Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR | **Reporting Dockets: 81** | **December 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	7,186	-1,209	-14 %	15.03 %	-176 bp
+200 bp	7,716	-679	-8 %	15.87 %	-92 bp
+100 bp	8,148	-248	-3 %	16.49 %	-30 bp
0 bp	8,395			16.79 %	
-100 bp	8,423	28	0 %	16.74 %	-5 bp

Risk Measure for a Given Rate Shock

	12/31/2004	09/30/2004	12/31/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	16.79 %	16.73 %	13.10 %
Post-shock NPV Ratio	15.87 %	15.81 %	12.23 %
Sensitivity Measure: Decline in NPV Ratio	92 bp	92 bp	87 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	6,192	6,043	5,753	5,434	5,129	5,974	101.15	3.64
30-Year Mortgage Securities	144	141	136	130	124	138	102.34	2.85
15-Year Mortgages and MBS	4,607	4,481	4,313	4,132	3,954	4,405	101.74	3.28
Balloon Mortgages and MBS	1,284	1,259	1,225	1,182	1,133	1,247	100.96	2.36
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	209	209	208	206	204	208	100.40	0.38
7 Month to 2 Year Reset Frequency	3,923	3,890	3,835	3,755	3,655	3,824	101.72	1.13
2+ to 5 Year Reset Frequency	6,176	6,033	5,858	5,653	5,431	5,946	101.47	2.64
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	5	5	5	5	5	5	99.92	0.81
2 Month to 5 Year Reset Frequency	240	236	232	228	223	234	100.69	1.53
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	337	332	327	322	318	332	100.05	1.49
Adjustable-Rate, Fully Amortizing	1,726	1,713	1,701	1,689	1,677	1,716	99.87	0.73
Fixed-Rate, Balloon	292	276	261	247	234	271	101.63	5.67
Fixed-Rate, Fully Amortizing	801	767	735	706	678	753	101.84	4.29
Construction and Land Loans								
Adjustable-Rate	2,926	2,921	2,917	2,912	2,908	2,927	99.80	0.16
Fixed-Rate	524	513	504	494	485	527	97.46	1.93
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,126	4,123	4,120	4,118	4,116	4,109	100.34	0.07
Fixed-Rate	233	228	224	220	216	227	100.29	1.92
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	67	66	65	63	61	66	100.00	1.99
Accrued Interest Receivable	126	126	126	126	126	126	100.00	0.00
Advance for Taxes/Insurance	10	10	10	10	10	10	100.00	0.00
Float on Escrows on Owned Mortgages	14	25	35	43	49			-40.82
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0			-64.59
TOTAL MORTGAGE LOANS AND SECURITIES	**33,962**	**33,399**	**32,588**	**31,675**	**30,735**	**33,046**	**101.07**	**2.06**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	501	501	500	499	499	503	99.57	0.12
Fixed-Rate	267	258	249	240	232	249	103.39	3.65
Consumer Loans								
Adjustable-Rate	1,806	1,805	1,803	1,802	1,801	1,793	100.66	0.08
Fixed-Rate	6,939	6,892	6,846	6,801	6,757	6,673	103.28	0.67
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-313	-312	-310	-308	-307	-312	0.00	0.53
Accrued Interest Receivable	58	58	58	58	58	58	100.00	0.00
TOTAL NONMORTGAGE LOANS	**9,258**	**9,201**	**9,146**	**9,092**	**9,039**	**8,964**	**102.64**	**0.61**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,003	1,003	1,003	1,003	1,003	1,003	100.00	0.00
Equities and All Mutual Funds	212	206	200	193	186	206	99.93	3.11
Zero-Coupon Securities	5	5	5	5	5	5	103.51	3.01
Government and Agency Securities	665	645	627	609	591	631	102.27	2.98
Term Fed Funds, Term Repos	966	965	964	963	961	965	100.03	0.13
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	252	244	236	229	222	235	103.95	3.23
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	612	608	591	570	550	611	99.48	1.73
Structured Securities (Complex)	522	515	499	482	465	516	99.79	2.23
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	1.47
TOTAL CASH, DEPOSITS, AND SECURITIES	**4,238**	**4,191**	**4,124**	**4,052**	**3,983**	**4,171**	**100.47**	**1.36**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	47	47	47	47	47	47	100.00	0.00
Real Estate Held for Investment	2	2	2	2	2	2	100.00	0.00
Investment in Unconsolidated Subsidiaries	6	6	5	5	4	6	100.00	2.34
Office Premises and Equipment	394	394	394	394	394	394	100.00	0.00
TOTAL REAL ASSETS, ETC.	**450**	**450**	**450**	**449**	**449**	**450**	**100.00**	**0.03**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	112	170	206	215	214			-27.46
Adjustable-Rate Servicing	15	15	15	15	15			-1.82
Float on Mortgages Serviced for Others	95	128	155	172	183			-23.66
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**222**	**313**	**376**	**402**	**413**			**-24.68**
OTHER ASSETS								
Purchased and Excess Servicing						216		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,328	1,328	1,328	1,328	1,328	1,328	100.00	0.00
Miscellaneous II						154		
Deposit Intangibles								
Retail CD Intangible	17	23	28	32	37			-22.80
Transaction Account Intangible	394	527	665	786	890			-25.78
MMDA Intangible	108	136	161	187	211			-19.36
Passbook Account Intangible	293	379	461	537	610			-22.15
Non-Interest-Bearing Account Intangible	38	57	75	92	109			-33.01
TOTAL OTHER ASSETS	**2,178**	**2,448**	**2,718**	**2,962**	**3,184**	**1,697**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-6		
TOTAL ASSETS	**50,308**	**50,002**	**49,402**	**48,633**	**47,803**	**48,323**	**103/101***	**0.91/1.48***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	10,169	10,123	10,077	10,032	9,987	10,114	100.09	0.45
Fixed-Rate Maturing in 13 Months or More	7,172	6,995	6,825	6,660	6,501	6,942	100.77	2.48
Variable-Rate	982	981	981	981	980	980	100.12	0.04
Demand								
Transaction Accounts	5,524	5,524	5,524	5,524	5,524	5,524	100/90*	0.00/2.72*
MMDAs	2,105	2,105	2,105	2,105	2,105	2,105	100/94*	0.00/1.33*
Passbook Accounts	3,871	3,871	3,871	3,871	3,871	3,871	100/90*	0.00/2.40*
Non-Interest-Bearing Accounts	853	853	853	853	853	853	100/93*	0.00/2.35*
TOTAL DEPOSITS	**30,675**	**30,452**	**30,235**	**30,025**	**29,821**	**30,389**	**100/97***	**0.72/1.67***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	3,873	3,858	3,844	3,830	3,816	3,863	99.89	0.37
Fixed-Rate Maturing in 37 Months or More	333	315	299	283	268	309	101.98	5.53
Variable-Rate	1,013	1,013	1,013	1,013	1,013	1,013	100.00	0.00
TOTAL BORROWINGS	**5,220**	**5,187**	**5,156**	**5,126**	**5,098**	**5,185**	**100.03**	**0.61**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	306	306	306	306	306	306	100.00	0.00
Other Escrow Accounts	71	69	67	65	63	77	89.35	2.97
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,844	3,844	3,844	3,844	3,844	3,844	100.00	0.00
Miscellaneous II	0	0	0	0	0	76		
TOTAL OTHER LIABILITIES	**4,221**	**4,219**	**4,217**	**4,215**	**4,213**	**4,303**	**98.04**	**0.05**
Other Liabilities not Included Above								
Self-Valued	1,845	1,786	1,740	1,708	1,691	1,695	105.41	2.94
Unamortized Yield Adjustments						3		
TOTAL LIABILITIES	**41,961**	**41,645**	**41,349**	**41,075**	**40,823**	**41,575**	**100/97****	**0.74/1.43****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	96	32	-86	-206	-317			
ARMs	20	16	8	-3	-19			
Other Mortgages	13	0	-18	-41	-67			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	6	-1	-9	-17	-25			
Sell Mortgages and MBS	-91	5	195	385	561			
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	-27	-4	16	35	53			
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	1	2	3			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	-1	0	1	2	2			
Options on Futures	0	0	0	0	0			
Construction LIP	5	-12	-29	-45	-61			
Self-Valued	54	1	15	46	78			
TOTAL OFF-BALANCE-SHEET POSITIONS	**76**	**38**	**94**	**158**	**207**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	50,308	50,002	49,402	48,633	47,803	48,323	103/101***	0.91/1.48***
MINUS TOTAL LIABILITIES	41,961	41,645	41,349	41,075	40,823	41,575	100/97**	0.74/1.43**
PLUS OFF-BALANCE-SHEET POSITIONS	76	38	94	158	207			
TOTAL NET PORTFOLIO VALUE #	8,423	8,395	8,148	7,716	7,186	6,748	124.42	1.64

* 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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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	$303	$3,632	$1,447	$449	$143
WARM	342 mo	348 mo	331 mo	296 mo	250 mo
WAC	4.51%	5.59%	6.37%	7.34%	8.77%
Amount of these that is FHA or VA Guaranteed	$1	$4	$50	$66	$6
Securities Backed by Conventional Mortgages	$17	$61	$22	$11	$4
WARM	93 mo	333 mo	199 mo	282 mo	243 mo
Weighted Average Pass-Through Rate	4.53%	5.13%	6.28%	7.14%	8.30%
Securities Backed by FHA or VA Mortgages	$0	$7	$12	$1	$1
WARM	0 mo	349 mo	330 mo	261 mo	121 mo
Weighted Average Pass-Through Rate	0.00%	5.53%	6.04%	7.12%	9.29%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,062	$2,044	$730	$282	$94
WAC	4.71%	5.37%	6.39%	7.33%	8.68%
Mortgage Securities	$116	$55	$19	$2	$0
Weighted Average Pass-Through Rate	4.29%	5.07%	6.16%	7.26%	8.87%
WARM (of 15-Year Loans and Securities)	154 mo	152 mo	137 mo	123 mo	117 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$426	$598	$156	$33	$8
WAC	4.54%	5.38%	6.32%	7.22%	8.82%
Mortgage Securities	$22	$4	$1	$0	$0
Weighted Average Pass-Through Rate	4.15%	5.11%	6.01%	7.01%	0.00%
WARM (of Balloon Loans and Securities)	70 mo	83 mo	98 mo	81 mo	66 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$11,764**

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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	$6	$413	$3	$0	$3
WAC	7.09%	3.86%	6.06%	0.00%	5.74%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$202	$3,411	$5,943	$5	$231
Weighted Average Margin	182 bp	306 bp	295 bp	124 bp	185 bp
WAC	5.21%	5.06%	5.35%	3.94%	5.75%
WARM	117 mo	308 mo	340 mo	191 mo	241 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	42 mo	1 mo	17 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$10,218**

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	$27	$5	$7	$0	$0
Weighted Average Distance from Lifetime Cap	122 bp	28 bp	145 bp	0 bp	19 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$7	$11	$8	$0	$2
Weighted Average Distance from Lifetime Cap	278 bp	374 bp	314 bp	0 bp	365 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$120	$3,774	$5,866	$5	$226
Weighted Average Distance from Lifetime Cap	933 bp	673 bp	595 bp	848 bp	662 bp
Balances Without Lifetime Cap	$54	$34	$65	$0	$6
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$46	$3,689	$5,799	$2	$204
Weighted Average Periodic Rate Cap	139 bp	204 bp	315 bp	195 bp	159 bp
Balances Subject to Periodic Rate Floors	$46	$3,479	$5,522	$2	$204
MBS Included in ARM Balances	$51	$400	$28	$4	$13

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$332	$1,716
WARM	82 mo	187 mo
Remaining Term to Full Amortization	264 mo	
Rate Index Code	0	0
Margin	252 bp	269 bp
Reset Frequency	41 mo	21 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$3	$11
Wghted Average Distance to Lifetime Cap	34 bp	92 bp
Fixed-Rate:		
Balances	$271	$753
WARM	99 mo	119 mo
Remaining Term to Full Amortization	323 mo	
WAC	6.37%	6.47%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,927	$527
WARM	17 mo	28 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	86 bp	5.61%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,109	$227
WARM	108 mo	102 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	21 bp	6.65%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$503	$249
WARM	44 mo	52 mo
Margin in Column 1; WAC in Column 2	122 bp	6.87%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$1,793	$6,673
WARM	7 mo	10 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	903 bp	16.75%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$39
Fixed Rate		
Remaining WAL <= 5 Years	$26	$519
Remaining WAL 5-10 Years	$2	$15
Remaining WAL Over 10 Years	$10	
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%	0.00%
Total Mortgage-Derivative Securities - Book Value	$38	$573

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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	$2,460	$11,122	$8,478	$1,918	$312
WARM	132 mo	269 mo	312 mo	299 mo	265 mo
Weighted Average Servicing Fee	29 bp	30 bp	30 bp	34 bp	36 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	212 loans				
FHA/VA	0 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$2,004	$5	Total # of Adjustable-Rate Loans Serviced	17 loans
WARM (in months)	341 mo	168 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	33 bp	42 bp		

Total Balances of Mortgage Loans Serviced for Others	**$26,298**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,003		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$206		
Zero-Coupon Securities	$5	3.00%	33 mo
Government & Agency Securities	$631	4.16%	39 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$965	2.27%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$235	4.87%	46 mo
Memo: Complex Securities (from supplemental reporting)	$516		

Total Cash, Deposits, and Securities	**$3,560**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$270
Accrued Interest Receivable	$126
Advances for Taxes and Insurance	$10
Less: Unamortized Yield Adjustments	$22
Valuation Allowances	$204
Unrealized Gains (Losses)	$5

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$10
Accrued Interest Receivable	$58
Less: Unamortized Yield Adjustments	$2
Valuation Allowances	$322
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$2
Repossessed Assets	$47
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$6
Office Premises and Equipment	$394
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-3
Less: Unamortized Yield Adjustments	$-16
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$216
Miscellaneous I	$1,328
Miscellaneous II	$154
TOTAL ASSETS	**$48,323**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$3
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$13
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$131
Mortgage-Related Mututal Funds	$75
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$50
Weighted Average Servicing Fee	40 bp
Adjustable-Rate Mortgage Loans Serviced	$189
Weighted Average Servicing Fee	38 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$9

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$1,845	$1,057	$380	$15
WAC	1.85%	3.31%	7.39%	
WARM	2 mo	1 mo	1 mo	
Balances Maturing in 4 to 12 Months	$2,866	$3,254	$712	$27
WAC	2.28%	2.70%	5.52%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$3,122	$1,883	$23
WAC		2.88%	4.57%	
WARM		21 mo	26 mo	
Balances Maturing in 37 or More Months			$1,937	$8
WAC			4.20%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$17,056**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$175	$194	$161
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$3,389	$4,960	$4,214
Penalty in Months of Forgone Interest	3.25 mo	6.48 mo	6.41 mo
Balances in New Accounts	$1,292	$520	$143

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$2,967	$552	$14	2.27%
3.00 to 3.99%	$9	$225	$61	3.46%
4.00 to 4.99%	$1	$19	$122	4.27%
5.00 to 5.99%	$3	$22	$66	5.49%
6.00 to 6.99%	$0	$20	$34	6.33%
7.00 to 7.99%	$30	$14	$10	7.29%
8.00 to 8.99%	$0	$0	$2	8.72%
9.00 and Above	$0	$0	$0	9.01%
WARM	1 mo	17 mo	79 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$4,172**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$3,688
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	$5,524	1.56%	$183
Money Market Deposit Accounts (MMDAs)	$2,105	1.45%	$107
Passbook Accounts	$3,871	0.93%	$114
Non-Interest-Bearing Non-Maturity Deposits	$853		$36
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$132	0.01%	
Escrow for Mortgages Serviced for Others	$174	0.01%	
Other Escrows	$77	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$12,736		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$3,844		
Miscellaneous II	$76		
TOTAL LIABILITIES	**$41,575**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$6,747
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$48,323**

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		$11
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	18	$435
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	18	$154
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	9	$16
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	34	$1,112
1014	Opt commitment to orig 25- or 30-year FRMs	35	$1,570
1016	Opt commitment to orig "other" Mortgages	18	$696
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$0
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$75
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$17
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	12	$82
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	15	$169
2036	Commit/sell "other" Mortgage loans, svc retained		$8
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$284
2074	Commit/sell 25- or 30-yr FRM MBS		$2,581
2084	Commit/sell low-risk fixed-rate mtg derivative product		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$0
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		$0
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$9
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	6	$58
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$1
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	10	$68
2214	Firm commit/originate 25- or 30-year FRM loans	8	$52
2216	Firm commit/originate "other" Mortgage loans	7	$10

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SUPPLEMENTAL REPORTING

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3032	Option to sell 10-, 15-, or 20-year FRMs		$6
3034	Option to sell 25- or 30-year FRMs		$11
4002	Commit/purchase non-Mortgage financial assets		$10
5004	IR swap: pay fixed, receive 3-month LIBOR		$287
8040	Short futures contract on 10-year Treasury note		$11
9502	Fixed-rate construction loans in process	45	$458
9512	Adjustable-rate construction loans in process	34	$1,421