Interest Rate Risk Exposure Report

Office of Thrift Supervision
Economic Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR | **Reporting Dockets: 318** | **September 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	18,045	-3,003	-14 %	9.90 %	-119 bp
+200 bp	19,733	-1,316	-6 %	10.65 %	-44 bp
+100 bp	20,798	-250	-1 %	11.07 %	-3 bp
0 bp	21,048			11.09 %	
-100 bp	20,481	-567	-3 %	10.73 %	-36 bp

Risk Measure for a Given Rate Shock

	9/30/2002	6/30/2002	9/30/2001
Pre-shock NPV Ratio: NPV as % of PV Assets	11.09 %	12.34 %	11.30 %
Post-shock NPV Ratio	10.65 %	11.22 %	9.94 %
Sensitivity Measure: Decline in NPV Ratio	44 bp	111 bp	136 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	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	21,505	21,105	20,280	19,166	18,075	20,359	21,105	103.67	2.9
30-Year Mortgage Securities	3,802	3,730	3,581	3,377	3,179	3,611	3,730	103.29	3.0
15-Year Mortgages and MBS	17,127	16,832	16,320	15,692	15,056	16,129	16,832	104.36	2.4
Balloon Mortgages and MBS	7,728	7,630	7,519	7,360	7,163	7,303	7,630	104.47	1.4
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	5,400	5,386	5,371	5,352	5,314	5,268	5,386	102.25	0.3
7 Month to 2 Year Reset Frequency	11,731	11,620	11,512	11,393	11,232	11,152	11,620	104.19	0.9
2+ Month to 5 Year Reset Frequency	18,795	18,380	17,921	17,402	16,827	17,842	18,380	103.02	2.4
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	564	559	555	550	545	555	559	100.79	0.9
2 Month to 5 Year Reset Frequency	1,041	1,024	1,008	992	976	995	1,024	102.87	1.6
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	2,124	2,097	2,063	2,020	1,976	2,081	2,097	100.76	1.4
Adjustable-Rate, Fully Amortizing	3,995	3,964	3,934	3,905	3,876	3,918	3,964	101.18	0.8
Fixed-Rate, Balloon	2,904	2,793	2,688	2,589	2,494	2,761	2,793	101.15	3.9
Fixed-Rate, Fully Amortizing	3,929	3,771	3,623	3,486	3,357	3,531	3,771	106.79	4.1
Construction and Land Loans									
Adjustable-Rate	4,509	4,497	4,487	4,477	4,467	4,450	4,497	101.07	0.2
Fixed-Rate	1,832	1,791	1,753	1,716	1,680	1,804	1,791	99.30	2.2
Second-Mortgage Loans and Securities									
Adjustable-Rate	7,403	7,388	7,374	7,361	7,348	7,254	7,388	101.84	0.2
Fixed-Rate	3,379	3,304	3,232	3,163	3,097	3,150	3,304	104.88	2.2
Other Assets Related to Mortgage Loans and Securities									
Nonperforming Mortgage Loans	373	367	360	352	344	367	367	100.00	1.8
Accrued Interest Receivable	584	584	584	584	584	584	584	100.00	0.0
Advance for Taxes/Insurance	32	32	32	32	32	32	32	100.00	0.0
Float on Escrows on Owned Mortgages	7	21	47	72	93		21		-93.3
LESS: Value of Servicing on Mortgages Serviced by Others	-108	-125	-144	-149	-147		-125		-14.3
TOTAL MORTGAGE LOANS AND SECURITIES	**118,875**	**117,002**	**114,387**	**111,189**	**107,863**	**113,148**	**117,002**	**103.41**	**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.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	4,209	4,203	4,198	4,193	4,188	4,036	4,203	104.14	0.1
Fixed-Rate	3,866	3,744	3,627	3,516	3,409	3,362	3,744	111.36	3.2
Consumer Loans									
Adjustable-Rate	2,231	2,227	2,223	2,219	2,215	2,143	2,227	103.93	0.2
Fixed-Rate	14,114	13,937	13,765	13,598	13,436	13,709	13,937	101.66	1.3
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-674	-667	-659	-652	-644	-667	-667	0.00	1.2
Accrued Interest Receivable	149	149	149	149	149	149	149	100.00	0.0
TOTAL NONMORTGAGE LOANS	**23,895**	**23,594**	**23,304**	**23,024**	**22,754**	**22,733**	**23,594**	**103.79**	**1.3**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	11,177	11,177	11,177	11,177	11,177	11,177	11,177	100.00	0.0
Equities and All Mutual Funds	1,081	1,041	998	955	915	1,041	1,041	100.00	4.0
Zero-Coupon Securities	539	531	525	520	516	521	531	102.03	1.3
Government and Agency Securities	3,423	3,325	3,234	3,147	3,065	3,092	3,325	107.55	2.8
Term Fed Funds, Term Repos	5,791	5,783	5,776	5,768	5,761	5,778	5,783	100.09	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,337	2,277	2,221	2,169	2,121	2,288	2,277	99.49	2.5
Mortgage-Derivative Securities									
Valued by OTS	2	2	2	2	2	2	2	100.00	0.6
Valued by Institution	10,611	10,594	10,457	10,198	9,892	10,573	10,594	100.20	0.7
Structured Securities (Complex)	2,645	2,617	2,572	2,519	2,455	2,614	2,617	100.13	1.4
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	1	100.00	1.9
TOTAL CASH, DEPOSITS, AND SECURITIES	**37,604**	**37,347**	**36,959**	**36,454**	**35,903**	**37,085**	**37,347**	**100.71**	**0.9**

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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	257	257	257	257	257	257	257	100.00	0.0
Real Estate Held for Investment	45	45	45	45	45	45	45	100.00	0.0
Investment in Unconsolidated Subsidiaries	43	43	42	39	35	43	43	100.00	1.4
Office Premises and Equipment	2,080	2,080	2,080	2,080	2,080	2,080	2,080	100.00	0.0
TOTAL REAL ASSETS, ETC.	**2,426**	**2,426**	**2,424**	**2,421**	**2,417**	**2,426**	**2,426**	**100.00**	**0.0**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	224	279	444	560	601		279		-39.3
Adjustable-Rate Servicing	93	100	102	103	102		100		-4.6
Float on Mortgages Serviced for Others	173	228	352	455	519		228		-39.4
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**490**	**606**	**898**	**1,118**	**1,223**		**606**		**-33.7**
OTHER ASSETS									
Purchased and Excess Servicing						780			
Margin Account	0	0	0	0	0	0	0	0.00	0.0
Miscellaneous I	5,013	5,013	5,013	5,013	5,013	5,013	5,013	100.00	0.0
Miscellaneous II						795			
Deposit Intangibles									
Retail CD Intangible	18	33	47	60	72		33		-44.0
Transaction Account Intangible	580	832	1,086	1,350	1,596		832		-30.4
MMDA Intangible	1,088	1,517	1,950	2,292	2,647		1,517		-28.4
Passbook Account Intangible	689	954	1,224	1,504	1,731		954		-28.0
Non-Interest-Bearing Account Intangible	222	446	660	863	1,057		446		-49.1
TOTAL OTHER ASSETS	**7,609**	**8,795**	**9,978**	**11,081**	**12,116**	**6,588**	**8,795**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments						822			
TOTAL ASSETS	**190,900**	**189,770**	**187,951**	**185,288**	**182,276**	**182,802**	**189,770**	**104/102*** **	**0.8/1.4*** **

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	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	39,769	39,587	39,408	39,230	39,055	39,190	39,587	101.01	0.5
Fixed-Rate Maturing in 13 Months or More	29,503	28,737	27,998	27,284	26,595	26,861	28,737	106.98	2.6
Variable-Rate	419	418	418	417	417	417	418	100.22	0.1
Demand									
Transaction Accounts	10,970	10,970	10,970	10,970	10,970	10,970	10,970	100/92*	0.0/2.5*
MMDAs	29,796	29,796	29,796	29,796	29,796	29,796	29,796	100/95*	0.0/1.5*
Passbook Accounts	12,104	12,104	12,104	12,104	12,104	12,104	12,104	100/92*	0.0/2.4*
Non-Interest-Bearing Accounts	9,633	9,633	9,633	9,633	9,633	9,633	9,633	100/95*	0.0/2.4*
TOTAL DEPOSITS	**132,194**	**131,246**	**130,327**	**129,434**	**128,570**	**128,972**	**131,246**	**102/99***	**0.7/1.7***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	12,976	12,871	12,768	12,667	12,567	12,541	12,871	102.63	0.8
Fixed-Rate Maturing in 37 Months or More	2,929	2,793	2,666	2,546	2,433	2,537	2,793	110.10	4.7
Variable-Rate	6,354	6,346	6,337	6,329	6,321	6,317	6,346	100.45	0.1
TOTAL BORROWINGS	**22,260**	**22,010**	**21,771**	**21,542**	**21,321**	**21,396**	**22,010**	**102.87**	**1.1**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	1,383	1,383	1,383	1,383	1,383	1,383	1,383	100.00	0.0
Other Escrow Accounts	392	380	368	358	348	407	380	93.32	3.1
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.0
Miscellaneous I	2,772	2,772	2,772	2,772	2,772	2,772	2,772	100.00	0.0
Miscellaneous II	0	0	0	0	0	512			
TOTAL OTHER LIABILITIES	**4,546**	**4,534**	**4,523**	**4,513**	**4,503**	**5,074**	**4,534**	**89.37**	**0.3**
Other Liabilities not Included Above									
Self-Valued	11,310	10,914	10,593	10,171	9,970	9,902	10,914	110.23	3.3
Unamortized Yield Adjustments						-37			
TOTAL LIABILITIES	**170,311**	**168,705**	**167,213**	**165,659**	**164,364**	**165,306**	**168,705**	**102/100****	**0.9/1.7****

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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	558	180	-514	-1,185	-1,781		180		
ARMs	30	21	11	-4	-25		21		
Other Mortgages	26	0	-41	-88	-136		0		
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	328	98	-284	-666	-1,011		98		
Sell Mortgages and MBS	-797	-107	1,028	2,107	3,058		-107		
Purchase Non-Mortgage Items	1	0	-1	-2	-3		0		
Sell Non-Mortgage Items	-2	0	2	4	6		0		
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating	-380	-266	-139	-18	98		-266		
Pay Floating, Receive Fixed	65	36	8	-17	-40		36		
Basis Swaps	-2	-2	-1	-1	0		-2		
Swaptions	5	8	11	14	17		8		
OTHER DERIVATIVES									
Options on Mortgages and MBS	-1	-4	-28	-62	-95		-4		
Interest-Rate Caps	0	1	2	5	9		1		
Interest-Rate Floors	6	3	2	1	1		3		
Futures	1	0	-1	-3	-4		0		
Options on Futures	3	1	-1	-4	-6		1		
Construction LIP	-17	-33	-49	-63	-76		-33		
Self-Valued	69	48	56	84	123		48		
TOTAL OFF-BALANCE-SHEET POSITIONS	**-108**	**-17**	**60**	**104**	**132**		**-17**		

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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	190,900	189,770	187,951	185,288	182,276	182,802	189,770	104/102***	0.8/1.4***
- LIABILITIES	170,311	168,705	167,213	165,659	164,364	165,306	168,705	102/100**	0.9/1.7**
+ OFF-BALANCE-SHEET POSITIONS	-108	-17	60	104	132		-17		
TOTAL NET PORTFOLIO VALUE	20,481	21,048	20,798	19,733	18,045	17,495	21,048	120.31	-0.8

* 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	$9,478	$7,989	$1,957	$475	$460
WARM	343 mo	322 mo	302 mo	285 mo	281 mo
WAC	6.47%	7.33%	8.34%	9.44%	11.11%
Amount of these that is FHA or VA Guaranteed	$394	$244	$96	$28	$30
Securities Backed by Conventional Mortgages	$2,017	$497	$57	$10	$7
WARM	301 mo	310 mo	249 mo	166 mo	153 mo
Weighted Average Pass-Through Rate	6.09%	7.08%	8.17%	9.18%	10.87%
Securities Backed by FHA or VA Mortgages	$711	$258	$46	$6	$2
WARM	326 mo	305 mo	267 mo	178 mo	169 mo
Weighted Average Pass-Through Rate	6.33%	7.26%	8.09%	9.11%	10.63%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$8,705	$3,276	$942	$292	$250
WAC	6.28%	7.32%	8.32%	9.37%	11.07%
Mortgage Securities	$2,467	$158	$34	$4	$1
Weighted Average Pass-Through Rate	5.93%	7.24%	8.09%	9.38%	10.94%
WARM (of 15-Year Loans and Securities)	159 mo	150 mo	137 mo	131 mo	121 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$3,404	$1,620	$559	$254	$465
WAC	6.24%	7.33%	8.28%	9.49%	12.00%
Mortgage Securities	$966	$32	$1	$2	$0
Weighted Average Pass-Through Rate	5.80%	7.16%	8.17%	9.27%	10.47%
WARM (of Balloon Loans and Securities)	95 mo	94 mo	78 mo	117 mo	105 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$47,403**

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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	$665	$313	$37	$3	$5
WAC	4.03%	4.91%	6.93%	4.61%	5.28%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$4,604	$10,840	$17,805	$552	$990
Weighted Average Margin	480 bp	416 bp	315 bp	206 bp	4,206 bp
WAC	6.00%	6.72%	6.40%	4.50%	7.13%
WARM	296 mo	301 mo	339 mo	318 mo	247 mo
Weighted Average Time Until Next Payment Reset	4 mo	12 mo	45 mo	1 mo	13 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$35,813**

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	$214	$537	$135	$1	$18
Weighted Average Distance from Lifetime Cap	175 bp	175 bp	145 bp	59 bp	134 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$369	$1,423	$416	$2	$197
Weighted Average Distance from Lifetime Cap	308 bp	326 bp	343 bp	364 bp	325 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$3,843	$8,880	$16,889	$538	$695
Weighted Average Distance from Lifetime Cap	769 bp	625 bp	549 bp	819 bp	622 bp
Balances Without Lifetime Cap	$842	$313	$401	$14	$85
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$3,340	$8,884	$15,688	$485	$738
Weighted Average Periodic Rate Cap	111 bp	180 bp	200 bp	56 bp	158 bp
Balances Subject to Periodic Rate Floors	$1,298	$6,761	$13,448	$18	$621
MBS Included in ARM Balances	$391	$995	$988	$30	$26

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,081	$3,918
WARM	108 mo	156 mo
Remaining Term to Full Amortization	269 mo	
Rate Index Code	0	0
Margin	206 bp	212 bp
Reset Frequency	36 mo	21 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$681	$122
Wghted Average Distance to Lifetime Cap	113 bp	98 bp
Fixed-Rate:		
Balances	$2,761	$3,531
WARM	58 mo	113 mo
Remaining Term to Full Amortization	250 mo	
WAC	6.01%	7.90%

CONSTRUCTION AND LAND	Adjustable Rate	Fixed Rate
Balances	$4,450	$1,804
WARM	27 mo	37 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	149 bp	7.36%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$7,254	$3,150
WARM	140 mo	143 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	194 bp	8.87%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$4,036	$3,362
WARM	59 mo	46 mo
Margin in Column 1; WAC in Column 2	338 bp	8.91%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$2,143	$13,709
WARM	51 mo	43 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	762 bp	10.64%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$194	$1,998
Fixed Rate		
Remaining WAL <= 5 Years	$773	$6,680
Remaining WAL 5-10 Years	$140	$346
Remaining WAL Over 10 Years	$50	
Superfloaters	$0	
Inverse Floaters & Super POs	$293	
Other	$9	$3
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$88	$0
WAC	6.85%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	11.98%
Total Mortgage-Derivative Securities - Book Value	$1,547	$9,028

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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 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	$24,924	$18,550	$4,293	$1,367	$643
WARM	268 mo	300 mo	274 mo	202 mo	181 mo
Weighted Average Servicing Fee	34 bp	36 bp	37 bp	42 bp	56 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	423 loans				
FHA/VA	55 loans				
Subserviced by Others	12 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$5,536	$250	Total # of Adjustable-Rate Loans Serviced	35 loans
WARM (in months)	293 mo	130 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	64 bp	22 bp		

Total Balances of Mortgage Loans Serviced for Others	**$55,563**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$11,177		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$1,041		
Zero-Coupon Securities	$521	2.27%	11 mo
Government & Agency Securities	$3,092	4.42%	47 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$5,778	1.95%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,288	4.39%	50 mo
Memo: Complex Securities (from supplemental reporting)	$2,614		
Total Cash, Deposits, and Securities	**$26,511**		

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$878
Accrued Interest Receivable	$584
Advances for Taxes and Insurance	$32
Less: Unamortized Yield Adjustments	$-507
Valuation Allowances	$511
Unrealized Gains (Losses)	$145

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$295
Accrued Interest Receivable	$149
Less: Unamortized Yield Adjustments	$-61
Valuation Allowances	$961
Unrealized Gains (Losses)	$3

OTHER ITEMS	
Real Estate Held for Investment	$45
Repossessed Assets	$257
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$43
Office Premises and Equipment	$2,080
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$52
Less: Unamortized Yield Adjustments	$-53
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$780
Miscellaneous I	$5,013
Miscellaneous II	$795
TOTAL ASSETS	**$182,802**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$2
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$2,436
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$562
Mortgage-Related Mututal Funds	$479
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$16,383
Weighted Average Servicing Fee	18 bp
Adjustable-Rate Mortgage Loans Serviced	$19,396
Weighted Average Servicing Fee	15 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$162

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$11,406	$3,190	$399	$44
WAC	2.46%	5.72%	5.48%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$13,210	$9,565	$1,420	$114
WAC	2.65%	4.77%	5.86%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$12,003	$6,529	$68
WAC		4.02%	6.44%	
WARM		22 mo	25 mo	
Balances Maturing in 37 or More Months			$8,329	$25
WAC			5.31%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$66,052**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,812	$3,883	$6,317
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$20,832	$19,315	$9,503
Penalty in Months of Forgone Interest	3.39 mo	6.35 mo	8.96 mo
Balances in New Accounts (optional)	$3,278	$1,534	$1,119

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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%	$4,815	$1,998	$1,096	2.63%
5.00 to 5.99%	$105	$1,715	$601	5.47%
6.00 to 6.99%	$320	$1,994	$409	6.58%
7.00 to 7.99%	$0	$1,519	$116	7.18%
8.00 to 8.99%	$72	$3	$12	8.45%
9.00 to 9.99%	$0	$0	$301	9.34%
10.00 to 10.99%	$0	$0	$0	10.50%
11.00 and Above	$0	$0	$3	11.86%
WARM	1 mo	16 mo	67 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$15,078**

MEMOS

Variable-Rate, Fixed-Maturity Liabilities (from Supplemental Reporting)	$16,636
Book Value of Redeemable Preferred Stock	$0

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MINORITY INTEREST AND CAPITAL

	Total Balances	WAC	Balances in New Accounts (Optional)
NON-MATURITY DEPOSITS			
Transaction Accounts	$10,970	0.97%	$453
Money Market Deposit Accounts (MMDAs)	$29,796	1.59%	$1,537
Passbook Accounts	$12,104	1.59%	$402
Non-Interest-Bearing Non-Maturity Deposits	$9,633		$292
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$418	0.10%	
Escrow for Mortgages Serviced for Others	$965	0.13%	
Other Escrows	$407	0.40%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$64,293		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-6		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-31		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$2,772		
Miscellaneous II	$512		
TOTAL LIABILITIES	**$165,306**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$203		
EQUITY CAPITAL	$17,298		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$182,808**		

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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	# Firms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$3
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	56	$722
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	37	$528
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	46	$439
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	139	$4,866
1014	Opt commitment to orig 25- or 30-year FRMs	110	$8,648
1016	Opt commitment to orig "other" Mortgages	92	$1,513
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
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		$5
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$3
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	11	$15
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	8	$10
2016	Commit/purchase "other" Mortgage loans, svc retained	6	$35
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$13
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$2
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	9	$55
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	27	$1,336
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	29	$3,281
2036	Commit/sell "other" Mortgage loans, svc retained		$3
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$7
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$1
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$37
2054	Commit/purchase 25- to 30-year FRM MBS		$892
2056	Commit/purchase "other" MBS		$68
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$1

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2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$0
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$1
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	8	$2,401
2074	Commit/sell 25- or 30-yr FRM MBS	10	$6,583
2081	Commit/purch low-risk floating-rate mtg derivative product		$9
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		$0
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$14
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$25
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$65
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$222
2116	Commit/purchase "other" Mortgage loans, svc released		$595
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	11	$107
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	7	$117
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	7	$81
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	28	$774
2134	Commit/sell 25- or 30-yr FRM loans, svc released	39	$2,293
2136	Commit/sell "other" Mortgage loans, svc released	8	$97
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$3
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	15	$114
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	14	$127
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	10	$50
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	48	$1,060
2214	Firm commit/originate 25- or 30-year FRM loans	36	$2,536
2216	Firm commit/originate "other" Mortgage loans	35	$816
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$11
3014	Option to purchase 25- or 30-yr FRMs		$37
3032	Option to sell 10-, 15-, or 20-year FRMs		$23

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Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
3034	Option to sell 25- or 30-year FRMs		$136
3052	Short option to purchase 10-, 15-, or 20-yr FRMs		$10
3054	Short option to purchase 25- or 30-yr FRMs		$30
3068	Short option to sell 3- or 5-yr Treasury ARMs		$352
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$175
3074	Short option to sell 25- or 30-yr FRMs		$407
3076	Short option to sell "other" Mortgages		$117
4002	Commit/purchase non-Mortgage financial assets	24	$344
4022	Commit/sell non-Mortgage financial assets		$50
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,035
5004	IR swap: pay fixed, receive 3-month LIBOR		$3,154
5006	IR swap: pay fixed, receive 6-month LIBOR		$60
5024	IR swap: pay 1-month LIBOR, receive fixed		$500
5026	IR swap: pay 3-month LIBOR, receive fixed		$325
5104	IR swaption: pay fixed, receive 3-month LIBOR		$125
5582	IR swap, amortizing: pay MBS coupon, receive 1-mo LIBOR		$47
6002	Interest rate Cap based on 1-month LIBOR		$828
6004	Interest rate Cap based on 3-month LIBOR		$484
6022	Interest rate Cap based on the prime rate		$50
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
7018	Interest rate floor based on 10-year Treasury		$280
7048	Short interest rate floor based on 10-year Treasury		$150
8010	Long futures contract on 10-year Treasury note		$19
9010	Long call option on 10-year T-note futures contract		$35
9032	Long put option on 5-year T-note futures contract		$8
9082	Short put option on 10-year T-note futures contract		$42

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Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
9502	Fixed-rate construction loans in process	127	$852
9512	Adjustable-rate construction loans in process	79	$998