Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets < $100 Mil

All Reporting CMR **Reporting Dockets: 295** **September 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	2,186	-561	-20 %	14.05 %	-271 bp
+200 bp	2,410	-338	-12 %	15.18 %	-158 bp
+100 bp	2,604	-143	-5 %	16.12 %	-64 bp
0 bp	2,747			16.76 %	
-100 bp	2,779	32	+1 %	16.82 %	+6 bp

Risk Measure for a Given Rate Shock

	09/30/2004	06/30/2004	09/30/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	16.76 %	16.38 %	15.17 %
Post-shock NPV Ratio	15.18 %	14.68 %	13.94 %
Sensitivity Measure: Decline in NPV Ratio	158 bp	171 bp	123 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	1,251	1,228	1,184	1,129	1,073	1,185	103.62	2.72
30-Year Mortgage Securities	245	236	224	212	201	235	100.13	4.35
15-Year Mortgages and MBS	2,884	2,823	2,729	2,622	2,514	2,734	103.26	2.75
Balloon Mortgages and MBS	956	941	921	895	866	920	102.26	1.89
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	186	185	185	183	181	183	101.46	0.29
7 Month to 2 Year Reset Frequency	1,149	1,141	1,128	1,107	1,079	1,114	102.38	0.92
2+ to 5 Year Reset Frequency	983	964	939	910	878	947	101.80	2.30
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	41	41	40	40	40	40	101.08	0.82
2 Month to 5 Year Reset Frequency	404	398	391	384	375	396	100.37	1.57
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	118	117	116	115	114	116	100.67	0.84
Adjustable-Rate, Fully Amortizing	625	620	614	609	604	620	99.93	0.86
Fixed-Rate, Balloon	194	188	181	175	170	180	104.31	3.44
Fixed-Rate, Fully Amortizing	515	492	471	452	434	469	105.00	4.42
Construction and Land Loans								
Adjustable-Rate	265	265	264	263	263	265	99.96	0.26
Fixed-Rate	283	276	269	263	257	282	97.95	2.53
Second-Mortgage Loans and Securities								
Adjustable-Rate	414	413	413	413	412	418	98.81	0.13
Fixed-Rate	266	261	256	252	248	260	100.45	1.82
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	32	32	31	30	30	32	100.00	1.82
Accrued Interest Receivable	45	45	45	45	45	45	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	11	12			-46.97
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	1	1	1			-85.16
TOTAL MORTGAGE LOANS AND SECURITIES	**10,861**	**10,672**	**10,412**	**10,112**	**9,796**	**10,443**	**102.19**	**2.10**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	204	204	203	203	203	205	99.31	0.25
Fixed-Rate	290	282	273	266	258	265	106.23	2.98
Consumer Loans								
Adjustable-Rate	50	50	50	50	50	50	98.96	0.14
Fixed-Rate	515	507	500	493	486	508	99.78	1.48
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-6	-6	-6	-6	-6	-6	0.00	2.18
Accrued Interest Receivable	10	10	10	10	10	10	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,063**	**1,046**	**1,030**	**1,015**	**1,000**	**1,033**	**101.30**	**1.56**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	543	543	543	543	543	543	100.00	0.00
Equities and All Mutual Funds	396	387	378	367	356	386	100.35	2.26
Zero-Coupon Securities	33	32	30	29	28	32	98.93	3.99
Government and Agency Securities	461	446	432	419	407	439	101.62	3.25
Term Fed Funds, Term Repos	988	984	981	978	975	983	100.15	0.33
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	245	238	232	226	221	233	102.19	2.68
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	279	275	263	253	244	277	99.18	2.78
Structured Securities (Complex)	723	716	693	665	635	715	100.22	2.13
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	22.20
TOTAL CASH, DEPOSITS, AND SECURITIES	**3,668**	**3,622**	**3,554**	**3,481**	**3,409**	**3,608**	**100.39**	**1.58**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	25	25	25	25	25	25	100.00	0.00
Real Estate Held for Investment	7	7	7	7	7	7	100.00	0.00
Investment in Unconsolidated Subsidiaries	6	6	6	5	5	6	100.00	4.81
Office Premises and Equipment	276	276	276	276	276	276	100.00	0.00
TOTAL REAL ASSETS, ETC.	**315**	**314**	**314**	**314**	**313**	**314**	**100.00**	**0.10**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	8	11	13	13	13			-22.55
Adjustable-Rate Servicing	1	1	1	1	1			-2.30
Float on Mortgages Serviced for Others	6	7	8	9	10			-19.13
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**14**	**19**	**22**	**23**	**24**			**-20.10**
OTHER ASSETS								
Purchased and Excess Servicing						14		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	294	294	294	294	294	294	100.00	0.00
Miscellaneous II						64		
Deposit Intangibles								
Retail CD Intangible	1	3	4	6	8			-68.82
Transaction Account Intangible	83	113	142	171	196			-26.22
MMDA Intangible	63	83	99	115	131			-22.13
Passbook Account Intangible	145	193	237	280	319			-24.05
Non-Interest-Bearing Account Intangible	23	36	49	62	74			-37.00
TOTAL OTHER ASSETS	**607**	**720**	**826**	**928**	**1,022**	**371**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-3		
TOTAL ASSETS	**16,527**	**16,395**	**16,157**	**15,872**	**15,563**	**15,768**	**104/101*** **	**1.13/1.84*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	4,612	4,591	4,570	4,550	4,529	4,584	100.14	0.45
Fixed-Rate Maturing in 13 Months or More	2,389	2,332	2,277	2,223	2,172	2,307	101.06	2.41
Variable-Rate	88	88	88	87	87	87	100.28	0.15
Demand								
Transaction Accounts	1,267	1,267	1,267	1,267	1,267	1,267	100/91*	0.00/2.56*
MMDAs	1,352	1,352	1,352	1,352	1,352	1,352	100/94*	0.00/1.44*
Passbook Accounts	2,088	2,088	2,088	2,088	2,088	2,088	100/91*	0.00/2.44*
Non-Interest-Bearing Accounts	605	605	605	605	605	605	100/94*	0.00/2.36*
TOTAL DEPOSITS	**12,402**	**12,324**	**12,248**	**12,174**	**12,102**	**12,292**	**100/97***	**0.63/1.57***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	531	526	520	515	510	522	100.75	1.06
Fixed-Rate Maturing in 37 Months or More	277	264	251	239	228	260	101.47	4.99
Variable-Rate	81	81	81	81	81	80	101.68	0.05
TOTAL BORROWINGS	**890**	**871**	**852**	**835**	**819**	**861**	**101.06**	**2.16**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	46	46	46	46	46	46	100.00	0.00
Other Escrow Accounts	19	18	18	17	17	20	90.65	3.00
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	137	137	137	137	137	137	100.00	0.00
Miscellaneous II	0	0	0	0	0	38		
TOTAL OTHER LIABILITIES	**202**	**201**	**201**	**200**	**200**	**241**	**83.58**	**0.28**
Other Liabilities not Included Above								
Self-Valued	259	250	244	239	235	235	106.46	2.98
Unamortized Yield Adjustments						2		
TOTAL LIABILITIES	**13,753**	**13,646**	**13,545**	**13,448**	**13,355**	**13,632**	**100/97****	**0.76/1.62****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	5	2	-4	-11	-17			
ARMs	2	1	1	0	-1			
Other Mortgages	0	0	-1	-1	-2			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	2	1	-1	-4	-7			
Sell Mortgages and MBS	-3	-1	2	5	8			
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	4	6			
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	-2	-4	-6	-8	-9			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4**	**-2**	**-8**	**-15**	**-22**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	16,527	16,395	16,157	15,872	15,563	15,768	104/101***	1.13/1.84***
MINUS TOTAL LIABILITIES	13,753	13,646	13,545	13,448	13,355	13,632	100/97**	0.76/1.62**
PLUS OFF-BALANCE-SHEET POSITIONS	4	-2	-8	-15	-22			
TOTAL NET PORTFOLIO VALUE #	2,779	2,747	2,604	2,410	2,186	2,136	128.63	3.19

* 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

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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	$24	$346	$453	$230	$132
WARM	300 mo	327 mo	325 mo	295 mo	246 mo
WAC	4.34%	5.61%	6.36%	7.34%	9.05%
Amount of these that is FHA or VA Guaranteed	$0	$1	$4	$3	$2
Securities Backed by Conventional Mortgages	$85	$70	$24	$8	$5
WARM	303 mo	312 mo	285 mo	247 mo	140 mo
Weighted Average Pass-Through Rate	4.20%	5.14%	6.15%	7.17%	9.14%
Securities Backed by FHA or VA Mortgages	$3	$13	$17	$7	$3
WARM	316 mo	332 mo	310 mo	273 mo	189 mo
Weighted Average Pass-Through Rate	4.17%	5.10%	6.12%	7.12%	8.76%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$223	$817	$683	$438	$245
WAC	4.68%	5.45%	6.40%	7.33%	8.81%
Mortgage Securities	$171	$109	$35	$9	$2
Weighted Average Pass-Through Rate	4.11%	5.21%	6.15%	7.18%	8.46%
WARM (of 15-Year Loans and Securities)	138 mo	156 mo	150 mo	131 mo	112 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$59	$240	$257	$137	$50
WAC	4.65%	5.48%	6.39%	7.33%	8.74%
Mortgage Securities	$130	$37	$10	$1	$0
Weighted Average Pass-Through Rate	3.96%	5.23%	6.21%	7.45%	8.67%
WARM (of Balloon Loans and Securities)	66 mo	90 mo	76 mo	58 mo	53 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$5,075**

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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	$2	$32	$4	$0	$22
WAC	5.71%	5.21%	5.93%	0.00%	5.45%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$181	$1,083	$943	$40	$374
Weighted Average Margin	195 bp	257 bp	260 bp	149 bp	216 bp
WAC	5.14%	4.95%	5.50%	4.04%	5.45%
WARM	205 mo	267 mo	303 mo	191 mo	254 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	39 mo	4 mo	17 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$2,681**

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	$8	$10	$35	$0	$4
Weighted Average Distance from Lifetime Cap	109 bp	152 bp	117 bp	152 bp	182 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$18	$65	$56	$0	$19
Weighted Average Distance from Lifetime Cap	312 bp	316 bp	361 bp	0 bp	370 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$132	$1,020	$832	$38	$333
Weighted Average Distance from Lifetime Cap	845 bp	662 bp	608 bp	845 bp	654 bp
Balances Without Lifetime Cap	$25	$20	$24	$2	$40
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$59	$992	$835	$14	$329
Weighted Average Periodic Rate Cap	133 bp	161 bp	199 bp	137 bp	184 bp
Balances Subject to Periodic Rate Floors	$54	$863	$717	$13	$290
MBS Included in ARM Balances	$66	$309	$97	$29	$54

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$116	$620
WARM	81 mo	182 mo
Remaining Term to Full Amortization	266 mo	
Rate Index Code	0	0
Margin	214 bp	215 bp
Reset Frequency	22 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$8	$17
Wghted Average Distance to Lifetime Cap	49 bp	46 bp
Fixed-Rate:		
Balances	$180	$469
WARM	52 mo	124 mo
Remaining Term to Full Amortization	251 mo	
WAC	6.57%	7.03%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$265	$282
WARM	43 mo	39 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	219 bp	6.42%
Reset Frequency	7 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$418	$260
WARM	141 mo	98 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	87 bp	6.65%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$205	$265
WARM	59 mo	42 mo
Margin in Column 1; WAC in Column 2	155 bp	6.78%
Reset Frequency	7 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$50	$508
WARM	28 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	367 bp	7.91%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$24	$47
Fixed Rate		
Remaining WAL <= 5 Years	$52	$117
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	$102	$176

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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	$263	$898	$565	$132	$58
WARM	177 mo	233 mo	281 mo	256 mo	194 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	20 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	$104	$4	Total # of Adjustable-Rate Loans Serviced	1 loans
WARM (in months)	198 mo	134 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	40 bp	54 bp		

Total Balances of Mortgage Loans Serviced for Others **$2,024**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$543		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$387		
Zero-Coupon Securities	$32	2.83%	49 mo
Government & Agency Securities	$439	3.38%	46 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$983	1.76%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$233	4.33%	40 mo
Memo: Complex Securities (from supplemental reporting)	$715		

Total Cash, Deposits, and Securities **$3,333**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$94
Accrued Interest Receivable	$45
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$9
Valuation Allowances	$62
Unrealized Gains (Losses)	$2

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$14
Accrued Interest Receivable	$10
Less: Unamortized Yield Adjustments	$-2
Valuation Allowances	$21
Unrealized Gains (Losses)	$1

OTHER ITEMS	
Real Estate Held for Investment	$7
Repossessed Assets	$25
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$6
Office Premises and Equipment	$276
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	$14
Miscellaneous I	$294
Miscellaneous II	$64
TOTAL ASSETS	**$15,769**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$4
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$29
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$124
Mortgage-Related Mututal Funds	$263
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$83
Weighted Average Servicing Fee	46 bp
Adjustable-Rate Mortgage Loans Serviced	$83
Weighted Average Servicing Fee	29 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$7

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
All Reporting CMR
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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	$1,114	$404	$48	$5
WAC	1.61%	2.90%	5.28%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,808	$1,037	$172	$5
WAC	1.91%	2.61%	6.03%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$1,166	$530	$3
WAC		2.66%	4.74%	
WARM		20 mo	27 mo	
Balances Maturing in 37 or More Months			$610	$2
WAC			3.87%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$6,891**	

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	$55	$21
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,532	$2,270	$1,108
Penalty in Months of Forgone Interest	3.09 mo	5.26 mo	5.29 mo
Balances in New Accounts	$186	$128	$53

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%	$131	$189	$28	2.16%
3.00 to 3.99%	$7	$68	$109	3.47%
4.00 to 4.99%	$4	$50	$46	4.52%
5.00 to 5.99%	$3	$29	$52	5.48%
6.00 to 6.99%	$5	$26	$21	6.43%
7.00 to 7.99%	$1	$8	$4	7.34%
8.00 to 8.99%	$0	$1	$0	8.24%
9.00 and Above	$0	$0	$0	12.00%
WARM	2 mo	18 mo	72 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$782**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$402
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	$1,267	0.74%	$28
Money Market Deposit Accounts (MMDAs)	$1,352	1.30%	$47
Passbook Accounts	$2,088	1.04%	$36
Non-Interest-Bearing Non-Maturity Deposits	$605		$19
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$38	0.09%	
Escrow for Mortgages Serviced for Others	$8	0.07%	
Other Escrows	$20	0.07%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$5,380		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$137		
Miscellaneous II	$38		
TOTAL LIABILITIES	**$13,632**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$2,138
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$15,769**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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All Reporting CMR | **September 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
1002	Opt commitment to orig 1-month COFI ARMs		$7
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	12	$11
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	21	$18
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	19	$21
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	19	$28
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	83	$45
1014	Opt commitment to orig 25- or 30-year FRMs	55	$80
1016	Opt commitment to orig "other" Mortgages	56	$28
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$2
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$3
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	11	$3
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	11	$11
2036	Commit/sell "other" Mortgage loans, svc retained		$1
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$5
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$12
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$5
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	9	$3
2134	Commit/sell 25- or 30-yr FRM loans, svc released	21	$33
2136	Commit/sell "other" Mortgage loans, svc released		$2
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	7	$4
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$5

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2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	23	$8
2214	Firm commit/originate 25- or 30-year FRM loans	13	$8
2216	Firm commit/originate "other" Mortgage loans	15	$20
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$1
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$13
3028	Option to sell 3- or 5-year Treasury ARMs		$2
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$8
3032	Option to sell 10-, 15-, or 20-year FRMs		$6
3034	Option to sell 25- or 30-year FRMs	7	$33
3036	Option to sell "other" Mortgages		$3
4002	Commit/purchase non-Mortgage financial assets	13	$12
9502	Fixed-rate construction loans in process	106	$131
9512	Adjustable-rate construction loans in process	45	$46