Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets < $100 Mil

All Reporting CMR **Reporting Dockets: 290** **December 2004**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	2,230	-517	-19 %	14.60 %	-251 bp
+200 bp	2,439	-307	-11 %	15.68 %	-144 bp
+100 bp	2,622	-125	-5 %	16.56 %	-55 bp
0 bp	2,747			17.12 %	
-100 bp	2,773	26	+1 %	17.15 %	+3 bp

Risk Measure for a Given Rate Shock

	12/31/2004	09/30/2004	12/31/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	17.12 %	16.78 %	15.74 %
Post-shock NPV Ratio	15.68 %	15.21 %	14.31 %
Sensitivity Measure: Decline in NPV Ratio	144 bp	157 bp	143 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	1,217	1,198	1,159	1,108	1,055	1,157	103.50	2.43
30-Year Mortgage Securities	168	163	156	149	142	162	100.85	3.58
15-Year Mortgages and MBS	2,792	2,735	2,649	2,549	2,446	2,652	103.14	2.63
Balloon Mortgages and MBS	969	953	934	909	881	937	101.74	1.84
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	217	217	216	214	212	217	99.80	0.33
7 Month to 2 Year Reset Frequency	1,041	1,032	1,018	997	970	1,028	100.44	1.13
2+ to 5 Year Reset Frequency	955	936	912	884	853	925	101.24	2.28
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	39	38	38	38	37	38	100.69	0.94
2 Month to 5 Year Reset Frequency	433	427	420	411	402	423	100.81	1.50
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	127	126	125	124	123	126	99.83	0.76
Adjustable-Rate, Fully Amortizing	585	580	575	571	566	584	99.28	0.83
Fixed-Rate, Balloon	212	205	198	192	186	197	103.84	3.25
Fixed-Rate, Fully Amortizing	491	470	450	432	416	451	104.11	4.29
Construction and Land Loans								
Adjustable-Rate	264	263	263	262	261	264	99.80	0.27
Fixed-Rate	291	285	278	273	267	290	98.17	2.23
Second-Mortgage Loans and Securities								
Adjustable-Rate	424	423	422	422	421	421	100.55	0.14
Fixed-Rate	269	264	260	255	251	263	100.48	1.73
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	34	34	33	32	31	34	100.00	1.94
Accrued Interest Receivable	42	42	42	42	42	42	100.00	0.00
Advance for Taxes/Insurance	2	2	2	2	2	2	100.00	0.00
Float on Escrows on Owned Mortgages	3	6	8	10	12			-45.18
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0			141.38
TOTAL MORTGAGE LOANS AND SECURITIES	**10,575**	**10,399**	**10,159**	**9,877**	**9,578**	**10,213**	**101.82**	**2.00**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	247	246	246	245	245	247	99.41	0.20
Fixed-Rate	269	261	253	246	239	251	103.88	2.99
Consumer Loans								
Adjustable-Rate	52	52	52	51	51	53	97.71	0.11
Fixed-Rate	489	482	475	468	462	486	99.17	1.46
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-7	-6	-6	-6	-6	-6	0.00	1.89
Accrued Interest Receivable	10	10	10	10	10	10	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,059**	**1,043**	**1,028**	**1,014**	**1,000**	**1,040**	**100.29**	**1.46**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	565	565	565	565	565	565	100.00	0.00
Equities and All Mutual Funds	386	378	369	359	348	378	100.00	2.24
Zero-Coupon Securities	17	17	17	16	16	17	102.20	2.22
Government and Agency Securities	396	383	371	359	348	379	100.98	3.33
Term Fed Funds, Term Repos	950	947	944	940	938	947	99.96	0.33
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	236	228	221	214	208	227	100.28	3.25
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	283	280	269	259	250	282	99.15	2.44
Structured Securities (Complex)	717	709	686	657	628	711	99.79	2.22
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	22.60
TOTAL CASH, DEPOSITS, AND SECURITIES	**3,550**	**3,507**	**3,440**	**3,370**	**3,300**	**3,506**	**100.01**	**1.56**

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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	7	7	7	7	7	7	100.00	0.00
Investment in Unconsolidated Subsidiaries	5	5	5	5	4	5	100.00	2.34
Office Premises and Equipment	280	280	280	280	280	280	100.00	0.00
TOTAL REAL ASSETS, ETC.	**314**	**314**	**314**	**314**	**313**	**314**	**100.00**	**0.04**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	8	12	13	14	13			-20.68
Adjustable-Rate Servicing	1	1	1	1	1			-2.59
Float on Mortgages Serviced for Others	7	9	10	12	13			-18.47
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**16**	**22**	**25**	**26**	**27**			**-19.21**
OTHER ASSETS								
Purchased and Excess Servicing						16		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	320	320	320	320	320	320	100.00	0.00
Miscellaneous II						75		
Deposit Intangibles								
Retail CD Intangible	6	7	9	11	12			-22.81
Transaction Account Intangible	90	120	150	177	201			-25.07
MMDA Intangible	66	83	98	114	129			-19.26
Passbook Account Intangible	148	192	234	272	308			-22.23
Non-Interest-Bearing Account Intangible	26	40	53	65	76			-33.01
TOTAL OTHER ASSETS	**656**	**762**	**863**	**958**	**1,047**	**411**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-4		
TOTAL ASSETS	**16,171**	**16,047**	**15,830**	**15,559**	**15,266**	**15,481**	**104/101*** **	**1.06/1.76*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	4,430	4,410	4,391	4,371	4,352	4,414	99.92	0.45
Fixed-Rate Maturing in 13 Months or More	2,349	2,294	2,241	2,190	2,140	2,290	100.18	2.35
Variable-Rate	106	106	106	106	105	106	100.18	0.15
Demand								
Transaction Accounts	1,263	1,263	1,263	1,263	1,263	1,263	100/91*	0.00/2.63*
MMDAs	1,286	1,286	1,286	1,286	1,286	1,286	100/94*	0.00/1.33*
Passbook Accounts	1,957	1,957	1,957	1,957	1,957	1,957	100/90*	0.00/2.41*
Non-Interest-Bearing Accounts	598	598	598	598	598	598	100/93*	0.00/2.35*
TOTAL DEPOSITS	**11,989**	**11,914**	**11,841**	**11,770**	**11,701**	**11,913**	**100/96***	**0.62/1.55***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	609	602	596	590	585	601	100.20	1.01
Fixed-Rate Maturing in 37 Months or More	231	220	209	199	190	217	101.40	4.96
Variable-Rate	97	97	97	97	97	96	100.95	0.05
TOTAL BORROWINGS	**936**	**919**	**902**	**886**	**871**	**914**	**100.56**	**1.85**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	43	43	43	43	43	43	100.00	0.00
Other Escrow Accounts	19	19	18	18	17	21	89.54	2.97
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	146	146	146	146	146	146	100.00	0.00
Miscellaneous II	0	0	0	0	0	41		
TOTAL OTHER LIABILITIES	**208**	**207**	**206**	**206**	**205**	**250**	**82.82**	**0.27**
Other Liabilities not Included Above								
Self-Valued	270	261	256	251	248	248	105.31	2.71
Unamortized Yield Adjustments						1		
TOTAL LIABILITIES	**13,402**	**13,301**	**13,205**	**13,113**	**13,026**	**13,326**	**100/97****	**0.74/1.57****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	4	2	-2	-7	-12			
ARMs	1	1	0	0	-1			
Other Mortgages	0	0	-1	-1	-2			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	2	1	-1	-4	-6			
Sell Mortgages and MBS	-2	0	4	7	11			
Purchase Non-Mortgage Items	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	0	0	0	0	0			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	2	5	9			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-1	-3	-5	-7	-8			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**5**	**1**	**-3**	**-7**	**-10**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	16,171	16,047	15,830	15,559	15,266	15,481	104/101***	1.06/1.76***
MINUS TOTAL LIABILITIES	13,402	13,301	13,205	13,113	13,026	13,326	100/97**	0.74/1.57**
PLUS OFF-BALANCE-SHEET POSITIONS	5	1	-3	-7	-10			
TOTAL NET PORTFOLIO VALUE #	2,773	2,747	2,622	2,439	2,230	2,156	127.40	2.75

* 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	$22	$362	$448	$207	$118
WARM	291 mo	325 mo	323 mo	292 mo	246 mo
WAC	4.44%	5.61%	6.36%	7.35%	9.06%
Amount of these that is FHA or VA Guaranteed	$0	$1	$2	$2	$2
Securities Backed by Conventional Mortgages	$51	$46	$19	$7	$4
WARM	269 mo	279 mo	277 mo	251 mo	131 mo
Weighted Average Pass-Through Rate	4.01%	5.20%	6.16%	7.16%	9.18%
Securities Backed by FHA or VA Mortgages	$1	$15	$9	$6	$3
WARM	309 mo	328 mo	294 mo	269 mo	183 mo
Weighted Average Pass-Through Rate	4.35%	5.13%	6.19%	7.12%	8.78%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$217	$798	$675	$418	$226
WAC	4.66%	5.45%	6.39%	7.34%	8.84%
Mortgage Securities	$164	$117	$27	$7	$3
Weighted Average Pass-Through Rate	4.13%	5.20%	6.15%	7.20%	8.41%
WARM (of 15-Year Loans and Securities)	137 mo	155 mo	149 mo	129 mo	110 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$63	$259	$281	$133	$44
WAC	4.68%	5.47%	6.39%	7.34%	8.71%
Mortgage Securities	$115	$34	$8	$1	$0
Weighted Average Pass-Through Rate	4.05%	5.22%	6.20%	7.45%	8.00%
WARM (of Balloon Loans and Securities)	62 mo	90 mo	75 mo	56 mo	49 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$4,908**

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ASSETS (continued)

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$1	$8	$5	$0	$24
WAC	5.25%	4.38%	5.77%	0.00%	5.39%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$216	$1,020	$920	$38	$399
Weighted Average Margin	167 bp	247 bp	255 bp	159 bp	217 bp
WAC	5.29%	4.93%	5.45%	4.07%	5.53%
WARM	197 mo	264 mo	304 mo	194 mo	252 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	39 mo	4 mo	16 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$2,631**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	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	$11	$14	$37	$0	$4
Weighted Average Distance from Lifetime Cap	60 bp	126 bp	115 bp	151 bp	182 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$12	$66	$51	$9	$22
Weighted Average Distance from Lifetime Cap	306 bp	311 bp	361 bp	250 bp	360 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$147	$933	$804	$28	$345
Weighted Average Distance from Lifetime Cap	837 bp	654 bp	604 bp	888 bp	640 bp
Balances Without Lifetime Cap	$47	$15	$33	$1	$53
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$79	$926	$829	$12	$343
Weighted Average Periodic Rate Cap	125 bp	158 bp	200 bp	127 bp	175 bp
Balances Subject to Periodic Rate Floors	$72	$796	$694	$12	$300
MBS Included in ARM Balances	$73	$322	$108	$27	$55

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$126	$584
WARM	82 mo	184 mo
Remaining Term to Full Amortization	261 mo	
Rate Index Code	0	0
Margin	213 bp	221 bp
Reset Frequency	21 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$8	$13
Wghted Average Distance to Lifetime Cap	49 bp	50 bp
Fixed-Rate:		
Balances	$197	$451
WARM	49 mo	119 mo
Remaining Term to Full Amortization	248 mo	
WAC	6.54%	6.99%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$264	$290
WARM	30 mo	35 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	152 bp	6.39%
Reset Frequency	7 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$421	$263
WARM	136 mo	88 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	92 bp	6.66%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$247	$251
WARM	48 mo	42 mo
Margin in Column 1; WAC in Column 2	117 bp	6.81%
Reset Frequency	6 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$53	$486
WARM	59 mo	49 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	410 bp	7.73%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$28	$50
Fixed Rate		
Remaining WAL <= 5 Years	$46	$121
Remaining WAL 5-10 Years	$17	$11
Remaining WAL Over 10 Years	$9	
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%	11.50%
Total Mortgage-Derivative Securities - Book Value	$99	$183

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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	$331	$1,046	$560	$127	$51
WARM	164 mo	237 mo	279 mo	254 mo	227 mo
Weighted Average Servicing Fee	26 bp	26 bp	27 bp	28 bp	30 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	22 loans				
FHA/VA	1 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$67	$3	Total # of Adjustable-Rate Loans Serviced	1 loans
WARM (in months)	134 mo	131 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	41 bp	54 bp		

Total Balances of Mortgage Loans Serviced for Others	**$2,186**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$565		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$378		
Zero-Coupon Securities	$17	2.89%	26 mo
Government & Agency Securities	$379	3.56%	46 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$947	2.11%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$227	4.33%	50 mo
Memo: Complex Securities (from supplemental reporting)	$711		

Total Cash, Deposits, and Securities	**$3,224**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$91
Accrued Interest Receivable	$42
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$5
Valuation Allowances	$57
Unrealized Gains (Losses)	$0

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$12
Accrued Interest Receivable	$10
Less: Unamortized Yield Adjustments	$-2
Valuation Allowances	$19
Unrealized Gains (Losses)	$1

OTHER ITEMS

Real Estate Held for Investment	$7
Repossessed Assets	$23
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$5
Office Premises and Equipment	$280
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-1
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$16
Miscellaneous I	$320
Miscellaneous II	$75
TOTAL ASSETS	**$15,481**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$5
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$32
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$128
Mortgage-Related Mututal Funds	$250
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$51
Weighted Average Servicing Fee	38 bp
Adjustable-Rate Mortgage Loans Serviced	$72
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$7

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 03/08/2005 1:41:28 PM

Amounts in Millions

Reporting Dockets: 290
December 2004
Data as of: 03/07/2005

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	$1,107	$374	$69	$24
WAC	1.72%	2.67%	5.82%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,681	$1,029	$154	$35
WAC	2.10%	2.56%	5.87%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$1,181	$544	$18
WAC		2.80%	4.53%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$565	$9
WAC			3.87%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$6,703**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$86	$62	$19
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,355	$2,183	$1,086
Penalty in Months of Forgone Interest	3.09 mo	5.26 mo	5.26 mo
Balances in New Accounts	$176	$143	$51

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%	$182	$181	$12	2.37%
3.00 to 3.99%	$2	$109	$79	3.46%
4.00 to 4.99%	$7	$52	$51	4.46%
5.00 to 5.99%	$5	$28	$55	5.50%
6.00 to 6.99%	$3	$25	$15	6.44%
7.00 to 7.99%	$0	$8	$3	7.38%
8.00 to 8.99%	$0	$1	$0	8.19%
9.00 and Above	$0	$0	$0	12.00%
WARM	2 mo	18 mo	71 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$818**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$450
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	$1,263	0.80%	$37
Money Market Deposit Accounts (MMDAs)	$1,286	1.42%	$52
Passbook Accounts	$1,957	1.04%	$30
Non-Interest-Bearing Non-Maturity Deposits	$598		$15
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$30	0.10%	
Escrow for Mortgages Serviced for Others	$12	0.03%	
Other Escrows	$21	0.07%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$5,168		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$146		
Miscellaneous II	$41		
TOTAL LIABILITIES	**$13,326**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$2,156
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$15,481**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$6
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	9	$2
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	22	$14
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	20	$11
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	13	$17
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	79	$42
1014	Opt commitment to orig 25- or 30-year FRMs	56	$68
1016	Opt commitment to orig "other" Mortgages	57	$29
2004	Commit/purchase 6-mo or 1-yr 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		$2
2016	Commit/purchase "other" Mortgage loans, svc retained		$3
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$0
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	6	$3
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	14	$6
2036	Commit/sell "other" Mortgage loans, svc retained		$0
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$0
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$1
2084	Commit/sell low-risk fixed-rate mtg derivative product		$2
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$3
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$6
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$2
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	10	$3
2134	Commit/sell 25- or 30-yr FRM loans, svc released	21	$46
2136	Commit/sell "other" Mortgage loans, svc released		$2
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	6	$5

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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All Reporting CMR | **December 2004**
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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
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$2
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$3
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	18	$6
2214	Firm commit/originate 25- or 30-year FRM loans	14	$9
2216	Firm commit/originate "other" Mortgage loans	12	$24
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$0
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$11
3028	Option to sell 3- or 5-year Treasury ARMs		$1
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$3
3032	Option to sell 10-, 15-, or 20-year FRMs		$8
3034	Option to sell 25- or 30-year FRMs	8	$48
3036	Option to sell "other" Mortgages		$2
4002	Commit/purchase non-Mortgage financial assets	11	$6
4022	Commit/sell non-Mortgage financial assets		$2
9502	Fixed-rate construction loans in process	103	$107
9512	Adjustable-rate construction loans in process	45	$47