Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets $100 Mil - $1 Bill

All Reporting CMR **Reporting Dockets: 460** **June 2003**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

Change in Rates	Net Portfolio Value (Dollars are in Millions) $Amount	$Change	%Change	NPV as % of PV of Assets NPV Ratio	Change
+300 bp	15,563	-2,749	-15 %	10.76 %	-139 bp
+200 bp	16,872	-1,440	-8 %	11.48 %	-67 bp
+100 bp	17,832	-480	-3 %	11.96 %	-19 bp
0 bp	18,312			12.15 %	
-100 bp	18,040	-271	-1 %	11.89 %	-26 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	12.15 %	12.65 %	12.99 %
Post-shock NPV Ratio	11.48 %	11.90 %	11.39 %
Sensitivity Measure: Decline in NPV Ratio	67 bp	75 bp	161 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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Report Prepared: 9/17/2003 9:19:50 AM | **Amounts in Millions** | **Data as of: 9/16/2003**

	-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	13,028	12,812	12,388	11,844	11,275	12,280	104.33	2.50
30-Year Mortgage Securities	3,516	3,453	3,340	3,206	3,064	3,297	104.73	2.55
15-Year Mortgages and MBS	21,166	20,830	20,183	19,397	18,593	19,996	104.17	2.36
Balloon Mortgages and MBS	5,541	5,475	5,381	5,252	5,089	5,247	104.35	1.46
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	2,191	2,184	2,177	2,168	2,154	2,172	100.52	0.31
7 Month to 2 Year Reset Frequency	9,882	9,796	9,706	9,600	9,454	9,520	102.90	0.90
2+ to 5 Year Reset Frequency	9,352	9,170	8,957	8,712	8,436	8,887	103.19	2.15
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	372	369	366	363	359	358	103.07	0.72
2 Month to 5 Year Reset Frequency	2,478	2,440	2,403	2,364	2,322	2,398	101.78	1.55
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,118	3,081	3,051	3,023	2,995	3,029	101.73	1.08
Adjustable-Rate, Fully Amortizing	8,243	8,163	8,083	8,005	7,928	8,104	100.72	0.98
Fixed-Rate, Balloon	3,467	3,335	3,212	3,095	2,985	3,019	110.48	3.82
Fixed-Rate, Fully Amortizing	4,790	4,580	4,385	4,205	4,038	4,167	109.89	4.41
Construction and Land Loans								
Adjustable-Rate	3,766	3,755	3,745	3,735	3,725	3,754	100.05	0.28
Fixed-Rate	2,510	2,458	2,409	2,362	2,318	2,494	98.55	2.06
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,568	4,559	4,551	4,544	4,537	4,562	99.93	0.18
Fixed-Rate	2,387	2,340	2,295	2,252	2,211	2,281	102.59	1.95
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	251	247	243	239	234	247	100.00	1.57
Accrued Interest Receivable	427	427	427	427	427	427	100.00	0.00
Advance for Taxes/Insurance	20	20	20	20	20	20	100.00	0.00
Float on Escrows on Owned Mortgages	10	30	62	88	108			-84.95
LESS: Value of Servicing on Mortgages Serviced by Others	-9	-9	-8	-6	-6			4.76
TOTAL MORTGAGE LOANS AND SECURITIES	**101,090**	**99,534**	**97,393**	**94,907**	**92,277**	**96,259**	**103.40**	**1.86**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,809	2,802	2,795	2,789	2,782	2,807	99.82	0.25
Fixed-Rate	2,079	2,017	1,958	1,902	1,848	1,893	106.56	3.00
Consumer Loans								
Adjustable-Rate	978	976	975	973	972	989	98.77	0.16
Fixed-Rate	4,614	4,543	4,474	4,407	4,342	4,512	100.68	1.54
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-119	-118	-116	-115	-113	-118	0.00	1.29
Accrued Interest Receivable	86	86	86	86	86	86	100.00	0.00
TOTAL NONMORTGAGE LOANS	**10,448**	**10,307**	**10,172**	**10,042**	**9,917**	**10,170**	**101.35**	**1.34**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	5,903	5,903	5,903	5,903	5,903	5,903	100.00	0.00
Equities and All Mutual Funds	2,508	2,422	2,314	2,215	2,119	2,422	100.00	4.00
Zero-Coupon Securities	89	84	80	77	74	77	108.72	4.98
Government and Agency Securities	3,205	3,124	3,048	2,976	2,909	2,934	106.47	2.51
Term Fed Funds, Term Repos	7,144	7,134	7,123	7,112	7,102	7,126	100.11	0.15
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,084	2,007	1,936	1,871	1,809	1,883	106.60	3.69
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	4,891	4,879	4,818	4,705	4,535	4,880	99.98	0.75
Structured Securities (Complex)	5,741	5,660	5,481	5,293	5,089	5,617	100.78	2.29
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	100.00	1.79
TOTAL CASH, DEPOSITS, AND SECURITIES	**31,564**	**31,213**	**30,704**	**30,152**	**29,539**	**30,842**	**101.20**	**1.38**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	242	242	242	242	242	242	100.00	0.00
Real Estate Held for Investment	62	62	62	62	62	62	100.00	0.00
Investment in Unconsolidated Subsidiaries	54	53	51	49	45	53	100.00	2.29
Office Premises and Equipment	1,989	1,989	1,989	1,989	1,989	1,989	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,346**	**2,346**	**2,344**	**2,341**	**2,338**	**2,346**	**100.00**	**0.05**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	139	142	170	240	292			-11.17
Adjustable-Rate Servicing	232	250	255	256	255			-4.70
Float on Mortgages Serviced for Others	141	166	204	260	308			-19.01
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**512**	**558**	**630**	**756**	**856**			**-10.61**
OTHER ASSETS								
Purchased and Excess Servicing						348		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,970	3,970	3,970	3,970	3,970	3,970	100.00	0.00
Miscellaneous II						459		
Deposit Intangibles								
Retail CD Intangible	82	99	113	126	138			-15.53
Transaction Account Intangible	511	779	1,063	1,340	1,638			-35.38
MMDA Intangible	415	597	821	1,000	1,164			-33.95
Passbook Account Intangible	729	1,121	1,509	1,887	2,234			-34.74
Non-Interest-Bearing Account Intangible	62	200	335	462	584			-68.14
TOTAL OTHER ASSETS	**5,769**	**6,767**	**7,809**	**8,785**	**9,727**	**4,777**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						417		
TOTAL ASSETS	**151,729**	**150,724**	**149,052**	**146,983**	**144,654**	**144,810**	**104/102*** **	**0.89/1.59*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	36,200	36,031	35,862	35,696	35,531	35,713	100.89	0.47
Fixed-Rate Maturing in 13 Months or More	23,195	22,610	22,047	21,503	20,979	21,360	105.85	2.54
Variable-Rate	942	941	940	939	937	939	100.22	0.13
Demand								
Transaction Accounts	12,136	12,136	12,136	12,136	12,136	12,136	100/94*	0.00/2.43*
MMDAs	13,861	13,861	13,861	13,861	13,861	13,861	100/96*	0.00/1.53*
Passbook Accounts	16,762	16,762	16,762	16,762	16,762	16,762	100/93*	0.00/2.49*
Non-Interest-Bearing Accounts	5,900	5,900	5,900	5,900	5,900	5,900	100/97*	0.00/2.39*
TOTAL DEPOSITS	**108,996**	**108,241**	**107,507**	**106,796**	**106,106**	**106,671**	**101/99***	**0.69/1.67***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	8,065	7,997	7,930	7,865	7,801	7,820	102.26	0.84
Fixed-Rate Maturing in 37 Months or More	3,744	3,551	3,370	3,201	3,043	3,253	109.16	5.27
Variable-Rate	2,106	2,106	2,106	2,105	2,105	2,106	100.00	0.02
TOTAL BORROWINGS	**13,915**	**13,653**	**13,406**	**13,171**	**12,949**	**13,178**	**103.60**	**1.87**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	871	871	871	871	871	871	100.00	0.00
Other Escrow Accounts	122	118	115	112	108	125	94.41	3.11
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,833	1,833	1,833	1,833	1,833	1,833	100.00	0.00
Miscellaneous II	0	0	0	0	0	251		
TOTAL OTHER LIABILITIES	**2,826**	**2,822**	**2,819**	**2,815**	**2,812**	**3,080**	**91.63**	**0.13**
Other Liabilities not Included Above								
Self-Valued	8,012	7,725	7,488	7,288	7,133	6,928	111.50	3.39
Unamortized Yield Adjustments						-1		
TOTAL LIABILITIES	**133,749**	**132,441**	**131,219**	**130,071**	**129,000**	**129,855**	**102/100****	**0.96/1.76****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	141	41	-140	-302	-449			
ARMs	16	11	5	-5	-18			
Other Mortgages	7	0	-11	-26	-44			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	111	26	-107	-230	-348			
Sell Mortgages and MBS	-151	3	256	480	682			
Purchase Non-Mortgage Items	4	0	-4	-8	-12			
Sell Non-Mortgage Items	0	0	0	0	-1			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-55	-26	7	38	67			
Pay Floating, Receive Fixed	3	1	0	-2	-3			
Basis Swaps	-1	-1	-1	0	0			
Swaptions	0	0	0	0	0			
OTHER DERIVATIVES								
Options on Mortgages and MBS	1	7	43	77	108			
Interest-Rate Caps	0	0	1	1	3			
Interest-Rate Floors	1	0	0	0	0			
Futures	-1	0	1	2	2			
Options on Futures	0	0	0	0	0			
Construction LIP	-31	-54	-76	-96	-115			
Self-Valued	15	19	25	31	36			
TOTAL OFF-BALANCE-SHEET POSITIONS	**60**	**28**	**-1**	**-40**	**-91**			

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NET PORTFOLIO VALUE								
+ ASSETS	151,729	150,724	149,052	146,983	144,654	144,810	104/102***	0.89/1.59***
- LIABILITIES	133,749	132,441	131,219	130,071	129,000	129,855	102/100**	0.96/1.76**
+ OFF-BALANCE-SHEET POSITIONS	60	28	-1	-40	-91			
TOTAL NET PORTFOLIO VALUE #	18,040	18,312	17,832	16,872	15,563	14,955	122.44	0.57

* 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	$247	$2,885	$4,583	$3,205	$1,360
WARM	312 mo	341 mo	328 mo	306 mo	254 mo
WAC	4.61%	5.55%	6.44%	7.33%	8.87%
Amount of these that is FHA or VA Guaranteed	$12	$119	$70	$88	$88
Securities Backed by Conventional Mortgages	$268	$880	$668	$307	$452
WARM	226 mo	309 mo	279 mo	297 mo	212 mo
Weighted Average Pass-Through Rate	4.26%	5.30%	6.22%	7.23%	8.68%
Securities Backed by FHA or VA Mortgages	$6	$138	$343	$142	$93
WARM	346 mo	325 mo	321 mo	289 mo	195 mo
Weighted Average Pass-Through Rate	4.27%	5.39%	6.35%	7.16%	8.63%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,302	$5,917	$5,426	$2,739	$1,283
WAC	4.69%	5.45%	6.44%	7.34%	8.78%
Mortgage Securities	$899	$1,218	$994	$192	$26
Weighted Average Pass-Through Rate	4.32%	5.24%	6.16%	7.13%	8.62%
WARM (of 15-Year Loans and Securities)	152 mo	160 mo	150 mo	133 mo	115 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$257	$770	$1,171	$744	$598
WAC	4.60%	5.54%	6.45%	7.34%	10.27%
Mortgage Securities	$764	$736	$195	$12	$0
Weighted Average Pass-Through Rate	4.24%	5.30%	6.14%	7.14%	8.34%
WARM (of Balloon Loans and Securities)	81 mo	85 mo	81 mo	70 mo	60 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$40,820**

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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	$36	$278	$112	$2	$95
WAC	4.48%	5.35%	5.78%	2.19%	5.66%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$2,137	$9,242	$8,775	$356	$2,302
Weighted Average Margin	174 bp	249 bp	263 bp	208 bp	230 bp
WAC	4.89%	5.38%	5.64%	4.34%	5.90%
WARM	230 mo	288 mo	316 mo	278 mo	249 mo
Weighted Average Time Until Next Payment Reset	7 mo	11 mo	42 mo	1 mo	13 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$23,335**

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	$27	$22	$29	$0	$2
Weighted Average Distance from Lifetime Cap	150 bp	97 bp	117 bp	115 bp	148 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$79	$275	$302	$3	$96
Weighted Average Distance from Lifetime Cap	319 bp	367 bp	346 bp	348 bp	370 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,497	$8,891	$8,169	$345	$2,206
Weighted Average Distance from Lifetime Cap	750 bp	653 bp	593 bp	748 bp	644 bp
Balances Without Lifetime Cap	$569	$331	$387	$10	$93
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$853	$8,551	$7,811	$41	$1,956
Weighted Average Periodic Rate Cap	172 bp	171 bp	209 bp	172 bp	166 bp
Balances Subject to Periodic Rate Floors	$795	$7,554	$6,780	$33	$1,353
MBS Included in ARM Balances	$826	$2,872	$2,208	$134	$145

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,029	$8,104
WARM	91 mo	198 mo
Remaining Term to Full Amortization	277 mo	
Rate Index Code	0	0
Margin	218 bp	274 bp
Reset Frequency	21 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$67	$257
Wghted Average Distance to Lifetime Cap	76 bp	99 bp
Fixed-Rate:		
Balances	$3,019	$4,167
WARM	60 mo	121 mo
Remaining Term to Full Amortization	267 mo	
WAC	7.20%	7.39%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,754	$2,494
WARM	39 mo	34 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	166 bp	7.06%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,562	$2,281
WARM	158 mo	103 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	89 bp	7.28%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,807	$1,893
WARM	44 mo	42 mo
Margin in Column 1; WAC in Column 2	124 bp	7.20%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$989	$4,512
WARM	72 mo	52 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	362 bp	8.17%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$68	$1,131
Fixed Rate		
Remaining WAL <= 5 Years	$355	$3,041
Remaining WAL 5-10 Years	$26	$122
Remaining WAL Over 10 Years	$100	
Superfloaters	$0	
Inverse Floaters & Super POs	$4	
Other	$2	$1
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$25	$5
WAC	7.62%	5.51%
Principal-Only MBS	$0	$0
WAC	0.00%	12.40%
Total Mortgage-Derivative Securities - Book Value	$579	$4,301

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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	$1,257	$8,535	$12,180	$8,401	$7,963
WARM	179 mo	224 mo	258 mo	238 mo	238 mo
Weighted Average Servicing Fee	28 bp	33 bp	28 bp	30 bp	48 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	388 loans				
FHA/VA	43 loans				
Subserviced by Others	8 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$20,478	$39	Total # of Adjustable-Rate Loans Serviced	157 loans
WARM (in months)	321 mo	243 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	43 bp	32 bp		

Total Balances of Mortgage Loans Serviced for Others **$58,853**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$5,903		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$2,422		
Zero-Coupon Securities	$77	2.73%	51 mo
Government & Agency Securities	$2,934	3.70%	42 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$7,126	1.22%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,883	5.23%	58 mo
Memo: Complex Securities (from supplemental reporting)	$5,617		

Total Cash, Deposits, and Securities **$25,962**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$778
Accrued Interest Receivable	$427
Advances for Taxes and Insurance	$20
Less: Unamortized Yield Adjustments	$-85
Valuation Allowances	$531
Unrealized Gains (Losses)	$143

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$118
Accrued Interest Receivable	$86
Less: Unamortized Yield Adjustments	$-17
Valuation Allowances	$235
Unrealized Gains (Losses)	$5

OTHER ITEMS	
Real Estate Held for Investment	$62
Repossessed Assets	$242
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$53
Office Premises and Equipment	$1,989
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$122
Less: Unamortized Yield Adjustments	$-44
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$348
Miscellaneous I	$3,970
Miscellaneous II	$459
TOTAL ASSETS	**$144,810**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$184
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$1,442
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$915
Mortgage-Related Mututal Funds	$1,507
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,413
Weighted Average Servicing Fee	33 bp
Adjustable-Rate Mortgage Loans Serviced	$3,786
Weighted Average Servicing Fee	23 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$32

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$9,323	$3,243	$401	$111
WAC	2.12%	4.05%	5.65%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$13,138	$8,667	$941	$156
WAC	2.00%	3.56%	5.66%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$10,932	$3,906	$115
WAC		3.16%	5.73%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$6,522	$20
WAC			4.39%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$57,073**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$752	$950	$954
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$18,398	$18,973	$9,182
Penalty in Months of Forgone Interest	2.96 mo	5.49 mo	6.49 mo
Balances in New Accounts	$1,708	$1,297	$647

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%	$2,689	$1,382	$298	1.60%
3.00 to 3.99%	$207	$686	$656	3.50%
4.00 to 4.99%	$146	$652	$865	4.52%
5.00 to 5.99%	$215	$947	$898	5.50%
6.00 to 6.99%	$109	$592	$391	6.44%
7.00 to 7.99%	$20	$138	$138	7.29%
8.00 to 8.99%	$0	$3	$5	8.18%
9.00 and Above	$0	$33	$2	11.98%
WARM	1 mo	17 mo	75 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$11,072**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$9,973
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$12,136	0.76%	$480
Money Market Deposit Accounts (MMDAs)	$13,861	1.34%	$781
Passbook Accounts	$16,762	1.15%	$541
Non-Interest-Bearing Non-Maturity Deposits	$5,900		$246
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$375	0.29%	
Escrow for Mortgages Serviced for Others	$496	0.25%	
Other Escrows	$125	0.21%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$49,655		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,833		
Miscellaneous II	$251		
TOTAL LIABILITIES	**$129,855**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$4		
EQUITY CAPITAL	$14,950		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$144,809**		

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	$17
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	13	$13
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	86	$322
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	77	$345
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	54	$163
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	211	$1,561
1014	Opt commitment to orig 25- or 30-year FRMs	186	$1,740
1016	Opt commitment to orig "other" Mortgages	136	$490
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$4
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	8	$24
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$2
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	14	$52
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	11	$32
2016	Commit/purchase "other" Mortgage loans, svc retained	14	$49
2022	Commit/sell 1-mo COFI ARM loans, svc retained		$1
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$10
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	11	$70
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	60	$558
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	69	$589
2036	Commit/sell "other" Mortgage loans, svc retained		$4
2042	Commit/purchase 1-month COFI ARM MBS		$4
2044	Commit/purchase 6-mo or 1-yr COFI ARM MBS		$0
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$13
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$16
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$29
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$18

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2054	Commit/purchase 25- to 30-year FRM MBS	8	$196
2056	Commit/purchase "other" MBS		$18
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$1
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$3
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	9	$233
2074	Commit/sell 25- or 30-yr FRM MBS	12	$866
2081	Commit/purch low-risk floating-rate mtg derivative product		$10
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$3
2086	Commit/purchase high-risk Mortgage derivative product		$10
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$11
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$34
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$17
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$162
2116	Commit/purchase "other" Mortgage loans, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	9	$206
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	11	$14
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	11	$7
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	53	$255
2134	Commit/sell 25- or 30-yr FRM loans, svc released	63	$790
2136	Commit/sell "other" Mortgage loans, svc released	10	$149
2202	Firm commitment to originate 1-month COFI ARM loans		$0
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$2
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	31	$86
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	29	$100
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	27	$63
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	97	$414
2214	Firm commit/originate 25- or 30-year FRM loans	90	$668
2216	Firm commit/originate "other" Mortgage loans	69	$349

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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
3008	Option to purchase 3- or 5-yr Treasury ARMs		$6
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$11
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$2
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$2
3028	Option to sell 3- or 5-year Treasury ARMs		$41
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs	7	$95
3034	Option to sell 25- or 30-year FRMs	9	$444
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$4
4002	Commit/purchase non-Mortgage financial assets	51	$219
4022	Commit/sell non-Mortgage financial assets		$171
4024	Commit/sell core deposits		$12
4026	Commit/sell "other" liabilities		$28
5002	IR swap: pay fixed, receive 1-month LIBOR		$108
5004	IR swap: pay fixed, receive 3-month LIBOR	7	$555
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5026	IR swap: pay 3-month LIBOR, receive fixed		$20
5572	IR swap, amortizing: pay 1-mo LIBOR, receive MBS coupon		$11
5582	IR swap, amortizing: pay MBS coupon, receive 1-mo LIBOR		$30
6002	Interest rate Cap based on 1-month LIBOR		$147
6004	Interest rate Cap based on 3-month LIBOR		$134
6008	Interest rate Cap based on 3-month Treasury		$30
6040	Short interest rate Cap based on 1-year Treasury		$3
7002	Interest rate floor based on 1-month LIBOR		$25
7010	Interest rate floor based on 1-year Treasury		$3
8040	Short futures contract on 10-year Treasury note		$11

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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
9502	Fixed-rate construction loans in process	225	$1,240
9512	Adjustable-rate construction loans in process	154	$888