Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR **Reporting Dockets: 291** **June 2005**

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	24,226	-6,482	-21 %	9.36 %	-193 bp
+200 bp	27,126	-3,582	-12 %	10.28 %	-101 bp
+100 bp	29,338	-1,369	-4 %	10.94 %	-36 bp
0 bp	30,708			11.29 %	
-100 bp	30,512	-196	-1 %	11.14 %	-16 bp
-200 bp	29,638	-1,070	-3 %	10.76 %	-53 bp

Risk Measure for a Given Rate Shock

	06/30/2005	03/31/2005	06/30/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	11.29 %	11.57 %	11.10 %
Post-shock NPV Ratio	10.28 %	10.02 %	9.70 %
Sensitivity Measure: Decline in NPV Ratio	101 bp	156 bp	141 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Effective with the March 2005 cycle, the Sensitivity Measure is once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 basis point increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. As a result of this change, the results for March and June 2005 may not be comparable to those from previous quarters.

In the event that neither a -200 nor a +200 basis point change in rates produces a reduction in the NPV ratio, the institution is assigned a Sensitivity Measure of zero.

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	-200 bp	-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	33,781	33,483	33,084	32,206	31,113	29,781	32,080	103.13	1.93
30-Year Mortgage Securities	8,971	8,917	8,722	8,244	7,737	7,262	8,647	100.87	3.85
15-Year Mortgages and MBS	22,990	22,721	22,154	21,382	20,519	19,636	21,649	102.33	3.02
Balloon Mortgages and MBS	9,342	9,207	9,023	8,781	8,487	8,157	9,034	99.87	2.36
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	7,931	7,924	7,903	7,849	7,758	7,638	7,673	102.99	0.47
7 Month to 2 Year Reset Frequency	17,223	17,073	16,869	16,577	16,205	15,766	16,728	100.84	1.47
2+ to 5 Year Reset Frequency	34,910	34,245	33,417	32,426	31,316	30,110	33,291	100.38	2.72
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	3,895	3,869	3,833	3,778	3,697	3,587	3,646	105.13	1.18
2 Month to 5 Year Reset Frequency	1,473	1,451	1,426	1,396	1,359	1,318	1,418	100.56	1.95
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	2,761	2,741	2,722	2,701	2,679	2,657	2,734	99.55	0.72
Adjustable-Rate, Fully Amortizing	7,533	7,478	7,425	7,370	7,316	7,263	7,486	99.17	0.73
Fixed-Rate, Balloon	3,879	3,742	3,612	3,487	3,368	3,255	3,551	101.71	3.53
Fixed-Rate, Fully Amortizing	4,460	4,272	4,097	3,935	3,784	3,644	3,985	102.81	4.11
Construction and Land Loans									
Adjustable-Rate	7,481	7,468	7,456	7,442	7,431	7,420	7,462	99.91	0.17
Fixed-Rate	2,825	2,783	2,742	2,703	2,664	2,627	2,790	98.30	1.46
Second-Mortgage Loans and Securities									
Adjustable-Rate	20,897	20,881	20,866	20,849	20,838	20,829	20,782	100.41	0.08
Fixed-Rate	6,499	6,340	6,190	6,046	5,910	5,780	6,040	102.48	2.38
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	230	227	223	219	214	208	223	100.00	1.70
Accrued Interest Receivable	819	819	819	819	819	819	819	100.00	0.00
Advance for Taxes/Insurance	86	86	86	86	86	86	86	100.00	0.00
Float on Escrows on Owned Mortgages	38	68	111	152	188	220			-37.83
LESS: Value of Servicing on Mortgages Serviced by Others	-92	-100	-103	-103	-103	-102			-1.57
TOTAL MORTGAGE LOANS AND SECURITIES	**198,116**	**195,892**	**192,883**	**188,552**	**183,591**	**178,164**	**190,126**	**101.45**	**1.90**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	5,987	5,983	5,979	5,974	5,971	5,969	5,986	99.89	0.07
Fixed-Rate	3,407	3,297	3,192	3,091	2,994	2,902	2,988	106.82	3.23
Consumer Loans									
Adjustable-Rate	2,896	2,889	2,884	2,878	2,872	2,867	2,659	108.43	0.20
Fixed-Rate	19,481	19,206	18,943	18,690	18,446	18,211	19,358	97.86	1.36
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-594	-588	-582	-576	-570	-565	-582	0.00	1.04
Accrued Interest Receivable	197	197	197	197	197	197	197	100.00	0.00
TOTAL NONMORTGAGE LOANS	**31,374**	**30,985**	**30,613**	**30,254**	**29,911**	**29,583**	**30,607**	**100.02**	**1.19**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	6,064	6,064	6,064	6,064	6,064	6,064	6,064	100.00	0.00
Equities and All Mutual Funds	1,380	1,339	1,296	1,249	1,201	1,150	1,296	100.00	3.46
Zero-Coupon Securities	32	28	25	22	19	17	20	122.56	12.50
Government and Agency Securities	3,661	3,563	3,470	3,382	3,297	3,217	3,475	99.85	2.62
Term Fed Funds, Term Repos	2,504	2,497	2,490	2,484	2,477	2,471	2,493	99.88	0.26
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,789	1,705	1,630	1,562	1,499	1,442	1,592	102.40	4.41
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	9,560	9,318	9,170	8,934	8,650	8,362	9,175	99.96	2.09
Structured Securities (Complex)	6,560	6,473	6,355	6,181	6,017	5,874	6,382	99.58	2.29
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	1	100.00	1.32
TOTAL CASH, DEPOSITS, AND SECURITIES	**31,547**	**30,986**	**30,499**	**29,876**	**29,224**	**28,597**	**30,496**	**100.01**	**1.82**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	235	235	235	235	235	235	235	100.00	0.00
Real Estate Held for Investment	76	76	76	76	76	76	76	100.00	0.00
Investment in Unconsolidated Subsidiaries	140	143	140	132	121	109	140	100.00	4.04
Office Premises and Equipment	2,465	2,465	2,465	2,465	2,465	2,465	2,465	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,916**	**2,919**	**2,916**	**2,908**	**2,897**	**2,885**	**2,916**	**100.00**	**0.19**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	406	539	759	898	946	945			-23.67
Adjustable-Rate Servicing	329	338	343	351	355	358			-1.89
Float on Mortgages Serviced for Others	312	383	479	552	601	640			-17.61
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,047**	**1,260**	**1,582**	**1,801**	**1,902**	**1,943**			**-17.11**
OTHER ASSETS									
Purchased and Excess Servicing							1,695		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,673	6,673	6,673	6,673	6,673	6,673	6,673	100.00	0.00
Miscellaneous II							1,592		
Deposit Intangibles									
Retail CD Intangible	9	23	41	58	74	89			-42.01
Transaction Account Intangible	767	1,166	1,554	1,912	2,229	2,532			-24.00
MMDA Intangible	1,734	2,268	2,731	3,256	3,792	4,303			-18.09
Passbook Account Intangible	819	1,157	1,491	1,772	2,060	2,333			-20.64
Non-Interest-Bearing Account Intangible	337	648	944	1,224	1,491	1,746			-30.53
TOTAL OTHER ASSETS	**10,340**	**11,936**	**13,434**	**14,896**	**16,319**	**17,676**	**9,960**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							901		
TOTAL ASSETS	**275,340**	**273,978**	**271,926**	**268,288**	**263,844**	**258,847**	**265,005**	**103/100*** **	**1.05/1.63*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	39,755	39,579	39,406	39,234	39,064	38,895	39,471	99.83	0.44
Fixed-Rate Maturing in 13 Months or More	28,702	27,998	27,320	26,667	26,036	25,427	27,250	100.26	2.44
Variable-Rate	399	399	398	398	398	398	398	100.04	0.08
Demand									
Transaction Accounts	15,630	15,630	15,630	15,630	15,630	15,630	15,630	100/90*	0.00/2.65*
MMDAs	42,289	42,289	42,289	42,289	42,289	42,289	42,289	100/94*	0.00/1.25*
Passbook Accounts	14,519	14,519	14,519	14,519	14,519	14,519	14,519	100/90*	0.00/2.36*
Non-Interest-Bearing Accounts	13,124	13,124	13,124	13,124	13,124	13,124	13,124	100/93*	0.00/2.37*
TOTAL DEPOSITS	**154,417**	**153,538**	**152,686**	**151,860**	**151,059**	**150,281**	**152,681**	**100/96***	**0.55/1.59***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	47,966	47,550	47,141	46,741	46,348	45,964	47,326	99.61	0.86
Fixed-Rate Maturing in 37 Months or More	8,727	8,374	8,040	7,723	7,422	7,136	8,041	99.99	4.05
Variable-Rate	14,626	14,597	14,568	14,539	14,511	14,483	13,972	104.26	0.20
TOTAL BORROWINGS	**71,319**	**70,521**	**69,749**	**69,003**	**68,281**	**67,582**	**69,340**	**100.59**	**1.09**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	1,481	1,481	1,481	1,481	1,481	1,481	1,481	100.00	0.00
Other Escrow Accounts	344	334	324	315	306	298	365	88.81	2.96
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,064	5,064	5,064	5,064	5,064	5,064	5,064	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	341		
TOTAL OTHER LIABILITIES	**6,889**	**6,878**	**6,868**	**6,859**	**6,850**	**6,842**	**7,250**	**94.74**	**0.14**
Other Liabilities not Included Above									
Self-Valued	12,609	12,292	12,043	11,840	11,689	11,590	11,898	101.22	1.88
Unamortized Yield Adjustments							-24		
TOTAL LIABILITIES	**245,234**	**243,229**	**241,346**	**239,562**	**237,879**	**236,295**	**241,145**	**100/97****	**0.76/1.41****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	152	127	16	-261	-557	-838			
ARMs	48	39	26	4	-28	-69			
Other Mortgages	90	51	0	-61	-124	-184			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	261	209	48	-278	-626	-968			
Sell Mortgages and MBS	-325	-259	-19	481	1,001	1,497			
Purchase Non-Mortgage Items	-309	-151	0	144	280	411			
Sell Non-Mortgage Items	-2	-1	0	1	2	3			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-852	-467	-117	202	492	757			
Pay Floating, Receive Fixed Swaps	121	44	-26	-90	-150	-206			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	-1	-3	-14	-28	-42			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-1	-1	0	1	1	2			
Options on Futures	8	0	7	150	302	455			
Construction LIP	20	-17	-53	-88	-122	-155			
Self-Valued	322	187	247	421	717	1,012			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-468**	**-237**	**128**	**612**	**1,161**	**1,674**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	275,340	273,978	271,926	268,288	263,844	258,847	265,005	103/100***	1.05/1.63***
MINUS TOTAL LIABILITIES	245,234	243,229	241,346	239,562	237,879	236,295	241,145	100/97**	0.76/1.41**
PLUS OFF-BALANCE-SHEET POSITIONS	-468	-237	128	612	1,161	1,674			
TOTAL NET PORTFOLIO VALUE #	29,638	30,512	30,708	29,338	27,126	24,226	23,860	128.70	1.91

* 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	$350	$8,940	$10,712	$5,792	$6,286
WARM	315 mo	338 mo	335 mo	331 mo	325 mo
WAC	4.60%	5.63%	6.46%	7.47%	9.11%
Amount of these that is FHA or VA Guaranteed	$10	$214	$252	$47	$60
Securities Backed by Conventional Mortgages	$317	$5,058	$301	$33	$18
WARM	224 mo	347 mo	294 mo	253 mo	196 mo
Weighted Average Pass-Through Rate	4.32%	5.27%	6.25%	7.16%	8.71%
Securities Backed by FHA or VA Mortgages	$289	$2,537	$70	$15	$9
WARM	341 mo	343 mo	289 mo	251 mo	187 mo
Weighted Average Pass-Through Rate	3.79%	5.25%	6.14%	7.17%	8.47%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,075	$5,841	$4,170	$2,403	$2,535
WAC	4.70%	5.42%	6.48%	7.43%	9.33%
Mortgage Securities	$2,582	$1,734	$265	$30	$14
Weighted Average Pass-Through Rate	4.40%	5.12%	6.11%	7.29%	8.36%
WARM (of 15-Year Loans and Securities)	148 mo	157 mo	163 mo	157 mo	153 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,406	$3,062	$1,024	$392	$538
WAC	4.49%	5.44%	6.34%	7.33%	11.10%
Mortgage Securities	$2,283	$301	$29	$1	$0
Weighted Average Pass-Through Rate	4.10%	5.25%	6.26%	7.19%	8.00%
WARM (of Balloon Loans and Securities)	69 mo	79 mo	81 mo	55 mo	68 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$71,410**

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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	$1,007	$506	$493	$605	$11
WAC	4.47%	3.43%	4.97%	1.11%	4.41%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$6,666	$16,222	$32,798	$3,041	$1,407
Weighted Average Margin	285 bp	323 bp	275 bp	304 bp	273 bp
WAC	5.86%	5.15%	5.04%	5.59%	5.57%
WARM	316 mo	321 mo	343 mo	368 mo	300 mo
Weighted Average Time Until Next Payment Reset	2 mo	14 mo	43 mo	7 mo	29 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$62,757**

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	$40	$29	$65	$7	$6
Weighted Average Distance from Lifetime Cap	115 bp	138 bp	99 bp	168 bp	121 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$758	$405	$257	$2,490	$27
Weighted Average Distance from Lifetime Cap	354 bp	359 bp	372 bp	335 bp	368 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$5,774	$15,901	$31,894	$1,126	$1,317
Weighted Average Distance from Lifetime Cap	947 bp	615 bp	549 bp	652 bp	606 bp
Balances Without Lifetime Cap	$1,102	$393	$1,075	$23	$67
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$5,949	$15,654	$30,873	$135	$1,304
Weighted Average Periodic Rate Cap	131 bp	166 bp	230 bp	56 bp	185 bp
Balances Subject to Periodic Rate Floors	$1,555	$9,501	$19,208	$4	$1,255
MBS Included in ARM Balances	$390	$1,793	$2,324	$10	$12

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,734	$7,486
WARM	81 mo	159 mo
Remaining Term to Full Amortization	279 mo	
Rate Index Code	0	0
Margin	202 bp	227 bp
Reset Frequency	18 mo	21 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$232	$222
Wghted Average Distance to Lifetime Cap	55 bp	59 bp
Fixed-Rate:		
Balances	$3,551	$3,985
WARM	52 mo	112 mo
Remaining Term to Full Amortization	260 mo	
WAC	6.21%	6.66%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$7,462	$2,790
WARM	19 mo	20 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	130 bp	6.76%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$20,782	$6,040
WARM	216 mo	171 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	55 bp	7.46%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$5,986	$2,988
WARM	51 mo	47 mo
Margin in Column 1; WAC in Column 2	288 bp	8.61%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$2,659	$19,358
WARM	78 mo	67 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	810 bp	8.96%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$67	$1,178
Fixed Rate		
Remaining WAL <= 5 Years	$241	$6,778
Remaining WAL 5-10 Years	$222	$161
Remaining WAL Over 10 Years	$71	
Superfloaters	$0	
Inverse Floaters & Super POs	$2	
Other	$4	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$186	$265
WAC	5.46%	4.88%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$792	$8,383

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ASSETS (continued)

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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	$3,692	$34,292	$34,669	$9,716	$8,128
WARM	174 mo	258 mo	304 mo	269 mo	210 mo
Weighted Average Servicing Fee	28 bp	30 bp	34 bp	37 bp	61 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	810 loans				
FHA/VA	56 loans				
Subserviced by Others	3 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$23,682	$118	Total # of Adjustable-Rate Loans Serviced	122 loans
WARM (in months)	322 mo	165 mo	Number of These Subserviced by Others	4 loans
Weighted Average Servicing Fee	53 bp	29 bp		

Total Balances of Mortgage Loans Serviced for Others	**$114,297**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$6,064		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,296		
Zero-Coupon Securities	$20	5.08%	138 mo
Government & Agency Securities	$3,475	3.31%	35 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,493	3.05%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,592	4.54%	69 mo
Memo: Complex Securities (from supplemental reporting)	$6,382		

Total Cash, Deposits, and Securities	**$21,322**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$824
Accrued Interest Receivable	$819
Advances for Taxes and Insurance	$86
Less: Unamortized Yield Adjustments	$-981
Valuation Allowances	$601
Unrealized Gains (Losses)	$-187

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$243
Accrued Interest Receivable	$197
Less: Unamortized Yield Adjustments	$-125
Valuation Allowances	$825
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$76
Repossessed Assets	$235
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$140
Office Premises and Equipment	$2,465
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-11
Less: Unamortized Yield Adjustments	$7
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$1,695
Miscellaneous I	$6,673
Miscellaneous II	$1,592

TOTAL ASSETS	**$265,004**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$1
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$62
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$848
Mortgage-Related Mututal Funds	$447
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$10,906
Weighted Average Servicing Fee	21 bp
Adjustable-Rate Mortgage Loans Serviced	$21,709
Weighted Average Servicing Fee	15 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$2,741

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$9,919	$3,228	$845	$159
WAC	2.99%	2.65%	5.50%	
WARM	1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$13,827	$8,808	$2,845	$157
WAC	3.10%	2.81%	4.97%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$10,564	$9,588	$130
WAC		3.38%	4.44%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$7,098	$42
WAC			4.24%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$66,721**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,069	$2,211	$4,591
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$20,497	$19,365	$14,896
Penalty in Months of Forgone Interest	3.22 mo	6.22 mo	7.49 mo
Balances in New Accounts	$5,402	$2,147	$538

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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 3.00%	$6,092	$6,885	$11	2.39%
3.00 to 3.99%	$14,904	$13,541	$3,505	3.44%
4.00 to 4.99%	$946	$2,695	$3,694	4.40%
5.00 to 5.99%	$210	$1,209	$521	5.48%
6.00 to 6.99%	$112	$542	$248	6.56%
7.00 to 7.99%	$162	$24	$52	7.13%
8.00 to 8.99%	$0	$4	$9	8.30%
9.00 and Above	$0	$0	$0	0.00%
WARM	2 mo	19 mo	55 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$55,367**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$26,269
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	$15,630	0.99%	$662
Money Market Deposit Accounts (MMDAs)	$42,289	1.89%	$4,003
Passbook Accounts	$14,519	1.30%	$959
Non-Interest-Bearing Non-Maturity Deposits	$13,124		$495
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$814	0.40%	
Escrow for Mortgages Serviced for Others	$667	0.04%	
Other Escrows	$365	0.24%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$87,407		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-20		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$5,064		
Miscellaneous II	$341		
TOTAL LIABILITIES	**$241,145**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$200
EQUITY CAPITAL	$23,663
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$265,007**

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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	6	$2
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	48	$1,103
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	40	$853
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	38	$180
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	111	$1,174
1014	Opt commitment to orig 25- or 30-year FRMs	87	$5,137
1016	Opt commitment to orig "other" Mortgages	78	$1,700
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		$57
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$28
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	$9
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	7	$563
2016	Commit/purchase "other" Mortgage loans, svc retained		$523
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$142
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$44
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	15	$298
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	23	$1,794
2036	Commit/sell "other" Mortgage loans, svc retained		$8
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$6
2054	Commit/purchase 25- to 30-year FRM MBS		$3,326
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$65
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	6	$378
2074	Commit/sell 25- or 30-yr FRM MBS	8	$5,395
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$25
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$1
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$0

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$15
2116	Commit/purchase "other" Mortgage loans, svc released		$19
2122	Commit/sell 1-mo COFI ARM loans, svc released		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	9	$633
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	6	$25
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$47
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	20	$41
2134	Commit/sell 25- or 30-yr FRM loans, svc released	41	$379
2136	Commit/sell "other" Mortgage loans, svc released	8	$222
2202	Firm commitment to originate 1-month COFI ARM loans		$162
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$7
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	17	$67
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	17	$555
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	12	$23
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	39	$184
2214	Firm commit/originate 25- or 30-year FRM loans	34	$636
2216	Firm commit/originate "other" Mortgage loans	31	$653
3006	Option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$2
3016	Option to purchase "other" Mortgages		$333
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$2
3028	Option to sell 3- or 5-year Treasury ARMs		$7
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$24
3032	Option to sell 10-, 15-, or 20-year FRMs		$9
3034	Option to sell 25- or 30-year FRMs	6	$150
3036	Option to sell "other" Mortgages		$8
3066	Short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3068	Short option to sell 3- or 5-yr Treasury ARMs		$26

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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
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$1
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$19
3074	Short option to sell 25- or 30-yr FRMs		$258
3076	Short option to sell "other" Mortgages		$208
4002	Commit/purchase non-Mortgage financial assets	22	$1,034
4006	Commit/purchase "other" liabilities		$4,550
4022	Commit/sell non-Mortgage financial assets		$364
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,201
5004	IR swap: pay fixed, receive 3-month LIBOR	7	$3,886
5024	IR swap: pay 1-month LIBOR, receive fixed		$175
5026	IR swap: pay 3-month LIBOR, receive fixed	6	$1,792
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$211
8038	Short futures contract on 5-year Treasury note		$17
9016	Long call option on 3-mo Eurodollar futures contract		$1,300
9026	Long put option on 30-day interest rate futures contract		$15,000
9502	Fixed-rate construction loans in process	116	$1,462
9512	Adjustable-rate construction loans in process	72	$2,068

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$1
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$47
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$119
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$4
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$56
120	Other investment securities, fixed-coupon securities	9	$69
122	Other investment securities, floating-rate securities	8	$49
125	Multi/nonres mtg loans; fixed-rate, Balloon		$2
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$24
180	Consumer loans; loans on deposits		$4
181	Consumer loans; unsecured home improvement		$0
183	Consumer loans; auto loans and leases		$420
184	Consumer loans; mobile home loans		$2
185	Consumer loans; credit cards		$188
187	Consumer loans; recreational vehicles		$2,867
189	Consumer loans; other		$766
200	Variable-rate, fixed-maturity CDs	71	$398
220	Variable-rate FHLB advances	58	$5,354
299	Other variable-rate	30	$8,618
300	Govt. & agency securities, fixed-coupon securities		$187
302	Govt. & agency securities, floating-rate securities		$29

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	**#Firms if # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	150	$6,382	$6,560	$6,473	$6,355	$6,181	$6,017	$5,874
123 - Mortgage Derivatives - M/V estimate	93	$9,164	$9,560	$9,318	$9,170	$8,934	$8,650	$8,362
129 - Mortgage-Related Mutual Funds - M/V estimate	22	$237	$241	$240	$237	$232	$227	$222
280 - FHLB putable advance-M/V estimate	44	$2,203	$2,406	$2,333	$2,273	$2,226	$2,194	$2,173
281 - FHLB convertible advance-M/V estimate	53	$5,132	$5,567	$5,357	$5,220	$5,119	$5,040	$4,982
282 - FHLB callable advance-M/V estimate	8	$149	$157	$155	$152	$149	$147	$146
283 - FHLB periodic floor floating rate advance-M/V Estimates		$179	$179	$179	$179	$179	$178	$176
289 - Other FHLB structured advances - M/V estimate	7	$2,698	$2,743	$2,723	$2,683	$2,637	$2,603	$2,587
290 - Other structured borrowings - M/V estimate		$1,537	$1,557	$1,545	$1,535	$1,530	$1,528	$1,527
500 - Other OBS Positions w/o contract code or exceeds 16 positions	8	$12,136	$322	$187	$247	$421	$717	$1,012