Rate Maturing in 37 Months or More	1,555	1,474	1,398	1,327	1,260	1,388	1,474	106.22	5.3
Variable-Rate	1,121	1,121	1,121	1,121	1,121	1,121	1,121	100.00	0.0
TOTAL BORROWINGS	**8,263**	**8,159**	**8,061**	**7,968**	**7,880**	**8,009**	**8,159**	**101.87**	**1.2**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	106	106	106	106	106	106	106	100.00	0.0
Other Escrow Accounts	18	17	17	16	16	19	17	92.80	3.1
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.0
Miscellaneous I	588	588	588	588	588	588	588	100.00	0.0
Miscellaneous II	0	0	0	0	0	299			
TOTAL OTHER LIABILITIES	**712**	**711**	**711**	**710**	**710**	**1,012**	**711**	**70.32**	**0.1**
Other Liabilities not Included Above									
Self-Valued	7,203	6,964	6,775	6,628	6,413	6,278	6,964	110.93	3.1
Unamortized Yield Adjustments						-7			
TOTAL LIABILITIES	**60,411**	**59,893**	**59,435**	**59,030**	**58,566**	**58,978**	**59,893**	**102/99****	**0.8/1.9****

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	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	31	15	-18	-53	-83		15		
ARMs	0	-1	-3	-5	-8		-1		
Other Mortgages	1	0	-1	-2	-3		0		
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	10	4	-7	-18	-29		4		
Sell Mortgages and MBS	-44	-13	41	91	136		-13		
Purchase Non-Mortgage Items	14	0	-14	-26	-38		0		
Sell Non-Mortgage Items	-13	0	12	23	34		0		
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating	0	0	0	0	0		0		
Pay Floating, Receive Fixed	17	13	8	4	0		13		
Basis Swaps	0	0	0	0	0		0		
Swaptions	0	0	0	0	0		0		
OTHER DERIVATIVES									
Options on Mortgages and MBS	0	0	0	0	0		0		
Interest-Rate Caps	0	0	0	0	0		0		
Interest-Rate Floors	0	0	0	0	0		0		
Futures	-1	0	1	2	2		0		
Options on Futures	0	0	0	0	0		0		
Construction LIP	-23	-32	-40	-48	-55		-32		
Self-Valued	-182	-137	-96	-57	-22		-137		
TOTAL OFF-BALANCE-SHEET POSITIONS	**-189**	**-151**	**-116**	**-88**	**-65**		**-151**		

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	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
NET PORTFOLIO VALUE									
+ ASSETS	67,104	66,665	65,842	64,741	63,641	65,609	66,665	102/99***	0.9/1.9***
- LIABILITIES	60,411	59,893	59,435	59,030	58,566	58,978	59,893	102/99**	0.8/1.9**
+ OFF-BALANCE-SHEET POSITIONS	-189	-151	-116	-88	-65		-151		
TOTAL NET PORTFOLIO VALUE	6,504	6,621	6,291	5,623	5,011	6,631	6,621	99.85	1.6

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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

	Coupon				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,899	$1,935	$528	$137	$48
WARM	328 mo	310 mo	285 mo	259 mo	179 mo
WAC	6.42%	7.34%	8.36%	9.34%	10.84%
Amount of these that is FHA or VA Guaranteed	$16	$13	$12	$4	$2
Securities Backed by Conventional Mortgages	$1,487	$314	$54	$2	$2
WARM	315 mo	308 mo	278 mo	209 mo	122 mo
Weighted Average Pass-Through Rate	6.25%	7.19%	8.09%	9.18%	10.77%
Securities Backed by FHA or VA Mortgages	$2,024	$195	$14	$2	$0
WARM	348 mo	313 mo	277 mo	165 mo	130 mo
Weighted Average Pass-Through Rate	6.19%	7.17%	8.11%	9.03%	10.42%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,287	$554	$137	$36	$11
WAC	6.13%	7.33%	8.31%	9.34%	10.89%
Mortgage Securities	$4,933	$148	$16	$3	$1
Weighted Average Pass-Through Rate	5.43%	7.16%	8.06%	9.33%	10.34%
WARM (of 15-Year Loans and Securities)	168 mo	139 mo	133 mo	125 mo	87 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$203	$84	$20	$5	$2
WAC	6.39%	7.39%	8.25%	9.26%	11.12%
Mortgage Securities	$303	$1	$0	$0	$0
Weighted Average Pass-Through Rate	5.55%	7.03%	0.00%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	82 mo	91 mo	113 mo	67 mo	84 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$18,384**

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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	$26	$27	$0	$0	$0
WAC	4.82%	4.56%	8.83%	0.00%	6.16%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$309	$1,589	$2,432	$22	$1,351
Weighted Average Margin	171 bp	254 bp	260 bp	141 bp	139 bp
WAC	4.97%	5.51%	5.74%	4.91%	5.84%
WARM	285 mo	268 mo	326 mo	204 mo	301 mo
Weighted Average Time Until Next Payment Reset	2 mo	11 mo	48 mo	2 mo	19 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$5,756**

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	$16	$13	$1	$0	$0
Weighted Average Distance from Lifetime Cap	66 bp	111 bp	124 bp	0 bp	132 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$15	$85	$40	$0	$17
Weighted Average Distance from Lifetime Cap	335 bp	319 bp	386 bp	350 bp	349 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$290	$1,426	$2,365	$22	$1,321
Weighted Average Distance from Lifetime Cap	679 bp	669 bp	563 bp	806 bp	641 bp
Balances Without Lifetime Cap	$14	$92	$26	$1	$13
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$95	$1,346	$2,298	$6	$1,328
Weighted Average Periodic Rate Cap	143 bp	181 bp	202 bp	145 bp	194 bp
Balances Subject to Periodic Rate Floors	$76	$1,183	$2,150	$2	$1,310
MBS Included in ARM Balances	$237	$455	$366	$19	$1,058

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$484	$2,475
WARM	87 mo	102 mo
Remaining Term to Full Amortization	230 mo	
Rate Index Code	0	0
Margin	153 bp	199 bp
Reset Frequency	17 mo	20 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1	$4
Wghted Average Distance to Lifetime Cap	18 bp	3 bp
Fixed-Rate:		
Balances	$254	$1,495
WARM	66 mo	119 mo
Remaining Term to Full Amortization	236 mo	
WAC	7.76%	7.58%

CONSTRUCTION AND LAND	Adjustable Rate	Fixed Rate
Balances	$1,269	$325
WARM	41 mo	112 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	156 bp	6.58%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$1,979	$4,533
WARM	97 mo	136 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	37 bp	8.58%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$5,076	$2,188
WARM	30 mo	53 mo
Margin in Column 1; WAC in Column 2	120 bp	7.44%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$398	$4,029
WARM	58 mo	35 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	252 bp	8.59%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1	$1,354
Fixed Rate		
Remaining WAL <= 5 Years	$604	$1,842
Remaining WAL 5-10 Years	$170	$57
Remaining WAL Over 10 Years	$6	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$781	$3,254

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$4,172	$2,059	$429	$121	$103
WARM	255 mo	272 mo	247 mo	234 mo	228 mo
Weighted Average Servicing Fee	28 bp	31 bp	31 bp	40 bp	29 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	74 loans				
FHA/VA	1 loans				
Subserviced by Others	17 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$1,021	$49	Total # of Adjustable-Rate Loans Serviced	9 loans
WARM (in months)	284 mo	215 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	35 bp	46 bp		

Total Balances of Mortgage Loans Serviced for Others	**$7,954**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,230		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$1,179		
Zero-Coupon Securities	$129	2.08%	20 mo
Government & Agency Securities	$598	4.64%	55 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,097	1.18%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$934	5.22%	92 mo
Memo: Complex Securities (from supplemental reporting)	$1,968		

Total Cash, Deposits, and Securities	**$7,135**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$165
Accrued Interest Receivable	$173
Advances for Taxes and Insurance	$5
Less: Unamortized Yield Adjustments	$-143
Valuation Allowances	$177
Unrealized Gains (Losses)	$269

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$133
Accrued Interest Receivable	$82
Less: Unamortized Yield Adjustments	$118
Valuation Allowances	$230
Unrealized Gains (Losses)	$4

OTHER ITEMS	
Real Estate Held for Investment	$16
Repossessed Assets	$39
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$82
Office Premises and Equipment	$547
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$28
Less: Unamortized Yield Adjustments	$-8
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$142
Miscellaneous I	$2,905
Miscellaneous II	$1,578
TOTAL ASSETS	**$65,609**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$169
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$651
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$939
Mortgage-Related Mututal Funds	$240
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$4,181
Weighted Average Servicing Fee	40 bp
Adjustable-Rate Mortgage Loans Serviced	$1,246
Weighted Average Servicing Fee	29 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$2,309	$1,101	$130	$54
WAC	2.39%	4.23%	5.56%	
WARM	1 mo	1 mo	2 mo	
Balances Maturing in 4 to 12 Months	$2,874	$2,909	$274	$74
WAC	2.36%	3.75%	5.32%	
WARM	6 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$2,826	$973	$44
WAC		3.56%	5.65%	
WARM		18 mo	24 mo	
Balances Maturing in 37 or More Months			$1,431	$16
WAC			4.89%	
WARM			55 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$14,827**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$69	$140	$95
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$4,597	$5,889	$2,286
Penalty in Months of Forgone Interest	3.24 mo	5.90 mo	6.61 mo
Balances in New Accounts	$271	$343	$80

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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 5.00%	$4,235	$439	$815	1.69%
5.00 to 5.99%	$49	$176	$437	5.49%
6.00 to 6.99%	$23	$442	$110	6.47%
7.00 to 7.99%	$1	$134	$23	7.22%
8.00 to 8.99%	$0	$0	$3	8.10%
9.00 to 9.99%	$0	$1	$0	9.63%
10.00 to 10.99%	$0	$0	$0	0.00%
11.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	19 mo	75 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$6,888**

MEMOS

Variable-Rate, Fixed-Maturity Liabilities (from Supplemental Reporting)	$7,648
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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MINORITY INTEREST AND CAPITAL

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$8,521	1.36%	$365
Money Market Deposit Accounts (MMDAs)	$7,510	1.37%	$357
Passbook Accounts	$7,425	1.58%	$173
Non-Interest-Bearing Non-Maturity Deposits	$5,154		$127
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$91	0.47%	
Escrow for Mortgages Serviced for Others	$16	0.33%	
Other Escrows	$19	0.02%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$28,735		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-7		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$588		
Miscellaneous II	$299		
TOTAL LIABILITIES	**$58,978**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$137		
EQUITY CAPITAL	$6,495		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$65,610**		

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	# Firms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$0
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$0
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	8	$46
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	6	$149
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	7	$10
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	22	$224
1014	Opt commitment to orig 25- or 30-year FRMs	16	$467
1016	Opt commitment to orig "other" Mortgages	10	$35
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$7
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$6
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$4
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$54
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$6
2054	Commit/purchase 25- to 30-year FRM MBS		$49
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$178
2074	Commit/sell 25- or 30-yr FRM MBS		$423
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$2
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$61
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$11
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$106
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$1
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$8
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$6
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	11	$36
2214	Firm commit/originate 25- or 30-year FRM loans	12	$24
2216	Firm commit/originate "other" Mortgage loans	6	$70

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	# Firms if # > 5	Notional Amount
4002	Commit/purchase non-Mortgage financial assets	10	$322
4022	Commit/sell non-Mortgage financial assets		$258
5024	IR swap: pay 1-month LIBOR, receive fixed		$300
6004	Interest rate Cap based on 3-month LIBOR		$10
8036	Short futures contract on 2-year Treasury note		$9
8038	Short futures contract on 5-year Treasury note		$4
8040	Short futures contract on 10-year Treasury note		$6
8046	Short futures contract on 3-month Eurodollar		$40
9502	Fixed-rate construction loans in process	26	$154
9512	Adjustable-rate construction loans in process	16	$432