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: 449** | **December 2003**

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	13,847	-4,348	-24 %	10.14 %	-251 bp
+200 bp	15,537	-2,659	-15 %	11.16 %	-148 bp
+100 bp	17,037	-1,159	-6 %	12.03 %	-62 bp
0 bp	18,195			12.65 %	
-100 bp	18,476	281	+2 %	12.72 %	+7 bp

Risk Measure for a Given Rate Shock

	12/31/2003	9/30/2003	12/31/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	12.65 %	12.40 %	12.32 %
Post-shock NPV Ratio	11.16 %	11.03 %	11.64 %
Sensitivity Measure: Decline in NPV Ratio	148 bp	138 bp	68 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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Present Value Estimates by Interest Rate Scenario

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Report Prepared: 3/10/2004 9:29:48 AM

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Amounts in Millions

	-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	11,053	10,780	10,271	9,748	9,241	10,449	103.16	3.63
30-Year Mortgage Securities	2,310	2,233	2,124	2,013	1,908	2,192	101.87	4.16
15-Year Mortgages and MBS	21,004	20,482	19,716	18,890	18,076	19,916	102.84	3.15
Balloon Mortgages and MBS	5,766	5,666	5,526	5,348	5,144	5,551	102.08	2.12
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,616	1,611	1,605	1,596	1,583	1,608	100.16	0.35
7 Month to 2 Year Reset Frequency	9,861	9,760	9,638	9,470	9,252	9,591	101.77	1.14
2+ to 5 Year Reset Frequency	9,934	9,724	9,464	9,160	8,827	9,466	102.73	2.42
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	424	421	417	413	408	410	102.65	0.77
2 Month to 5 Year Reset Frequency	2,159	2,125	2,089	2,049	2,002	2,114	100.51	1.65
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,413	3,378	3,346	3,314	3,283	3,368	100.30	0.99
Adjustable-Rate, Fully Amortizing	8,620	8,537	8,455	8,374	8,294	8,543	99.92	0.97
Fixed-Rate, Balloon	3,618	3,488	3,364	3,247	3,136	3,272	106.59	3.64
Fixed-Rate, Fully Amortizing	4,769	4,559	4,365	4,185	4,019	4,379	104.11	4.43
Construction and Land Loans								
Adjustable-Rate	3,877	3,867	3,858	3,848	3,838	3,873	99.86	0.25
Fixed-Rate	2,479	2,428	2,380	2,334	2,291	2,502	97.07	2.05
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,878	4,869	4,861	4,853	4,845	4,877	99.83	0.17
Fixed-Rate	2,405	2,359	2,314	2,271	2,230	2,350	100.37	1.93
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	206	203	199	195	191	203	100.00	1.61
Accrued Interest Receivable	383	383	383	383	383	383	100.00	0.00
Advance for Taxes/Insurance	20	20	20	20	20	20	100.00	0.00
Float on Escrows on Owned Mortgages	17	42	71	93	111			-64.48
LESS: Value of Servicing on Mortgages Serviced by Others	-9	-10	-9	-8	-7			1.84
TOTAL MORTGAGE LOANS AND SECURITIES	**98,822**	**96,945**	**94,475**	**91,812**	**89,087**	**95,067**	**101.97**	**2.24**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,723	2,717	2,710	2,704	2,698	2,726	99.66	0.24
Fixed-Rate	2,082	2,018	1,958	1,900	1,844	1,885	107.06	3.08
Consumer Loans								
Adjustable-Rate	1,951	1,948	1,946	1,943	1,940	1,950	99.90	0.13
Fixed-Rate	4,289	4,226	4,165	4,105	4,047	4,231	99.89	1.47
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-145	-143	-142	-140	-138	-143	0.00	1.24
Accrued Interest Receivable	84	84	84	84	84	84	100.00	0.00
TOTAL NONMORTGAGE LOANS	**10,984**	**10,849**	**10,720**	**10,596**	**10,476**	**10,732**	**101.09**	**1.21**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,579	4,579	4,579	4,579	4,579	4,579	100.00	0.00
Equities and All Mutual Funds	2,324	2,234	2,128	2,037	1,946	2,234	100.00	4.38
Zero-Coupon Securities	57	53	49	46	44	46	114.04	7.27
Government and Agency Securities	3,143	3,059	2,979	2,903	2,832	2,986	102.44	2.69
Term Fed Funds, Term Repos	4,967	4,960	4,952	4,944	4,936	4,956	100.08	0.15
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,892	1,820	1,753	1,690	1,632	1,740	104.59	3.82
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,787	3,744	3,599	3,451	3,312	3,749	99.87	2.52
Structured Securities (Complex)	6,529	6,408	6,184	5,935	5,686	6,426	99.73	2.69
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	100.00	2.08
TOTAL CASH, DEPOSITS, AND SECURITIES	**27,278**	**26,856**	**26,223**	**25,585**	**24,965**	**26,715**	**100.53**	**1.96**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	191	191	191	191	191	191	100.00	0.00
Real Estate Held for Investment	60	60	60	60	60	60	100.00	0.00
Investment in Unconsolidated Subsidiaries	46	45	42	39	34	45	100.00	3.53
Office Premises and Equipment	1,950	1,950	1,950	1,950	1,950	1,950	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,247**	**2,246**	**2,244**	**2,240**	**2,235**	**2,246**	**100.00**	**0.07**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	85	126	160	171	172			-29.56
Adjustable-Rate Servicing	33	35	36	36	36			-4.07
Float on Mortgages Serviced for Others	98	148	192	218	234			-31.89
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**215**	**309**	**388**	**425**	**442**			**-27.82**
OTHER ASSETS								
Purchased and Excess Servicing						222		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,136	3,136	3,136	3,136	3,136	3,136	100.00	0.00
Miscellaneous II						440		
Deposit Intangibles								
Retail CD Intangible	122	138	150	162	173			-10.15
Transaction Account Intangible	764	1,034	1,309	1,579	1,863			-26.36
MMDA Intangible	584	772	987	1,160	1,325			-26.09
Passbook Account Intangible	952	1,293	1,630	1,961	2,256			-26.22
Non-Interest-Bearing Account Intangible	156	282	403	517	627			-43.65
TOTAL OTHER ASSETS	**5,715**	**6,655**	**7,616**	**8,516**	**9,378**	**3,799**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						153		
TOTAL ASSETS	**145,261**	**143,860**	**141,664**	**139,173**	**136,583**	**138,713**	**104/101*** **	**1.25/1.96*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	33,894	33,733	33,573	33,415	33,260	33,513	100.66	0.48
Fixed-Rate Maturing in 13 Months or More	21,142	20,620	20,116	19,630	19,160	19,972	103.24	2.49
Variable-Rate	1,121	1,120	1,118	1,117	1,115	1,118	100.18	0.14
Demand								
Transaction Accounts	12,418	12,418	12,418	12,418	12,418	12,418	100/92*	0.00/2.39*
MMDAs	14,359	14,359	14,359	14,359	14,359	14,359	100/95*	0.00/1.48*
Passbook Accounts	15,288	15,288	15,288	15,288	15,288	15,288	100/92*	0.00/2.42*
Non-Interest-Bearing Accounts	5,515	5,515	5,515	5,515	5,515	5,515	100/95*	0.00/2.36*
TOTAL DEPOSITS	**103,737**	**103,052**	**102,387**	**101,741**	**101,114**	**102,182**	**101/97***	**0.65/1.63***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	8,481	8,410	8,339	8,270	8,203	8,297	101.36	0.84
Fixed-Rate Maturing in 37 Months or More	3,685	3,503	3,333	3,173	3,023	3,393	103.24	5.02
Variable-Rate	1,919	1,918	1,917	1,917	1,916	1,917	100.04	0.03
TOTAL BORROWINGS	**14,085**	**13,831**	**13,590**	**13,360**	**13,142**	**13,607**	**101.64**	**1.79**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	499	499	499	499	499	499	100.00	0.00
Other Escrow Accounts	104	101	98	95	92	108	92.71	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,279	1,279	1,279	1,279	1,279	1,279	100.00	0.00
Miscellaneous II	0	0	0	0	0	214		
TOTAL OTHER LIABILITIES	**1,882**	**1,879**	**1,876**	**1,873**	**1,871**	**2,101**	**89.45**	**0.16**
Other Liabilities not Included Above								
Self-Valued	7,102	6,892	6,727	6,566	6,456	6,414	107.45	2.72
Unamortized Yield Adjustments						1		
TOTAL LIABILITIES	**126,806**	**125,654**	**124,580**	**123,541**	**122,584**	**124,306**	**101/98****	**0.89/1.69****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	35	12	-29	-67	-102			
ARMs	15	10	4	-5	-16			
Other Mortgages	9	0	-14	-31	-50			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	50	13	-41	-95	-149			
Sell Mortgages and MBS	-35	2	63	116	165			
Purchase Non-Mortgage Items	1	0	-1	-3	-4			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-35	-10	15	38	59			
Pay Floating, Receive Fixed	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER DERIVATIVES								
Options on Mortgages and MBS	0	3	15	26	35			
Interest-Rate Caps	0	0	1	1	2			
Interest-Rate Floors	0	0	0	0	0			
Futures	-1	0	1	3	4			
Options on Futures	0	0	0	0	0			
Construction LIP	-46	-68	-90	-110	-129			
Self-Valued	26	27	28	30	31			
TOTAL OFF-BALANCE-SHEET POSITIONS	**21**	**-11**	**-48**	**-96**	**-152**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
+ ASSETS	145,261	143,860	141,664	139,173	136,583	138,713	104/101***	1.25/1.96***
- LIABILITIES	126,806	125,654	124,580	123,541	122,584	124,306	101/98**	0.89/1.69**
+ OFF-BALANCE-SHEET POSITIONS	21	-11	-48	-96	-152			
TOTAL NET PORTFOLIO VALUE #	18,476	18,195	17,037	15,537	13,847	14,408	126.29	3.96

* 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	$247	$3,425	$3,662	$2,131	$983
WARM	307 mo	337 mo	327 mo	302 mo	247 mo
WAC	4.55%	5.56%	6.39%	7.33%	8.97%
Amount of these that is FHA or VA Guaranteed	$7	$36	$82	$70	$92
Securities Backed by Conventional Mortgages	$502	$564	$326	$138	$54
WARM	249 mo	306 mo	271 mo	297 mo	221 mo
Weighted Average Pass-Through Rate	4.21%	5.24%	6.22%	7.21%	8.63%
Securities Backed by FHA or VA Mortgages	$36	$185	$269	$94	$24
WARM	313 mo	339 mo	316 mo	285 mo	205 mo
Weighted Average Pass-Through Rate	4.45%	5.33%	6.38%	7.14%	8.62%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,796	$6,620	$3,962	$1,981	$966
WAC	4.68%	5.40%	6.42%	7.33%	8.77%
Mortgage Securities	$1,735	$1,115	$606	$117	$17
Weighted Average Pass-Through Rate	4.25%	5.20%	6.16%	7.16%	8.66%
WARM (of 15-Year Loans and Securities)	146 mo	161 mo	145 mo	126 mo	111 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$513	$1,089	$984	$533	$528
WAC	4.54%	5.48%	6.41%	7.32%	10.56%
Mortgage Securities	$1,363	$443	$91	$5	$0
Weighted Average Pass-Through Rate	4.15%	5.26%	6.12%	7.13%	8.00%
WARM (of Balloon Loans and Securities)	86 mo	85 mo	73 mo	63 mo	64 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$38,108**

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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	$31	$247	$136	$0	$91
WAC	4.40%	4.84%	5.08%	4.16%	5.17%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,577	$9,343	$9,329	$410	$2,023
Weighted Average Margin	176 bp	246 bp	265 bp	201 bp	233 bp
WAC	4.56%	4.90%	5.25%	3.95%	5.52%
WARM	209 mo	291 mo	323 mo	285 mo	249 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	42 mo	2 mo	15 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$23,189**

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	$13	$34	$37	$0	$2
Weighted Average Distance from Lifetime Cap	132 bp	126 bp	157 bp	117 bp	147 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$59	$270	$231	$1	$79
Weighted Average Distance from Lifetime Cap	310 bp	362 bp	348 bp	389 bp	366 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,025	$8,992	$8,757	$402	$1,973
Weighted Average Distance from Lifetime Cap	850 bp	660 bp	601 bp	771 bp	672 bp
Balances Without Lifetime Cap	$512	$293	$440	$8	$60
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$669	$8,865	$8,382	$66	$1,688
Weighted Average Periodic Rate Cap	158 bp	168 bp	215 bp	187 bp	163 bp
Balances Subject to Periodic Rate Floors	$526	$7,755	$7,178	$37	$1,250
MBS Included in ARM Balances	$605	$3,466	$2,068	$162	$149

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,368	$8,543
WARM	92 mo	201 mo
Remaining Term to Full Amortization	281 mo	
Rate Index Code	0	0
Margin	238 bp	268 bp
Reset Frequency	22 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$57	$239
Wghted Average Distance to Lifetime Cap	68 bp	84 bp
Fixed-Rate:		
Balances	$3,272	$4,379
WARM	56 mo	127 mo
Remaining Term to Full Amortization	262 mo	
WAC	6.88%	6.98%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,873	$2,502
WARM	39 mo	35 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	162 bp	6.78%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,877	$2,350
WARM	147 mo	105 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	79 bp	6.71%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,726	$1,885
WARM	43 mo	43 mo
Margin in Column 1; WAC in Column 2	110 bp	6.88%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$1,950	$4,231
WARM	52 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	465 bp	7.88%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$59	$839
Fixed Rate		
Remaining WAL <= 5 Years	$475	$2,142
Remaining WAL 5-10 Years	$63	$143
Remaining WAL Over 10 Years	$6	
Superfloaters	$0	
Inverse Floaters & Super POs	$6	
Other	$4	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$1	$7
WAC	5.00%	5.50%
Principal-Only MBS	$0	$4
WAC	0.00%	5.50%
Total Mortgage-Derivative Securities - Book Value	$614	$3,134

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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	$2,878	$10,174	$7,191	$2,937	$1,312
WARM	186 mo	242 mo	270 mo	241 mo	183 mo
Weighted Average Servicing Fee	27 bp	26 bp	28 bp	31 bp	63 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	256 loans				
FHA/VA	38 loans				
Subserviced by Others	2 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$4,170	$37	Total # of Adjustable-Rate Loans Serviced	50 loans
WARM (in months)	226 mo	213 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	40 bp	34 bp		

Total Balances of Mortgage Loans Serviced for Others	**$28,700**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,579		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$2,234		
Zero-Coupon Securities	$46	3.96%	81 mo
Government & Agency Securities	$2,986	3.44%	37 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$4,956	1.07%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,740	5.30%	60 mo
Memo: Complex Securities (from supplemental reporting)	$6,426		

Total Cash, Deposits, and Securities	**$22,967**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$719
Accrued Interest Receivable	$383
Advances for Taxes and Insurance	$20
Less: Unamortized Yield Adjustments	$-55
Valuation Allowances	$516
Unrealized Gains (Losses)	$9

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$105
Accrued Interest Receivable	$84
Less: Unamortized Yield Adjustments	$-12
Valuation Allowances	$248
Unrealized Gains (Losses)	$-1

OTHER ITEMS	
Real Estate Held for Investment	$60
Repossessed Assets	$191
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$45
Office Premises and Equipment	$1,950
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$35
Less: Unamortized Yield Adjustments	$-44
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$222
Miscellaneous I	$3,136
Miscellaneous II	$440
TOTAL ASSETS	**$138,713**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$121
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$1,502
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$962
Mortgage-Related Mututal Funds	$1,272
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,415
Weighted Average Servicing Fee	30 bp
Adjustable-Rate Mortgage Loans Serviced	$4,473
Weighted Average Servicing Fee	24 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$280

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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	$8,428	$3,006	$329	$62
WAC	1.66%	3.57%	5.43%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$12,180	$8,561	$1,009	$111
WAC	1.68%	3.08%	5.88%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$9,513	$4,239	$96
WAC		2.78%	5.32%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$6,220	$39
WAC			4.20%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$53,484**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$751	$1,017	$686
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$17,269	$17,685	$9,477
Penalty in Months of Forgone Interest	3.00 mo	5.56 mo	6.55 mo
Balances in New Accounts	$1,828	$1,084	$570

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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%	$3,385	$2,063	$399	1.59%
3.00 to 3.99%	$92	$656	$889	3.48%
4.00 to 4.99%	$106	$621	$861	4.50%
5.00 to 5.99%	$228	$559	$813	5.48%
6.00 to 6.99%	$23	$450	$318	6.40%
7.00 to 7.99%	$2	$110	$106	7.34%
8.00 to 8.99%	$0	$2	$7	8.09%
9.00 and Above	$0	$0	$1	12.99%
WARM	1 mo	18 mo	71 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$11,690**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$9,449
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	$12,418	0.69%	$495
Money Market Deposit Accounts (MMDAs)	$14,359	1.26%	$760
Passbook Accounts	$15,288	0.95%	$481
Non-Interest-Bearing Non-Maturity Deposits	$5,515		$283
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$260	0.26%	
Escrow for Mortgages Serviced for Others	$239	0.07%	
Other Escrows	$108	0.19%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$48,187		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$4		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,279		
Miscellaneous II	$214		
TOTAL LIABILITIES	**$124,306**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$4
EQUITY CAPITAL	$14,404
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$138,714**

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	$18
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	16	$27
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	89	$299
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	81	$180
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	52	$78
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	184	$295
1014	Opt commitment to orig 25- or 30-year FRMs	162	$453
1016	Opt commitment to orig "other" Mortgages	137	$471
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
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	8	$19
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	6	$8
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$10
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	13	$21
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	10	$12
2016	Commit/purchase "other" Mortgage loans, svc retained	12	$24
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$0
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		$5
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	34	$48
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	52	$135
2036	Commit/sell "other" Mortgage loans, svc retained		$16
2042	Commit/purchase 1-month COFI ARM MBS		$5
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$20
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$34
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$4
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$14
2054	Commit/purchase 25- to 30-year FRM MBS		$1

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2056	Commit/purchase "other" MBS		$2
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$0
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	6	$59
2074	Commit/sell 25- or 30-yr FRM MBS	10	$200
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$6
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$36
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$12
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$41
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	12	$77
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	11	$21
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	7	$6
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	38	$40
2134	Commit/sell 25- or 30-yr FRM loans, svc released	51	$266
2136	Commit/sell "other" Mortgage loans, svc released	7	$45
2202	Firm commitment to originate 1-month COFI ARM loans		$6
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$4
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	24	$77
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	32	$80
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	20	$60
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	86	$158
2214	Firm commit/originate 25- or 30-year FRM loans	79	$287
2216	Firm commit/originate "other" Mortgage loans	53	$233
3006	Option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3008	Option to purchase 3- or 5-yr Treasury ARMs		$2
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$2

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3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$2
3028	Option to sell 3- or 5-year Treasury ARMs		$20
3032	Option to sell 10-, 15-, or 20-year FRMs	6	$23
3034	Option to sell 25- or 30-year FRMs	8	$146
4002	Commit/purchase non-Mortgage financial assets	39	$173
4022	Commit/sell non-Mortgage financial assets		$110
5002	IR swap: pay fixed, receive 1-month LIBOR		$108
5004	IR swap: pay fixed, receive 3-month LIBOR	6	$450
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5582	IR swap, amortizing: pay MBS coupon, receive 1-mo LIBOR		$21
6002	Interest rate Cap based on 1-month LIBOR		$111
6004	Interest rate Cap based on 3-month LIBOR		$134
6008	Interest rate Cap based on 3-month Treasury		$30
6034	Short interest rate Cap based on 3-month LIBOR		$38
6040	Short interest rate Cap based on 1-year Treasury		$3
7010	Interest rate floor based on 1-year Treasury		$3
8040	Short futures contract on 10-year Treasury note		$17
9502	Fixed-rate construction loans in process	207	$1,215
9512	Adjustable-rate construction loans in process	156	$914