AREA: 11th DISTRICT
TYPE: ALL REPORTING CMR
FIRMS REPORTING: 48
CYCLE: SEP 2001

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

DATE:01/02/2002
TIME:11:33:54
EDIT:01/02/2002

*** 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	32,845	-8,739	-21 %	8.42 %	-183 bp
+200 bp	37,111	-4,472	-11 %	9.36 %	-89 bp
+100 bp	40,275	-1,309	-3 %	10.01 %	-23 bp
0 bp	41,583			10.24 %	
-100 bp	41,754	171	0 %	10.23 %	-1 bp
-200 bp	42,950	1,366	+3 %	10.45 %	+21 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***

	09/30/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.24 %
Post-Shock NPV Ratio	9.36 %
Sensitivity Measure: Decline in NPV Ratio	89 bp

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	-	-	31,830	31,153	30,153	28,606	26,995	25,497	-
30-Yr Mortgage Securities ...	-	-	5,683	5,561	5,394	5,149	4,871	4,605	-
15-Year Mortgages & MBS	-	-	7,655	7,517	7,322	7,055	6,780	6,517	-
Balloon Mortgages & MBS	-	-	4,624	4,565	4,500	4,386	4,253	4,122	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	7,993	7,946	7,902	7,859	7,807	7,734	-
7 Mo to 2 Yrs Reset Freq ..	-	-	18,155	17,913	17,697	17,504	17,292	17,024	-
2+ to 5 Yrs Reset Freq	-	-	29,482	28,844	28,174	27,445	26,639	25,762	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	-	113,193	112,343	111,445	110,432	109,134	107,461	-
2 Mo to 5 Yrs Reset Freq...	-	-	32,100	31,523	30,937	30,301	29,576	28,741	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	10,606	10,469	10,355	10,249	10,130	10,004	-
Adjustable-Rate, Fully-Amort.	-	-	27,146	26,881	26,644	26,411	26,183	25,955	-
Fixed-Rate, Balloon	-	-	3,370	3,215	3,069	2,932	2,803	2,682	-
Fixed-Rate, Fully-Amortizing	-	-	2,542	2,429	2,323	2,224	2,131	2,045	-
Construction & Land Loans:									
Adjustable-Rate	-	-	4,117	4,111	4,104	4,098	4,092	4,085	-
Fixed-Rate	-	-	1,486	1,440	1,398	1,361	1,327	1,296	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	5,643	5,636	5,628	5,622	5,615	5,607	-
Fixed-Rate	-	-	4,813	4,696	4,584	4,478	4,377	4,281	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	196	195	194	192	190	187	-
Accrued Interest Receivable .	-	-	1,676	1,676	1,676	1,676	1,676	1,676	-
Advances for Taxes/Insurance	-	-	136	136	136	136	136	136	-
Float on Escrows on Owned Mtg	-	-	14	28	44	60	73	85	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-	-137	-144	-157	-167	-172	-174	-
*Mortgage Loans & Securities	-	-	312,598	308,419	303,836	298,345	292,254	285,675	-

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
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	-	4,155	4,153	4,152	4,152	4,152	4,152	-
Fixed-Rate	-	-	2,116	1,999	1,892	1,794	1,705	1,623	-
Consumer Loans:									
Adjustable-Rate	-	-	608	608	608	608	607	607	-
Fixed-Rate	-	-	9,233	9,083	8,938	8,797	8,661	8,529	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-328	-322	-317	-313	-308	-304	-
Accrued Interest Receivable .	-	-	111	111	111	111	111	111	-
*Nonmortgage Loans	-	-	15,894	15,631	15,383	15,149	14,928	14,718	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	-	13,575	13,575	13,575	13,575	13,575	13,575	-
Equities & All Mutual Funds ...	-	-	576	553	528	503	479	455	-
Zero-Coupon Securities	-	-	97	97	96	96	96	96	-
Govt & Agency Securities	-	-	10,107	9,471	8,883	8,339	7,836	7,370	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	2,982	2,980	2,977	2,974	2,972	2,969	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	527	492	460	432	407	384	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	16	16	16	16	15	15	-
Valued by Institution	-	-	26,219	26,206	26,211	25,820	25,161	24,387	-
Structured Securities, Valued by Institution	-	-	1,238	1,233	1,207	1,184	1,086	1,056	-
Less: Valuation Allowances for Investment Securities ..	-	-	-	-	-	-	-	-	-
*Cash, Deposits, & Securities	-	-	55,337	54,621	53,952	52,939	51,626	50,307	-

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	-	-	253	253	253	253	253	253	-
REAL ESTATE HELD FOR INVESTMENT	-	-	127	127	127	127	127	127	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	165	164	160	147	130	112	-
OFFICE PREMISES & EQUIPMENT	-	-	2,479	2,479	2,479	2,479	2,479	2,479	-
*Subtotal	-	-	3,024	3,023	3,019	3,006	2,989	2,971	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	3,127	3,505	4,739	6,002	6,465	6,498	-
Adj-Rate Servicing	-	-	1,002	1,100	1,158	1,176	1,180	1,176	-
Float on Mtgs Svc'd for Others	-	-	1,157	1,402	1,793	2,204	2,453	2,626	-
*Mtg Ln Servicing for Others	-	-	5,286	6,006	7,690	9,381	10,097	10,300	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	14,719	14,719	14,719	14,719	14,719	14,719	-
Deposit Intangibles:									
Retail CD Intangible	-	-	17	32	46	56	70	80	-
Transaction Acct Intangible .	-	-	701	972	1,243	1,515	1,790	2,010	-
MMDA Intangible	-	-	2,058	2,870	3,597	4,149	4,639	5,282	-
Passbook Account Intangible .	-	-	824	1,102	1,391	1,692	1,944	2,178	-
Non-Int-Bearing Acct Intang .	-	-	394	718	1,026	1,319	1,599	1,865	-
*Other Assets	-	-	18,712	20,413	22,022	23,450	24,762	26,134	-
*** TOTAL ASSETS	-	-	410,851	408,113	405,903	402,270	396,656	390,105	-

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 ...	-	-	85,283	84,954	84,631	84,309	83,992	83,677	-
Maturing in 13 Mo or More ...	-	-	11,931	11,685	11,446	11,213	10,988	10,769	-
Variable-Rate, Fixed-Maturity .	-	-	387	387	387	387	387	387	-
Non-Maturity:									
Transaction Accts	-	-	12,016	12,016	12,016	12,016	12,016	12,016	-
MMDAs	-	-	54,615	54,615	54,615	54,615	54,615	54,615	-
Passbook Accts	-	-	13,264	13,264	13,264	13,264	13,264	13,264	-
Non-Interest-Bearing Accts ..	-	-	14,014	14,014	14,014	14,014	14,014	14,014	-
* Deposits	-	-	191,512	190,937	190,374	189,820	189,277	188,743	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	81,054	80,580	80,114	79,655	79,205	78,763	-
Maturing in 37 Mo or More ...	-	-	5,819	5,537	5,271	5,023	4,789	4,570	-
Variable-Rate, Fixed-Maturity .	-	-	54,998	54,908	54,818	54,728	54,640	54,551	-
* Borrowings	-	-	141,872	141,024	140,203	139,407	138,634	137,884	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	4,233	4,233	4,233	4,233	4,233	4,233	-
Other Escrow Accounts	-	-	1,085	1,052	1,021	992	965	939	-
Collat. Mtg Securities Issued .	-	-	2,535	2,533	2,532	2,530	2,528	2,526	-
Miscellaneous I	-	-	12,691	12,691	12,691	12,691	12,691	12,691	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	20,545	20,510	20,477	20,446	20,417	20,389	-
SELF-VALUED	-	-	13,416	13,550	13,598	13,570	13,422	13,290	-
*** TOTAL LIABILITIES	-	-	367,344	366,021	364,652	363,242	361,750	360,306	-

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	-	-	698	489	94	-442	-954	-1,417	-
ARMs	-	-	54	41	27	11	-11	-39	-
Other Mortgages	-	-	79	53	-	-73	-147	-218	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	881	567	87	-506	-1,066	-1,575	-
Sell Mortgages & MBS	-	-	-3,260	-2,054	-176	2,049	4,129	6,014	-
Purchase Non-Mortgage Items ...	-	-	0	0	-	0	0	0	-
Sell Non-Mortgage Items	-	-	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-	0	0	0	1	1	2	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-1,276	-935	-557	-198	144	470	-
Pay Floating, Receive Fixed ...	-	-	440	298	159	31	-87	-195	-
Basis Swaps	-	-	1	1	1	1	0	0	-
Swaptions	-	-	98	172	259	352	448	545	-
INTEREST-RATE CAPS	-	-	-	0	0	0	2	5	-
INTEREST-RATE FLOORS	-	-	-	-	-	-	-	-	-
FUTURES	-	-	-34	-17	-	17	34	50	-
OPTIONS ON FUTURES	-	-	-	0	0	1	2	3	-
CONSTRUCTION LIP	-	-	35	10	-13	-36	-59	-81	-
SELF-VALUED	-	-	1,726	1,035	452	40	-232	-518	-
*** OFF-BALANCE-SHEET POSITIONS	-	-	-557	-338	332	1,247	2,205	3,046	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	-	410,851	408,113	405,903	402,270	396,656	390,105	-
- LIABILITIES	-	-	367,344	366,021	364,652	363,242	361,750	360,306	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	-557	-338	332	1,247	2,205	3,046	-
*** NET PORTFOLIO VALUE	-	-	42,950	41,754	41,583	40,275	37,111	32,845	-

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	29,386	30,153	102.61	4.2
30-Yr Mortgage Securities ...	5,235	5,394	103.04	3.8
15-Year Mortgages & MBS	7,129	7,322	102.71	3.2
Balloon Mortgages & MBS	4,383	4,500	102.67	2.0
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	7,801	7,902	101.30	0.5
7 Mo to 2 Yrs Reset Freq ..	17,177	17,697	103.03	1.2
2+ to 5 Yrs Reset Freq	26,952	28,174	104.53	2.5
Lagging Market Index ARMs:				
1 Mo Reset Freq............	107,003	111,445	104.15	0.9
2 Mo to 5 Yrs Reset Freq...	29,696	30,937	104.18	2.0
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	10,367	10,355	99.88	1.1
Adjustable-Rate, Fully-Amort.	26,686	26,644	99.84	0.9
Fixed-Rate, Balloon	2,918	3,069	105.18	4.6
Fixed-Rate, Fully-Amortizing	2,265	2,323	102.57	4.4
Construction & Land Loans:				
Adjustable-Rate	4,113	4,104	99.77	0.2
Fixed-Rate	1,421	1,398	98.38	2.8
Second Mtg Loans & Securities:				
Adjustable-Rate	5,685	5,628	98.99	0.1
Fixed-Rate	4,414	4,584	103.87	2.4
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	194	194	100.00	0.8
Accrued Interest Receivable .	1,676	1,676	100.00	0.0
Advances for Taxes/Insurance	136	136	100.00	0.0
Float on Escrows on Owned Mtg		44		-36.8
Less: Value of Servicing on Mtgs Serviced by Others ...		-157		-7.4
*Mortgage Loans & Securities	294,638	303,836	103.12	1.7

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	4,147	4,152	100.12	0.0
Fixed-Rate	1,888	1,892	100.19	5.4
Consumer Loans:				
Adjustable-Rate	627	608	96.94	0.0
Fixed-Rate	8,164	8,938	109.48	1.6
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-317	-317	100.00	1.5
Accrued Interest Receivable .	111	111	100.00	0.0
*Nonmortgage Loans	14,619	15,383	105.22	1.6
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	13,575	13,575	100.00	0.0
Equities & All Mutual Funds ...	528	528	100.00	4.7
Zero-Coupon Securities	96	96	100.14	0.2
Govt & Agency Securities	8,201	8,883	108.31	6.4
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	2,976	2,977	100.03	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	550	460	83.66	6.5
Mortgage-Derivative Securities:				
Valued by OTS	16	16	100.00	0.6
Valued by Institution	26,121	26,211	100.34	0.7
Structured Securities, Valued by Institution	1,232	1,207	97.96	2.0
Less: Valuation Allowances for Investment Securities ..	-	-	-	-
*Cash, Deposits, & Securities	53,295	53,952	101.23	1.6

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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	253	253	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	127	127	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	160	160	100.00	5.4
OFFICE PREMISES & EQUIPMENT	2,479	2,479	100.00	0.0
*Subtotal	3,019	3,019	100.00	0.3
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		4,739		-26.3
Adj-Rate Servicing		1,158		-3.3
Float on Mtgs Svc'd for Others		1,793		-22.4
*Mtg Ln Servicing for Others		7,690		-21.9
OTHER ASSETS				
Purchased & Excess Servicing ..	8,190			
Margin Account	-	-	-	-
Miscellaneous I	14,719	14,719	100.00	0.0
Miscellaneous II	2,983			
Deposit Intangibles:				
Retail CD Intangible		46		-25.9
Transaction Acct Intangible .		1,243		-21.8
MMDA Intangible		3,597		-17.8
Passbook Account Intangible .		1,391		-21.2
Non-Int-Bearing Acct Intang .		1,026		-29.3
*Other Assets	25,893	22,022		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	2,345			
*** TOTAL ASSETS	393,808	405,903	103/101*	0.7/1.1*

*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 ...	83,860	84,631	100.92	0.4
Maturing in 13 Mo or More ...	11,032	11,446	103.75	2.1
Variable-Rate, Fixed-Maturity .	387	387	99.98	0.0
Non-Maturity:				
Transaction Accts	12,016	12,016	100/ 90*	0.0/2.5*
MMDAs	54,615	54,615	100/ 93*	0.0/1.3*
Passbook Accts	13,264	13,264	100/ 90*	0.0/2.5*
Non-Interest-Bearing Accts ..	14,014	14,014	100/ 93*	0.0/2.3*
* Deposits	189,189	190,374	101/ 97*	0.3/1.1*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	79,082	80,114	101.30	0.6
Maturing in 37 Mo or More ...	4,915	5,271	107.26	4.9
Variable-Rate, Fixed-Maturity .	54,935	54,818	99.79	0.2
* Borrowings	138,932	140,203	100.91	0.6
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	4,233	4,233	100.00	0.0
Other Escrow Accounts	1,141	1,021	89.52	2.9
Collat. Mtg Securities Issued .	2,524	2,532	100.32	0.1
Miscellaneous I	12,691	12,691	100.00	0.0
Miscellaneous II	1,515			
*Other Liabilities	22,104	20,477	92.64	0.2
SELF-VALUED	13,848	13,598	98.20	-0.1
UNAMORTIZED YIELD ADJUSTMENTS ..	-2			
*** TOTAL LIABILITIES	364,072	364,652	100/ 98**	0.4/0.8**

*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	94
ARMs	27
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	87
Sell Mortgages & MBS	-176
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-557
Pay Floating, Receive Fixed ...	159
Basis Swaps	1
Swaptions	259
INTEREST-RATE CAPS	0
INTEREST-RATE FLOORS	-
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-13
SELF-VALUED	452
	=========
*** OFF-BALANCE-SHEET POSITIONS	332

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	393,808	405,903	103/101*	0.7/1.1*	*Including/excluding deposit intangible values.
- LIABILITIES	364,072	364,652	100/ 98**	0.4/0.8**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		332			
	=========	=========			
*** NET PORTFOLIO VALUE	29,737	41,583	139.84	1.8	

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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	$	6,321	17,890	3,388	1,048	739
WARM (in months)		343 mo	333 mo	319 mo	294 mo	292 mo
WAC		6.71%	7.22%	8.34%	9.39%	10.85%
$ of Which Are FHA or VA Guaranteed	$	307	1,698	430	45	20
Securities Backed By Conventional Mortgages .	$	1,339	998	385	137	52
WARM (in months)		322 mo	306 mo	289 mo	218 mo	189 mo
Wtd Avg Pass-Thru Rate		6.07%	7.45%	8.23%	9.33%	10.35%
Securities Backed By FHA or VA Mortgages . . .	$	459	865	604	374	21
WARM (in months)		323 mo	326 mo	308 mo	280 mo	195 mo
Wtd Avg Pass-Thru Rate		6.48%	7.28%	8.12%	9.17%	10.22%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	3,693	1,564	269	140	166
WAC		6.55%	7.28%	8.35%	9.47%	10.93%
Mortgage Securities	$	1,018	181	74	17	6
Wtd Avg Pass-Thru Rate		6.09%	7.35%	8.22%	9.29%	10.90%
WARM (of Loans & Securities)		156 mo	154 mo	114 mo	66 mo	34 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	1,880	1,968	269	21	17
WAC		6.61%	7.39%	8.18%	9.37%	10.75%
Mortgage Securities	$	137	90	1	0	0
Wtd Avg Pass-Thru Rate		6.19%	7.10%	8.08%	9.45%	10.33%
WARM (of Loans & Securities)		64 mo	64 mo	73 mo	101 mo	109 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 46,134

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			Lagging Market Index ARMs By Coupon Reset Frequency	
	6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
TEASER ARMS:					
Balances Currently Subject to Intro Rates . . $	146	74	2	6,720	92
WAC	6.11%	6.73%	7.24%	5.55%	7.14%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs . . . . $	7,655	17,103	26,950	100,282	29,604
Wtd Avg Margin (in bp)	290 bp	370 bp	287 bp	258 bp	278 bp
WAC	7.59%	7.85%	7.58%	7.13%	7.51%
WARM (in months)	292 mo	317 mo	370 mo	335 mo	332 mo
Wtd Avg Time Until Next Payment Reset (mo) .	4 mo	14 mo	48 mo	4 mo	33 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 188,629

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)

ARM BALANCES BY DISTANCE TO LIFETIME CAP	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
	6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
Balances w/Coupon Within 200 bp of Lifetime Cap $	242	249	5	2,170	242
Wtd Avg Distance from Lifetime Cap (in bp) .	149 bp	162 bp	126 bp	158 bp	166 bp
Balances w/Coupon 201-400 bp from Lifetime Cap $	1,742	1,647	310	14,815	7,642
Wtd Avg Distance from Lifetime Cap	331 bp	321 bp	357 bp	325 bp	358 bp
Balances w/Coupon Over 400 bp from Lifetime Cap $	5,753	15,189	26,567	89,694	21,745
Wtd Avg Distance from Lifetime Cap	546 bp	578 bp	516 bp	510 bp	465 bp
Balances Without Lifetime Cap . . . . $	64	92	71	323	68
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps . . . . $	3,840	15,914	14,736	1,160	14,778
Wtd Avg Periodic Rate Cap (in bp)	150 bp	178 bp	215 bp	273 bp	180 bp
Balances Subject to Periodic Rate Floors . . . $	4,703	15,535	14,678	1,170	14,453
MBS INCLUDED IN ARM BALANCES . . . . $	873	1,884	62	26,918	419

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	10,367	26,686
WARM (in months)	82 mo	266 mo
Remaining Term to Full Amort. .	271 mo	
Rate Index Code	0	0
Margin (in bp)	258 bp	249 bp
Reset Frequency	10 mo	4 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	869	398
WA Distance to Lifetime Cap .	198 bp	173 bp
Fixed-Rate:		
Balances . . . . $	2,918	2,265
WARM (in months)	76 mo	125 mo
Remaining Term to Full Amort. .	277 mo	
WAC	8.02%	8.03%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	4,113	1,421
WARM (in months)	10 mo	66 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	150 bp	8.75%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	5,685	4,414
WARM (in months)	232 mo	184 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	149 bp	9.25%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	4,147	1,888
WARM (in months)	72 mo	97 mo
Margin in Col 1 (bp); WAC in Col 2	185 bp	7.30%
Reset Frequency	2 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	627	8,164
WARM (in months)	82 mo	59 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	211 bp	14.16%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	111	10,312
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	2,431	12,719
Remaining WAL 5-10 Years . . . $	94	190
Remaining WAL over 10 Years . $	4	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	35	0
Floating-Rate . . . . $	30	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	207	0
WAC . . . . $	8.25%	0.00%
Principal-Only MBS . . . . $	5	0
WAC	7.31%	0.00%
Total Mortgage-Derivative Securities-Book Value . $	2,917	23,220

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

MORTGAGE LOANS SERVICED FOR OTHERS

Coupon of Fixed-Rate Mortgages Serviced for Others

Fixed-Rate Mortgage Loan Servicing	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Balances Serviced . . . . $	99,855	209,504	73,798	12,850	3,924
WARM (in months)	262 mo	299 mo	300 mo	276 mo	221 mo
Wtd Avg Servicing Fee (in bp)	40 bp	43 bp	46 bp	49 bp	55 bp

Total # of Fixed-Rate Loans Serviced That Are:	
Conventional Loans	2,846,159
FHA/VA Loans	1,008,772
Subserviced by Others	35,960 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan Current Mkt	Index on Serviced Loan Lagging Mkt
Balances Serviced . . . . $	31,942	46,892
WARM (in months)	294 mo	297 mo
Wtd Avg Servicing Fee (in bp)	42 bp	63 bp

Total # of Adjustable-Rate Loans Serviced 623,274 lns
Of Which, Number Subserviced By Others . 1,737 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 478,764

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	13,575		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	528		
Zero-Coupon Securities . . . . $	96	3.05%	2 mo
Government & Agency Securities . . . . $	8,201	5.94%	98 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	2,976	2.58%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) . . $	550	5.64%	139 mo
Structured Securities . . . . $	1,232		
Total Cash, Deposits, & Securities . . . . $	27,158		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	2,006
Accrued Interest Receivable	$	1,676
Advances for Taxes and Insurance	$	136
Less: Unamortized Yield Adjustments	$	-1,363
Valuation Allowances	$	1,812
Unrealized Gains (Losses)	$	337

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	174
Accrued Interest Receivable	$	111
Less: Unamortized Yield Adjustments	$	-173
Valuation Allowances	$	491
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	127
REPOSSESSED ASSETS	$	253
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	160
OFFICE PREMISES AND EQUIPMENT	$	2,479

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	219
Less: Unamortized Yield Adjustments	$	-252
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	8,190
Margin Account	$	0
Miscellaneous I	$	14,719
Miscellaneous II	$	2,983
TOTAL ASSETS	$	393,808

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1,195
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,157
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	457
Mortgage-Related Mutual Funds	$	71
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	10,943
Wtd Avg Servicing Fee (in bp)		15 bp
Adjustable-Rate Mortgage Loans Serviced	$	28,524
Wtd Avg Servicing Fee (in bp)		22 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	0

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	$	31,388	6,672	340	$ 0
WAC		4.65%	6.22%	5.89%	
WARM (in months)		2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	32,123	12,564	772	$ 0
WAC		4.16%	5.51%	5.97%	
WARM (in months)		7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months	$		7,943	1,021	$ 0
WAC			4.81%	5.60%	
WARM (in months)			19 mo	24 mo	
Balances Maturing in 37 or More Months	$			2,068	$ 0
WAC				5.86%	
WARM (in months)				49 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 94,892

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	2,684	416	108
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	57,749	26,039	4,054
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		2.83 mo	4.23 mo	7.54 mo
Balances in New Accounts (Optional)	$	9	4	0

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

FIXED-RATE, FIXED-MATURITY BORROWINGS:
FHLB ADVANCES, OTHER BORROWINGS,
REDEEMABLE 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 %	$	45,386	7,640	317	3.42%
5.00 to 5.99 %	$	232	11,498	1,175	5.47%
6.00 to 6.99 %	$	2,170	8,889	2,451	6.57%
7.00 to 7.99 %	$	206	2,988	428	7.34%
8.00 to 8.99 %	$	23	42	422	8.37%
9.00 to 9.99 %	$	0	3	11	9.28%
10.00 to 10.99 %	$	0	2	111	10.09%
11.00% and Above	$	0	2	1	15.56%
WARM		1 mo	17 mo	72 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 83,997

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 69,170

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	$	12,016	1.06%	$	0
Money Market Deposit Accounts (MMDAs)	$	54,615	2.98%	$	2
Passbook Accounts	$	13,264	1.87%	$	16
Non-Interest-Bearing Non-Maturity Deposits	$	14,014		$	0

ESCROW ACCOUNTS		Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$	454	0.94%
Escrow for Mortgages Serviced for Others	$	3,779	0.85%
Other Escrows	$	1,141	0.18%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$	99,284	
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$	8	
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$	-10	
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$	2,524	
Miscellaneous I	$	12,691	
Miscellaneous II	$	1,515	
TOTAL LIABILITIES	$	364,072	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$	645	
EQUITY CAPITAL	$	29,091	
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$	393,808	

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	9	$	133	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	9	$	13	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	16	$	901	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	13	$	770	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	-	$	16	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	14	$	1,591	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	18	$	9,371	-	-	-
1016	optional commitment to originate "other" mortgages	18	$	2,402	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$	2	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$	10	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	6	$	5,617	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	6	$	15,842	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$	46	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$	2,570	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$	6,145	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$	3,132	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$	10,750	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$	12	-	-	-
2104	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc released .	-	$	0	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	235	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$	1	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	1	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$	37	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$	906	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$	0	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	3	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$	312	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	5	-	-	-

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
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	-	$ 100	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	9	$ 482	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 1	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 4	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	-	$ 16	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	-	$ 3	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	-	$ 4	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	-	$ 14	-	-	-
2216	firm commitment to originate "other" mortgage loans	-	$ 14	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 1	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 3	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 7	-	-	-
4002	commitment to purchase non-mortgage financial assets	-	$ 5	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 15	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 69	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 465	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 12,994	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 525	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 9	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 270	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 1,803	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 4,750	-	-	-
5572	interest rate swap, amortizing: pay 1-mo LIBOR, receive MBS coupon	-	$ 27	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 915	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 200	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 401	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 401	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 6,722	-	-	-

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
9034	long put option on 10-year Treasury note futures contract	-	$ 8	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 4	-	-	-
9502	fixed-rate construction loans in process	15	$ 684	-	-	-
9512	adjustable-rate construction loans in process	17	$ 1,853	-	-	-