INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

*** INTEREST RATE SENSITIVITY OF NET PORTFOLIO VALUE (NPV) ***

Change in Rates	Net Portfolio Value $ Amount	$ Change	% Change	NPV as % of PV of Assets NPV Ratio	Change
+300 bp	75,660	-25,462	-25 %	8.17 %	-217 bp
+200 bp	85,780	-15,343	-15 %	9.08 %	-126 bp
+100 bp	94,822	-6,301	-6 %	9.85 %	-49 bp
0 bp	101,123			10.35 %	
-100 bp	102,999	1,877	+2 %	10.42 %	+7 bp

*** RISK MEASURES: +200/-100 BP RATE SHOCK ***

	12/31/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.35 %
Post-Shock NPV Ratio	9.08 %
Sensitivity Measure: Decline in NPV Ratio	126 bp

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
(Balances in $Mil)

	*** Change in Interest Rates ***								
*** ASSETS ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
MORTGAGE LOANS & SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans & MBS:									
30-Yr Mortgage Loans	-	-	-	113,254	109,040	103,166	97,421	92,139	-
30-Yr Mortgage Securities ...	-	-	-	33,639	32,312	30,503	28,723	27,097	-
15-Year Mortgages & MBS	-	-	-	69,155	67,146	64,607	62,058	59,624	-
Balloon Mortgages & MBS	-	-	-	19,467	19,075	18,505	17,910	17,337	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	-	15,770	15,681	15,586	15,467	15,299	-
7 Mo to 2 Yrs Reset Freq ..	-	-	-	52,796	52,274	51,752	51,132	50,295	-
2+ to 5 Yrs Reset Freq	-	-	-	63,965	62,469	60,778	58,892	56,847	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	-	-	111,942	111,099	110,075	108,733	106,964	-
2 Mo to 5 Yrs Reset Freq...	-	-	-	39,740	38,973	38,134	37,186	36,110	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	-	18,873	18,667	18,454	18,236	18,018	-
Adjustable-Rate, Fully-Amort.	-	-	-	41,371	40,984	40,606	40,233	39,860	-
Fixed-Rate, Balloon	-	-	-	10,398	9,960	9,547	9,159	8,793	-
Fixed-Rate, Fully-Amortizing	-	-	-	13,837	13,295	12,788	12,314	11,868	-
Construction & Land Loans:									
Adjustable-Rate	-	-	-	19,859	19,802	19,742	19,684	19,628	-
Fixed-Rate	-	-	-	6,138	5,991	5,855	5,728	5,609	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	-	19,220	19,179	19,134	19,093	19,055	-
Fixed-Rate	-	-	-	19,889	19,464	19,057	18,667	18,294	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	-	1,088	1,068	1,044	1,019	993	-
Accrued Interest Receivable .	-	-	-	3,471	3,471	3,471	3,471	3,471	-
Advances for Taxes/Insurance	-	-	-	466	466	466	466	466	-
Float on Escrows on Owned Mtg	-	-	-	214	402	584	708	801	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-	-	-89	-98	-97	-94	-90	-
*Mortgage Loans & Securities	-	-	-	674,640	660,915	643,949	626,394	608,660	-

PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
(Balances in $Mil)

*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
				*** Change in Interest Rates ***					
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	-	-	19,265	19,220	19,174	19,132	19,091	-
Fixed-Rate	-	-	-	12,720	12,184	11,683	11,213	10,772	-
Consumer Loans:									
Adjustable-Rate	-	-	-	12,103	12,092	12,079	12,068	12,057	-
Fixed-Rate	-	-	-	42,119	41,516	40,930	40,362	39,810	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-	-1,089	-1,075	-1,063	-1,050	-1,039	-
Accrued Interest Receivable .	-	-	-	618	618	618	618	618	-
*Nonmortgage Loans	-	-	-	85,737	84,554	83,421	82,341	81,309	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	-	-	27,783	27,783	27,783	27,783	27,783	-
Equities & All Mutual Funds ...	-	-	-	3,813	3,661	3,495	3,331	3,174	-
Zero-Coupon Securities	-	-	-	965	940	918	899	883	-
Govt & Agency Securities	-	-	-	38,074	35,795	33,693	31,754	29,962	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	-	19,436	19,412	19,390	19,367	19,345	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	-	6,541	6,246	5,977	5,732	5,507	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	-	113	111	108	105	102	-
Valued by Institution	-	-	-	54,020	53,586	52,410	50,907	49,335	-
Structured Securities, Valued by Institution	-	-	-	8,957	8,752	8,380	8,014	7,662	-
Less: Valuation Allowances for Investment Securities ..	-	-	-	4	4	4	4	4	-
*Cash, Deposits, & Securities	-	-	-	159,698	156,281	152,151	147,889	143,750	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
(Balances in $Mil)

	*** Change in Interest Rates ***								
*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
REPOSSESSED ASSETS	-	-	-	948	948	948	948	948	-
REAL ESTATE HELD FOR INVESTMENT	-	-	-	314	314	314	314	314	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	-	364	361	341	309	269	-
OFFICE PREMISES & EQUIPMENT	-	-	-	8,371	8,371	8,371	8,371	8,371	-
*Subtotal	-	-	-	9,997	9,994	9,974	9,942	9,902	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	-	4,522	6,332	8,077	8,692	8,722	-
Adj-Rate Servicing	-	-	-	1,341	1,431	1,463	1,473	1,472	-
Float on Mtgs Svc'd for Others	-	-	-	2,130	2,857	3,566	4,010	4,302	-
*Mtg Ln Servicing for Others	-	-	-	7,993	10,620	13,107	14,176	14,496	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	30,447	30,447	30,447	30,447	30,447	-
Deposit Intangibles:									
Retail CD Intangible	-	-	-	764	817	860	898	933	-
Transaction Acct Intangible .	-	-	-	5,084	6,270	7,436	8,637	9,651	-
MMDA Intangible	-	-	-	6,372	7,826	9,115	10,276	11,450	-
Passbook Account Intangible .	-	-	-	5,515	6,743	7,978	9,165	10,216	-
Non-Int-Bearing Acct Intang .	-	-	-	2,217	3,014	3,778	4,500	5,193	-
*Other Assets	-	-	-	50,398	55,117	59,613	63,924	67,890	-
*** TOTAL ASSETS	-	-	-	988,462	977,480	962,215	944,666	926,007	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
(Balances in $Mil)

	*** Change in Interest Rates ***								
*** LIABILITIES ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
DEPOSITS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 12 Mo or Less ...	-	-	-	203,537	202,669	201,810	200,962	200,121	-
Maturing in 13 Mo or More ...	-	-	-	74,483	72,647	70,877	69,171	67,525	-
Variable-Rate, Fixed-Maturity .	-	-	-	3,193	3,190	3,187	3,183	3,180	-
Non-Maturity:									
Transaction Accts	-	-	-	55,365	55,365	55,365	55,365	55,365	-
MMDAs	-	-	-	108,231	108,231	108,231	108,231	108,231	-
Passbook Accts	-	-	-	59,433	59,433	59,433	59,433	59,433	-
Non-Interest-Bearing Accts ..	-	-	-	37,255	37,255	37,255	37,255	37,255	-
* Deposits	-	-	-	541,497	538,789	536,157	533,599	531,110	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	-	154,814	153,861	152,926	152,006	151,103	-
Maturing in 37 Mo or More ...	-	-	-	17,454	16,631	15,859	15,134	14,452	-
Variable-Rate, Fixed-Maturity .	-	-	-	76,476	76,359	76,243	76,127	76,013	-
* Borrowings	-	-	-	248,743	246,851	245,028	243,268	241,568	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	-	6,782	6,782	6,782	6,782	6,782	-
Other Escrow Accounts	-	-	-	2,579	2,504	2,433	2,367	2,304	-
Collat. Mtg Securities Issued .	-	-	-	125	125	125	125	125	-
Miscellaneous I	-	-	-	25,450	25,450	25,450	25,450	25,450	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	-	34,936	34,861	34,790	34,724	34,661	-
SELF-VALUED	-	-	-	57,893	56,561	55,406	54,355	52,814	-
*** TOTAL LIABILITIES	-	-	-	883,069	877,063	871,381	865,945	860,152	-

PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
(Balances in $Mil)

*** Change in Interest Rates ***

* OFF-BALANCE-SHEET POSITIONS *	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs & Balloon/2-Step Mortgages	-	-	-	694	-47	-924	-1,719	-2,434	-
ARMs	-	-	-	130	87	33	-39	-134	-
Other Mortgages	-	-	-	142	-	-150	-291	-423	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	-	1,186	-102	-1,525	-2,807	-3,968	-
Sell Mortgages & MBS	-	-	-	-3,786	952	6,033	10,586	14,691	-
Purchase Non-Mortgage Items ...	-	-	-	2	-	-2	-4	-7	-
Sell Non-Mortgage Items	-	-	-	-1	-	1	3	4	-
OPTIONS ON MORTGAGES & MBS	-	-	-	-151	-28	25	52	79	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-	-1,667	-726	189	1,056	1,877	-
Pay Floating, Receive Fixed ...	-	-	-	338	140	-48	-224	-387	-
Basis Swaps	-	-	-	-2	-1	0	0	1	-
Swaptions	-	-	-	214	305	403	505	607	-
INTEREST-RATE CAPS	-	-	-	4	9	17	30	49	-
INTEREST-RATE FLOORS	-	-	-	11	4	1	1	1	-
FUTURES	-	-	-	-25	-	25	49	74	-
OPTIONS ON FUTURES	-	-	-	5	0	-3	9	20	-
CONSTRUCTION LIP	-	-	-	-191	-294	-388	-476	-558	-
SELF-VALUED	-	-	-	703	407	301	326	312	-
*** OFF-BALANCE-SHEET POSITIONS	-	-	-	-2,394	705	3,988	7,059	9,806	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	-	-	988,462	977,480	962,215	944,666	926,007	-
- LIABILITIES	-	-	-	883,069	877,063	871,381	865,945	860,152	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	-	-2,394	705	3,988	7,059	9,806	-
*** NET PORTFOLIO VALUE	-	-	-	102,999	101,123	94,822	85,780	75,660	-

PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
(Balances in $Mil)

*** ASSETS ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
MORTGAGE LOANS & SECURITIES				
Fixed-Rate Single-Family First-Mortgage Loans & MBS:				
30-Yr Mortgage Loans	107,509	109,040	101.42	4.6
30-Yr Mortgage Securities ...	31,902	32,312	101.29	4.9
15-Year Mortgages & MBS	65,925	67,146	101.85	3.4
Balloon Mortgages & MBS	18,701	19,075	102.00	2.5
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	15,509	15,681	101.11	0.6
7 Mo to 2 Yrs Reset Freq ..	50,422	52,274	103.67	1.0
2+ to 5 Yrs Reset Freq	61,437	62,469	101.68	2.6
Lagging Market Index ARMs:				
1 Mo Reset Freq............	107,395	111,099	103.45	0.8
2 Mo to 5 Yrs Reset Freq...	38,272	38,973	101.83	2.1
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	18,518	18,667	100.80	1.1
Adjustable-Rate, Fully-Amort.	41,071	40,984	99.79	0.9
Fixed-Rate, Balloon	9,399	9,960	105.97	4.3
Fixed-Rate, Fully-Amortizing	12,845	13,295	103.50	3.9
Construction & Land Loans:				
Adjustable-Rate	19,883	19,802	99.59	0.3
Fixed-Rate	6,176	5,991	97.01	2.4
Second Mtg Loans & Securities:				
Adjustable-Rate	19,462	19,179	98.55	0.2
Fixed-Rate	19,061	19,464	102.11	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	1,068	1,068	100.00	2.1
Accrued Interest Receivable .	3,471	3,471	100.00	0.0
Advances for Taxes/Insurance	466	466	100.00	0.0
Float on Escrows on Owned Mtg		402		-45.9
Less: Value of Servicing on Mtgs Serviced by Others ...		-98		-4.0
*Mortgage Loans & Securities	648,491	660,915	101.92	2.3

NOTE: Effective duration is calculated as the average of the percentage changes in present value resulting from rate shocks of +100 and -100 basis points.

PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
(Balances in $Mil)

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	18,951	19,220	101.42	0.2
Fixed-Rate	12,056	12,184	101.06	4.3
Consumer Loans:				
Adjustable-Rate	12,176	12,092	99.31	0.1
Fixed-Rate	41,073	41,516	101.08	1.4
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-1,076	-1,075	99.97	1.2
Accrued Interest Receivable .	618	618	100.00	0.0
*Nonmortgage Loans	83,797	84,554	100.90	1.4
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	27,783	27,783	100.00	0.0
Equities & All Mutual Funds ...	3,661	3,661	100.00	4.3
Zero-Coupon Securities	911	940	103.15	2.5
Govt & Agency Securities	33,844	35,795	105.76	6.1
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	19,400	19,412	100.06	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	6,518	6,246	95.82	4.5
Mortgage-Derivative Securities:				
Valued by OTS	111	111	100.00	2.4
Valued by Institution	53,452	53,586	100.25	1.5
Structured Securities, Valued by Institution	8,789	8,752	99.58	3.3
Less: Valuation Allowances for Investment Securities ..	4	4	100.00	2.2
*Cash, Deposits, & Securities	154,464	156,281	101.18	2.4

PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
(Balances in $Mil)

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
REPOSSESSED ASSETS	948	948	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	314	314	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	361	361	100.00	3.2
OFFICE PREMISES & EQUIPMENT	8,371	8,371	100.00	0.0
*Subtotal	9,994	9,994	100.00	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		6,332		-28.1
Adj-Rate Servicing		1,431		-4.3
Float on Mtgs Svc'd for Others		2,857		-25.1
*Mtg Ln Servicing for Others		10,620		-24.1
OTHER ASSETS				
Purchased & Excess Servicing ..	10,206			
Margin Account	-	-	-	-
Miscellaneous I	30,447	30,447	100.00	0.0
Miscellaneous II	7,968			
Deposit Intangibles:				
Retail CD Intangible		817		-5.9
Transaction Acct Intangible .		6,270		-18.8
MMDA Intangible		7,826		-17.5
Passbook Account Intangible .		6,743		-18.3
Non-Int-Bearing Acct Intang .		3,014		-25.9
*Other Assets	48,621	55,117		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	3,609			
*** TOTAL ASSETS	948,976	977,480	103/100*	1.3/1.9*

*Including/excluding deposit intangible values.

PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
(Balances in $Mil)

*** LIABILITIES ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
DEPOSITS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 12 Mo or Less ...	200,544	202,669	101.06	0.4
Maturing in 13 Mo or More ...	70,407	72,647	103.18	2.5
Variable-Rate, Fixed-Maturity .	3,179	3,190	100.34	0.1
Non-Maturity:				
Transaction Accts	55,365	55,365	100/ 89*	0.0/2.4*
MMDAs	108,231	108,231	100/ 93*	0.0/1.4*
Passbook Accts	59,433	59,433	100/ 89*	0.0/2.3*
Non-Interest-Bearing Accts ..	37,255	37,255	100/ 92*	0.0/2.3*
* Deposits	534,414	538,789	101/ 96*	0.5/1.4*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	152,333	153,861	101.00	0.6
Maturing in 37 Mo or More ...	16,286	16,631	102.12	4.8
Variable-Rate, Fixed-Maturity .	76,468	76,359	99.86	0.1
* Borrowings	245,087	246,851	100.72	0.8
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	6,782	6,782	100.00	0.0
Other Escrow Accounts	2,813	2,504	89.01	2.9
Collat. Mtg Securities Issued .	127	125	98.92	0.2
Miscellaneous I	25,450	25,450	100.00	0.0
Miscellaneous II	2,459			
*Other Liabilities	37,631	34,861	92.64	0.2
SELF-VALUED	54,442	56,561	103.89	2.2
UNAMORTIZED YIELD ADJUSTMENTS ..	80			
*** TOTAL LIABILITIES	871,653	877,063	101/ 98**	0.7/1.2**

*Excluding/including deposit intangible values listed on asset side of report.

**Excluding/including deposit intangible values.

PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
(Balances in $Mil)

* OFF-BALANCE-SHEET POSITIONS *	Present Value Estimate
OPTIONAL COMMITMENTS TO ORIGINATE	
FRMs & Balloon/2-Step Mortgages	-47
ARMs	87
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-102
Sell Mortgages & MBS	952
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	-28
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-726
Pay Floating, Receive Fixed ...	140
Basis Swaps	-1
Swaptions	305
INTEREST-RATE CAPS	9
INTEREST-RATE FLOORS	4
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-294
SELF-VALUED	407
*** OFF-BALANCE-SHEET POSITIONS	705

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	948,976	977,480	103/100*	1.3/1.9*	*Including/excluding deposit intangible values.
- LIABILITIES	871,653	877,063	101/ 98**	0.7/1.2**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		705			
*** NET PORTFOLIO VALUE	77,323	101,123	130.78	4.0	

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS

FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & 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	$	35,409	48,052	12,716	5,815	5,516
WARM (in months)		340 mo	326 mo	307 mo	267 mo	258 mo
WAC		6.53%	7.33%	8.37%	9.41%	10.97%
$ of Which Are FHA or VA Guaranteed	$	1,829	2,600	1,145	1,481	1,460
Securities Backed By Conventional Mortgages	$	15,023	3,832	2,734	489	135
WARM (in months)		332 mo	306 mo	300 mo	229 mo	177 mo
Wtd Avg Pass-Thru Rate		6.36%	7.23%	8.19%	9.19%	10.39%
Securities Backed By FHA or VA Mortgages	$	4,691	2,307	1,321	1,142	228
WARM (in months)		342 mo	313 mo	275 mo	232 mo	175 mo
Wtd Avg Pass-Thru Rate		6.35%	7.24%	8.12%	9.13%	10.47%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	31,014	14,893	4,338	1,447	1,137
WAC		6.39%	7.34%	8.34%	9.38%	11.10%
Mortgage Securities	$	10,569	2,171	302	42	13
Wtd Avg Pass-Thru Rate		6.11%	7.13%	8.13%	9.22%	10.72%
WARM (of Loans & Securities)		158 mo	144 mo	133 mo	116 mo	114 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	7,754	6,281	1,612	521	685
WAC		6.40%	7.37%	8.32%	9.38%	11.80%
Mortgage Securities	$	1,641	204	3	1	0
Wtd Avg Pass-Thru Rate		5.98%	7.11%	8.05%	9.37%	11.12%
WARM (of Loans & Securities)		70 mo	76 mo	78 mo	97 mo	112 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 224,037

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:	Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
TEASER ARMS:					
Balances Currently Subject to Intro Rates . . $	623	1,586	662	6,373	221
WAC	5.35%	6.46%	7.51%	5.24%	6.82%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs . . . . $	14,886	48,836	60,775	101,022	38,051
Wtd Avg Margin (in bp)	302 bp	315 bp	284 bp	256 bp	269 bp
WAC	7.12%	7.39%	7.15%	6.41%	7.29%
WARM (in months)	288 mo	298 mo	346 mo	294 mo	319 mo
Wtd Avg Time Until Next Payment Reset (mo) .	4 mo	12 mo	44 mo	4 mo	31 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 273,035

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)

ARM BALANCES BY DISTANCE TO LIFETIME CAP	Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
Balances w/Coupon Within 200 bp of Lifetime Cap $	453	894	262	132	255
Wtd Avg Distance from Lifetime Cap (in bp) .	162 bp	170 bp	148 bp	139 bp	163 bp
Balances w/Coupon 201-400 bp from Lifetime Cap $	2,662	6,671	1,815	8,331	7,322
Wtd Avg Distance from Lifetime Cap	315 bp	330 bp	340 bp	331 bp	353 bp
Balances w/Coupon Over 400 bp from Lifetime Cap $	11,224	41,569	58,421	98,083	30,358
Wtd Avg Distance from Lifetime Cap	621 bp	586 bp	546 bp	559 bp	489 bp
Balances Without Lifetime Cap . . . . $	1,170	1,288	938	849	337
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps . . . . $	9,460	44,695	47,338	2,016	19,067
Wtd Avg Periodic Rate Cap (in bp)	135 bp	185 bp	217 bp	179 bp	181 bp
Balances Subject to Periodic Rate Floors . . . $	7,657	40,316	43,017	1,345	18,320
MBS INCLUDED IN ARM BALANCES . . . . $	1,756	7,447	2,429	24,886	1,798

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	18,518	41,071
WARM (in months)	89 mo	219 mo
Remaining Term to Full Amort. .	272 mo	
Rate Index Code	0	0
Margin (in bp)	251 bp	245 bp
Reset Frequency	22 mo	12 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	928	861
WA Distance to Lifetime Cap .	145 bp	174 bp
Fixed-Rate:		
Balances . . . . $	9,399	12,845
WARM (in months)	70 mo	111 mo
Remaining Term to Full Amort. .	271 mo	
WAC	7.95%	8.06%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	19,883	6,176
WARM (in months)	23 mo	48 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	142 bp	7.99%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	19,462	19,061
WARM (in months)	170 mo	144 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	100 bp	9.02%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	18,951	12,056
WARM (in months)	47 mo	69 mo
Margin in Col 1 (bp); WAC in Col 2	208 bp	7.67%
Reset Frequency	3 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	12,176	41,073
WARM (in months)	53 mo	53 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	585 bp	11.69%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	320	16,692
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	4,436	26,514
Remaining WAL 5-10 Years . . . $	1,546	2,512
Remaining WAL over 10 Years . $	666	
Super Floaters . . . . $	2	
Inverse Floaters & Super POs . . $	27	
Other . . . . $	30	55
CMO Residuals: $		
Fixed-Rate . . . . $	21	11
Floating-Rate . . . . $	14	407
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	296	3
WAC . . . . $	7.93%	4.33%
Principal-Only MBS . . . . $	12	0
WAC	7.56%	11.45%
Total Mortgage-Derivative Securities-Book Value . $	7,369	46,193

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

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 . . . . $	186,339	280,355	83,355	20,848	13,445
WARM (in months)	267 mo	298 mo	289 mo	242 mo	205 mo
Wtd Avg Servicing Fee (in bp)	37 bp	41 bp	44 bp	46 bp	52 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	4,441,965				
FHA/VA Loans	1,625,442				
Subserviced by Others	198,259 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	51,769	43,670
WARM (in months)	303 mo	293 mo
Wtd Avg Servicing Fee (in bp)	44 bp	70 bp

Total # of Adjustable-Rate Loans Serviced 791,776 lns
Of Which, Number Subserviced By Others . 9,683 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 679,782

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	27,783		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	3,661		
Zero-Coupon Securities . . . . $	911	3.39%	26 mo
Government & Agency Securities . . . . $	33,844	5.74%	94 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	19,400	2.42%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) . . $	6,518	5.86%	91 mo
Structured Securities . . . . $	8,789		
Total Cash, Deposits, & Securities . . . . $	100,906		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	4,745
Accrued Interest Receivable	$	3,471
Advances for Taxes and Insurance	$	466
Less: Unamortized Yield Adjustments	$	-2,022
Valuation Allowances	$	3,677
Unrealized Gains (Losses)	$	530

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	923
Accrued Interest Receivable	$	618
Less: Unamortized Yield Adjustments	$	-287
Valuation Allowances	$	1,999
Unrealized Gains (Losses)	$	-2

REAL ESTATE HELD FOR INVESTMENT	$	314
REPOSSESSED ASSETS	$	948
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	361
OFFICE PREMISES AND EQUIPMENT	$	8,371

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-1,058
Less: Unamortized Yield Adjustments	$	-1,832
Valuation Allowances	$	4

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	10,206
Margin Account	$	0
Miscellaneous I	$	30,447
Miscellaneous II	$	7,968
TOTAL ASSETS	$	948,999

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	3,263
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	9,169
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	2,433
Mortgage-Related Mutual Funds	$	1,228
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	28,552
Wtd Avg Servicing Fee (in bp)		23 bp
Adjustable-Rate Mortgage Loans Serviced	$	43,077
Wtd Avg Servicing Fee (in bp)		28 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	1,477

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:		Original Maturity in Months: 12 or Less	13 to 36	37 or More		Early Withdrawal During Quarter (Optional)
Balances Maturing in 3 Months or Less	$	61,673	18,190	1,267	$	3
WAC		3.99%	6.23%	5.94%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	75,880	39,879	3,654	$	6
WAC		3.51%	5.49%	5.86%		
WARM (in months)		7 mo	8 mo	7 mo		
Balances Maturing in 13 to 36 Months	$		40,323	11,148	$	3
WAC			4.70%	6.06%		
WARM (in months)			20 mo	26 mo		
Balances Maturing in 37 or More Months	$			18,936	$	0
WAC				5.94%		
WARM (in months)				55 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 270,951

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	7,085	6,798	6,993
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	117,986	81,751	24,718
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.09 mo	5.43 mo	7.42 mo
Balances in New Accounts (Optional)	$	1,147	831	509

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

FIXED-RATE, FIXED-MATURITY BORROWINGS:
FHLB ADVANCES, OTHER BORROWINGS,
REEDEEMABLE PREFERRED STOCK,
& SUBORDINATED DEBT

		Remaining Maturity in Months			
Balances by Coupon Class:		0 to 3	4 to 36	37 or More	WAC
Under 5.00 %	$	78,567	31,029	3,590	2.33%
5.00 to 5.99 %	$	4,233	14,581	5,191	5.46%
6.00 to 6.99 %	$	1,388	15,960	4,144	6.54%
7.00 to 7.99 %	$	1,044	5,353	2,007	7.29%
8.00 to 8.99 %	$	15	143	747	8.39%
9.00 to 9.99 %	$	0	14	315	9.24%
10.00 to 10.99 %	$	0	2	114	10.11%
11.00% and Above	$	0	2	178	11.95%
WARM		1 mo	16 mo	71 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 168,619

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 134,089

MEMO: Book Value of Redeemable Preferred Stock . . . $ 0

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES (Con't.), MINORITY INTEREST, & CAPITAL

NON-MATURITY DEPOSITS	Total Balances	WAC	Balances in New Accounts (Optional)
Transaction Accounts	$ 55,365	1.52%	$ 184
Money Market Deposit Accounts (MMDAs)	$ 108,231	2.18%	$ 256
Passbook Accounts	$ 59,433	1.80%	$ 114
Non-Interest-Bearing Non-Maturity Deposits	$ 37,255		$ 33

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 1,731	0.33%
Escrow for Mortgages Serviced for Others	$ 5,051	0.85%
Other Escrows	$ 2,813	0.06%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 269,879	

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 112
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ -32
OTHER LIABILITIES	
Collateralized Mortgage Securities Issued	$ 127
Miscellaneous I	$ 25,450
Miscellaneous II	$ 2,459
TOTAL LIABILITIES	$ 871,653
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 1,289
EQUITY CAPITAL	$ 76,037
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 948,979

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

OFF-BALANCE-SHEET POSITIONS

OFF-BALANCE-SHEET CONTRACT POSITIONS	(1) Contract Code	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
1.	0000	$ 0	0	0.00	0.00
2.	0000	$ 0	0	0.00	0.00
3.	0000	$ 0	0	0.00	0.00
4.	0000	$ 0	0	0.00	0.00
5.	0000	$ 0	0	0.00	0.00
6.	0000	$ 0	0	0.00	0.00
7.	0000	$ 0	0	0.00	0.00
8.	0000	$ 0	0	0.00	0.00
9.	0000	$ 0	0	0.00	0.00
10.	0000	$ 0	0	0.00	0.00
11.	0000	$ 0	0	0.00	0.00
12.	0000	$ 0	0	0.00	0.00
13.	0000	$ 0	0	0.00	0.00
14.	0000	$ 0	0	0.00	0.00
15.	0000	$ 0	0	0.00	0.00
16.	0000	$ 0	0	0.00	0.00

MEMO: Reconciliation of Off-Balance-Sheet Contract Positions Reported	# of Positions
Reported Above at CMR801-CMR880	0
Reported Using Optional Supplemental Reporting	0
Self-Valued & Reported as "Additional" Positions at CMR911-CMR919	0

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
1002	optional commitment to originate 1-month COFI ARMs	22	$ 252	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	41	$ 68	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	173	$ 2,242	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	144	$ 2,388	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	113	$ 465	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	398	$ 6,129	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	338	$ 11,726	-	-	-
1016	optional commitment to originate "other" mortgages	251	$ 4,605	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 5	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$ 1	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	12	$ 39	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	8	$ 53	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 4	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	24	$ 57	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	16	$ 71	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	18	$ 91	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	6	$ 157	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	8	$ 80	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	15	$ 318	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	93	$ 13,339	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	106	$ 24,649	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	16	$ 95	-	-	-
2042	commitment to purchase 1-month COFI ARM MBS	-	$ 2	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	6	$ 12	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$ 0	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 3	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	11	$ 8,336	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	17	$ 9,976	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
2056	commitment to purchase "other" MBS	-	$ 222	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 27	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$ 3	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	6	$ 50	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	26	$ 11,949	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	29	$ 22,527	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	$ 13	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 124	-	-	-
2083	commitment to sell low-risk floating-rate mtg derivative product .	-	$ 211	-	-	-
2084	commitment to sell low-risk fixed-rate mtg derivative product . . .	-	$ 183	-	-	-
2086	commitment to purchase high-risk mortgage derivative product . . .	-	$ 5	-	-	-
2102	commitment to purchase 1-mo COFI ARM loans, svc released	-	$ 1	-	-	-
2104	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc released .	-	$ 14	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	11	$ 737	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 26	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 63	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	9	$ 303	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	14	$ 2,242	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 265	-	-	-
2122	commitment to sell 1-mo COFI ARM loans, svc released	-	$ 0	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	19	$ 1,884	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	15	$ 98	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	9	$ 124	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	79	$ 1,034	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	113	$ 6,427	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	18	$ 1,022	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 1	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	9	$ 12	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	52	$ 113	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	40	$ 149	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	31	$ 101	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	143	$ 623	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	126	$ 746	-	-	-
2216	firm commitment to originate "other" mortgage loans	89	$ 421	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 2	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 1	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 44	-	-	-
3016	option to purchase "other" mortgages	-	$ 0	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 174	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 18	-	-	-
3030	option to sell 5- or 7-yr balloon or 2-step mtgs	-	$ 2	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	12	$ 110	-	-	-
3034	option to sell 25- or 30-year FRMs	16	$ 355	-	-	-
3036	option to sell "other" mortgages	-	$ 2	-	-	-
3042	short option to purchase 1-month COFI ARMs	-	$ 8	-	-	-
3044	short option to purchase 6-mo or 1-yr COFI ARM	-	$ 0	-	-	-
3046	short option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs . . .	-	$ 10	-	-	-
3048	short option to purchase 3- or 5-yr Treasury ARMs	-	$ 513	-	-	-
3050	short option to purchase 5- or 7-yr balloon or 2-step mtg lns . . .	-	$ 36	-	-	-
3052	short option to purchase 10-, 15-, or 20-yr FRMs	-	$ 962	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 1,981	-	-	-
3056	short option to purchase "other" mortgages	-	$ 19	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 4	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 4	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 9	-	-	-
3076	short option to sell "other" mortgages	-	$ 4	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
4002	commitment to purchase non-mortgage financial assets	76	$ 635	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 10	-	-	-
4022	commitment to sell non-mortgage financial assets	9	$ 502	-	-	-
4024	commitment to sell core deposits	-	$ 3	-	-	-
4026	commitment to sell "other" liabilities	-	$ 7	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	7	$ 3,193	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	15	$ 25,161	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 570	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 9	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 1,200	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 2,726	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	6	$ 1,713	-	-	-
5042	interest rate swap: pay 10-year Treasury, receive fixed	-	$ 8	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 4,750	-	-	-
5572	interest rate swap, amortizing: pay 1-mo LIBOR, receive MBS coupon	-	$ 23	-	-	-
5582	interest rate swap, amortizing: pay MBS coupon, receive 1-mo LIBOR	-	$ 67	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 493	-	-	-
6004	interest rate cap based on 3-month LIBOR	16	$ 3,047	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 361	-	-	-
6022	interest rate cap based on the prime rate	-	$ 50	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	$ 212	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 20	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 3	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 361	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 12	-	-	-
7010	interest rate floor based on 1-year Treasury	-	$ 3	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 630	-	-	-
7032	short interest rate floor based on 1-month LIBOR	-	$ 12	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
8002	long futures contract on 30-day interest rate	-	$ 10	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 198	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 25	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 3	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 14,726	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 72	-	-	-
9016	long call option on 3-month Eurodollar futures contract	-	$ 300	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 19	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 160	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$ 83	-	-	-
9502	fixed-rate construction loans in process	427	$ 2,920	-	-	-
9512	adjustable-rate construction loans in process	243	$ 5,036	-	-	-