OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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	32,066	-9,522	-23 %	8.01 %	-190 bp
+200 bp	36,661	-4,927	-12 %	8.98 %	-92 bp
+100 bp	40,009	-1,579	-4 %	9.65 %	-26 bp
0 bp	41,588			9.91 %	
-100 bp	42,118	530	+1 %	9.94 %	+4 bp

*** RISK MEASURES: +200/-100 BP RATE SHOCK ***	12/31/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	9.91 %
Post-Shock NPV Ratio	8.98 %
Sensitivity Measure: Decline in NPV Ratio	92 bp

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

*** ASSETS ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
				*** Change in Interest Rates ***					
MORTGAGE LOANS & SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans & MBS:									
30-Yr Mortgage Loans	-	-	-	33,081	31,691	29,830	28,070	26,478	-
30-Yr Mortgage Securities ...	-	-	-	4,356	4,220	4,020	3,801	3,593	-
15-Year Mortgages & MBS	-	-	-	10,250	9,892	9,484	9,093	8,724	-
Balloon Mortgages & MBS	-	-	-	5,280	5,175	5,024	4,869	4,721	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	-	8,225	8,174	8,119	8,053	7,964	-
7 Mo to 2 Yrs Reset Freq ..	-	-	-	16,124	15,960	15,800	15,609	15,350	-
2+ to 5 Yrs Reset Freq	-	-	-	29,015	28,283	27,466	26,566	25,599	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	-	-	107,375	106,569	105,587	104,296	102,591	-
2 Mo to 5 Yrs Reset Freq...	-	-	-	32,360	31,719	31,009	30,200	29,278	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	-	9,259	9,170	9,070	8,962	8,854	-
Adjustable-Rate, Fully-Amort.	-	-	-	27,039	26,802	26,571	26,344	26,118	-
Fixed-Rate, Balloon	-	-	-	3,125	2,986	2,855	2,732	2,615	-
Fixed-Rate, Fully-Amortizing	-	-	-	2,366	2,259	2,159	2,065	1,979	-
Construction & Land Loans:									
Adjustable-Rate	-	-	-	3,957	3,952	3,945	3,939	3,933	-
Fixed-Rate	-	-	-	1,481	1,446	1,415	1,387	1,361	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	-	6,406	6,397	6,387	6,379	6,371	-
Fixed-Rate	-	-	-	4,337	4,236	4,140	4,048	3,960	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	-	463	456	448	439	429	-
Accrued Interest Receivable .	-	-	-	1,521	1,521	1,521	1,521	1,521	-
Advances for Taxes/Insurance	-	-	-	257	257	257	257	257	-
Float on Escrows on Owned Mtg	-	-	-	22	35	48	58	67	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-	-	-122	-139	-150	-155	-156	-
*Mortgage Loans & Securities	-	-	-	306,421	301,339	295,303	288,841	281,919	-

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	-	-	-	4,067	4,063	4,059	4,057	4,054	-
Fixed-Rate	-	-	-	1,779	1,679	1,589	1,508	1,434	-
Consumer Loans:									
Adjustable-Rate	-	-	-	630	630	630	630	630	-
Fixed-Rate	-	-	-	9,430	9,282	9,138	8,999	8,863	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-	-308	-304	-300	-295	-292	-
Accrued Interest Receivable .	-	-	-	102	102	102	102	102	-
*Nonmortgage Loans	-	-	-	15,698	15,451	15,218	14,999	14,791	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	-	-	12,819	12,819	12,819	12,819	12,819	-
Equities & All Mutual Funds ...	-	-	-	554	530	505	481	457	-
Zero-Coupon Securities	-	-	-	48	47	47	47	47	-
Govt & Agency Securities	-	-	-	30,979	28,945	27,073	25,347	23,756	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	-	2,622	2,619	2,617	2,615	2,612	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	-	534	501	471	444	421	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	-	-	-	-	-	-	-
Valued by Institution	-	-	-	21,979	21,882	21,552	21,044	20,513	-
Structured Securities, Valued by Institution	-	-	-	921	915	898	877	851	-
Less: Valuation Allowances for Investment Securities ..	-	-	-	1	1	1	1	1	-
*Cash, Deposits, & Securities	-	-	-	70,454	68,258	65,982	63,673	61,476	-

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	-	-	-	248	248	248	248	248	-
REAL ESTATE HELD FOR INVESTMENT	-	-	-	118	118	118	118	118	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	-	173	172	162	147	128	-
OFFICE PREMISES & EQUIPMENT	-	-	-	2,585	2,585	2,585	2,585	2,585	-
*Subtotal	-	-	-	3,124	3,123	3,113	3,098	3,079	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	-	3,421	4,829	6,225	6,710	6,723	-
Adj-Rate Servicing	-	-	-	1,117	1,194	1,220	1,228	1,227	-
Float on Mtgs Svc'd for Others	-	-	-	1,383	1,797	2,214	2,477	2,651	-
*Mtg Ln Servicing for Others	-	-	-	5,921	7,821	9,659	10,416	10,601	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	14,552	14,552	14,552	14,552	14,552	-
Deposit Intangibles:									
Retail CD Intangible	-	-	-	194	210	223	234	243	-
Transaction Acct Intangible .	-	-	-	1,712	2,121	2,522	2,930	3,260	-
MMDA Intangible	-	-	-	3,333	4,090	4,773	5,384	5,999	-
Passbook Account Intangible .	-	-	-	1,313	1,606	1,899	2,179	2,430	-
Non-Int-Bearing Acct Intang .	-	-	-	853	1,160	1,454	1,732	1,999	-
*Other Assets	-	-	-	21,957	23,738	25,422	27,010	28,482	-
*** TOTAL ASSETS	-	-	-	423,576	419,730	414,698	408,036	400,348	-

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 ...	-	-	-	75,774	75,490	75,207	74,930	74,653	-
Maturing in 13 Mo or More ...	-	-	-	14,281	13,936	13,604	13,283	12,972	-
Variable-Rate, Fixed-Maturity .	-	-	-	386	386	386	386	386	-
Non-Maturity:									
Transaction Accts	-	-	-	18,741	18,741	18,741	18,741	18,741	-
MMDAs	-	-	-	56,373	56,373	56,373	56,373	56,373	-
Passbook Accts	-	-	-	14,145	14,145	14,145	14,145	14,145	-
Non-Interest-Bearing Accts ..	-	-	-	14,337	14,337	14,337	14,337	14,337	-
* Deposits	-	-	-	194,037	193,408	192,793	192,194	191,607	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	-	91,599	91,062	90,535	90,016	89,505	-
Maturing in 37 Mo or More ...	-	-	-	4,332	4,108	3,899	3,704	3,522	-
Variable-Rate, Fixed-Maturity .	-	-	-	58,127	58,029	57,932	57,835	57,739	-
* Borrowings	-	-	-	154,058	153,200	152,366	151,555	150,766	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	-	2,953	2,953	2,953	2,953	2,953	-
Other Escrow Accounts	-	-	-	1,981	1,924	1,869	1,818	1,770	-
Collat. Mtg Securities Issued .	-	-	-	103	103	103	103	102	-
Miscellaneous I	-	-	-	16,139	16,139	16,139	16,139	16,139	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	-	21,177	21,119	21,065	21,014	20,965	-
SELF-VALUED	-	-	-	11,629	11,510	11,347	11,157	10,952	-
*** TOTAL LIABILITIES	-	-	-	380,901	379,238	377,571	375,920	374,290	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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	-	-	-	313	-33	-434	-797	-1,124	-
ARMs	-	-	-	60	40	16	-17	-60	-
Other Mortgages	-	-	-	99	-	-98	-188	-272	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	-	919	-139	-1,302	-2,343	-3,282	-
Sell Mortgages & MBS	-	-	-	-2,375	871	4,246	7,236	9,920	-
Purchase Non-Mortgage Items ...	-	-	-	0	-	0	-1	-1	-
Sell Non-Mortgage Items	-	-	-	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-	-	0	0	1	3	3	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-	-759	-299	153	585	998	-
Pay Floating, Receive Fixed ...	-	-	-	158	50	-50	-142	-227	-
Basis Swaps	-	-	-	1	1	0	0	0	-
Swaptions	-	-	-	214	305	403	505	607	-
INTEREST-RATE CAPS	-	-	-	0	0	0	0	1	-
INTEREST-RATE FLOORS	-	-	-	-	-	-	-	-	-
FUTURES	-	-	-	-28	-	27	55	82	-
OPTIONS ON FUTURES	-	-	-	0	0	1	3	6	-
CONSTRUCTION LIP	-	-	-	-16	-37	-57	-77	-96	-
SELF-VALUED	-	-	-	856	336	-25	-276	-547	-
*** OFF-BALANCE-SHEET POSITIONS	-	-	-	-557	1,096	2,882	4,545	6,008	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	-	-	423,576	419,730	414,698	408,036	400,348	-
- LIABILITIES	-	-	-	380,901	379,238	377,571	375,920	374,290	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	-	-557	1,096	2,882	4,545	6,008	-
*** NET PORTFOLIO VALUE	-	-	-	42,118	41,588	40,009	36,661	32,066	-

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	31,507	31,691	100.58	5.1
30-Yr Mortgage Securities ...	4,112	4,220	102.64	4.0
15-Year Mortgages & MBS	9,845	9,892	100.48	3.9
Balloon Mortgages & MBS	5,111	5,175	101.24	2.5
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	8,032	8,174	101.77	0.6
7 Mo to 2 Yrs Reset Freq ..	15,314	15,960	104.22	1.0
2+ to 5 Yrs Reset Freq	27,772	28,283	101.84	2.7
Lagging Market Index ARMs:				
1 Mo Reset Freq............	102,972	106,569	103.49	0.8
2 Mo to 5 Yrs Reset Freq...	31,052	31,719	102.15	2.1
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	9,150	9,170	100.21	1.0
Adjustable-Rate, Fully-Amort.	26,964	26,802	99.40	0.9
Fixed-Rate, Balloon	2,829	2,986	105.53	4.5
Fixed-Rate, Fully-Amortizing	2,193	2,259	103.00	4.6
Construction & Land Loans:				
Adjustable-Rate	3,955	3,952	99.90	0.2
Fixed-Rate	1,495	1,446	96.77	2.3
Second Mtg Loans & Securities:				
Adjustable-Rate	6,459	6,397	99.04	0.1
Fixed-Rate	4,161	4,236	101.81	2.3
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	456	456	100.00	1.6
Accrued Interest Receivable .	1,521	1,521	100.00	0.0
Advances for Taxes/Insurance	257	257	100.00	0.0
Float on Escrows on Owned Mtg		35		-36.4
Less: Value of Servicing on Mtgs Serviced by Others ...		-139		-10.0
*Mortgage Loans & Securities	295,156	301,339	102.09	1.8

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	4,044	4,063	100.47	0.1
Fixed-Rate	1,654	1,679	101.54	5.6
Consumer Loans:				
Adjustable-Rate	653	630	96.42	0.0
Fixed-Rate	8,644	9,282	107.38	1.6
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-304	-304	100.00	1.5
Accrued Interest Receivable .	102	102	100.00	0.0
*Nonmortgage Loans	14,793	15,451	104.45	1.6
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	12,819	12,819	100.00	0.0
Equities & All Mutual Funds ...	530	530	100.00	4.6
Zero-Coupon Securities	47	47	100.02	0.2
Govt & Agency Securities	27,304	28,945	106.01	6.7
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	2,619	2,619	100.02	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	598	501	83.65	6.3
Mortgage-Derivative Securities:				
Valued by OTS	-	-	-	-
Valued by Institution	21,806	21,882	100.35	1.0
Structured Securities, Valued by Institution	909	915	100.65	1.2
Less: Valuation Allowances for Investment Securities ..	1	1	100.00	1.1
*Cash, Deposits, & Securities	66,633	68,258	102.44	3.3

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	248	248	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	118	118	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	172	172	100.00	3.2
OFFICE PREMISES & EQUIPMENT	2,585	2,585	100.00	0.0
*Subtotal	3,123	3,123	100.00	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		4,829		-29.0
Adj-Rate Servicing		1,194		-4.3
Float on Mtgs Svc'd for Others		1,797		-23.1
*Mtg Ln Servicing for Others		7,821		-23.9
OTHER ASSETS				
Purchased & Excess Servicing ..	8,047			
Margin Account	-	-	-	-
Miscellaneous I	14,552	14,552	100.00	0.0
Miscellaneous II	3,312			
Deposit Intangibles:				
Retail CD Intangible		210		-6.8
Transaction Acct Intangible .		2,121		-19.1
MMDA Intangible		4,090		-17.6
Passbook Account Intangible .		1,606		-18.2
Non-Int-Bearing Acct Intang .		1,160		-25.9
*Other Assets	25,911	23,738		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	2,655			
*** TOTAL ASSETS	408,270	419,730	103/101*	1.1/1.5*

*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 ...	74,906	75,490	100.78	0.4	
Maturing in 13 Mo or More ...	13,650	13,936	102.09	2.4	
Variable-Rate, Fixed-Maturity .	386	386	100.10	0.0	
Non-Maturity:					
Transaction Accts	18,741	18,741	100/ 89*	0.0/2.4*	
MMDAs	56,373	56,373	100/ 93*	0.0/1.4*	
Passbook Accts	14,145	14,145	100/ 89*	0.0/2.3*	*Excluding/including deposit intangible values
Non-Interest-Bearing Accts ..	14,337	14,337	100/ 92*	0.0/2.3*	listed on asset side of report.
* Deposits	192,538	193,408	100/ 96*	0.3/1.3*	
BORROWINGS					
Fixed-Rate, Fixed-Maturity:					
Maturing in 36 Mo or Less ...	90,297	91,062	100.85	0.6	
Maturing in 37 Mo or More ...	3,920	4,108	104.80	5.3	
Variable-Rate, Fixed-Maturity .	58,124	58,029	99.84	0.2	
* Borrowings	152,342	153,200	100.56	0.6	
OTHER LIABILITIES					
Escrow Accounts					
For Mortgages	2,953	2,953	100.00	0.0	
Other Escrow Accounts	2,162	1,924	88.97	2.9	
Collat. Mtg Securities Issued .	104	103	98.69	0.2	
Miscellaneous I	16,139	16,139	100.00	0.0	
Miscellaneous II	1,296				
*Other Liabilities	22,655	21,119	93.22	0.3	
SELF-VALUED	11,558	11,510	99.59	1.2	
UNAMORTIZED YIELD ADJUSTMENTS ..	9				
*** TOTAL LIABILITIES	379,102	379,238	100/ 98**	0.4/0.9**	**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	-33
ARMs	40
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-139
Sell Mortgages & MBS	871
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-299
Pay Floating, Receive Fixed ...	50
Basis Swaps	1
Swaptions	305
INTEREST-RATE CAPS	0
INTEREST-RATE FLOORS	-
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-37
SELF-VALUED	336
*** OFF-BALANCE-SHEET POSITIONS	1,096

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	408,270	419,730	103/101*	1.1/1.5*	*Including/excluding deposit intangible values.
- LIABILITIES	379,102	379,238	100/ 98**	0.4/0.9**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		1,096			
*** NET PORTFOLIO VALUE	29,169	41,588	142.58	2.5	

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	$	13,766	13,350	2,771	948	672
WARM (in months)		351 mo	331 mo	316 mo	292 mo	288 mo
WAC		6.57%	7.26%	8.34%	9.40%	10.84%
$ of Which Are FHA or VA Guaranteed	$	926	1,112	290	41	17
Securities Backed By Conventional Mortgages	$	862	811	255	124	46
WARM (in months)		326 mo	303 mo	274 mo	214 mo	186 mo
Wtd Avg Pass-Thru Rate		6.11%	7.46%	8.30%	9.33%	10.35%
Securities Backed By FHA or VA Mortgages	$	337	792	526	339	20
WARM (in months)		318 mo	322 mo	303 mo	277 mo	193 mo
Wtd Avg Pass-Thru Rate		6.47%	7.28%	8.12%	9.17%	10.22%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	7,114	1,111	236	136	156
WAC		6.19%	7.32%	8.36%	9.47%	10.92%
Mortgage Securities	$	830	168	72	16	6
Wtd Avg Pass-Thru Rate		6.03%	7.34%	8.22%	9.29%	10.86%
WARM (of Loans & Securities)		166 mo	142 mo	101 mo	61 mo	32 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	3,446	1,250	198	19	19
WAC		6.29%	7.38%	8.20%	9.36%	10.84%
Mortgage Securities	$	108	71	1	0	0
Wtd Avg Pass-Thru Rate		6.16%	7.10%	8.08%	9.44%	10.33%
WARM (of Loans & Securities)		61 mo	62 mo	73 mo	96 mo	87 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 50,574

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 . .	$	124	48	0	6,311	111
WAC		6.35%	6.34%	6.51%	5.25%	6.98%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	7,908	15,267	27,772	96,661	30,940
Wtd Avg Margin (in bp)		325 bp	362 bp	282 bp	259 bp	277 bp
WAC		7.32%	7.59%	7.21%	6.43%	7.30%
WARM (in months)		297 mo	315 mo	365 mo	295 mo	333 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	13 mo	48 mo	4 mo	34 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 185,142

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)		Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ARM BALANCES BY DISTANCE TO LIFETIME CAP		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	$	123	108	3	108	127
Wtd Avg Distance from Lifetime Cap (in bp) .		125 bp	170 bp	111 bp	139 bp	167 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	1,033	1,213	330	8,050	5,608
Wtd Avg Distance from Lifetime Cap		329 bp	329 bp	341 bp	331 bp	360 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	6,820	13,909	27,314	94,035	25,251
Wtd Avg Distance from Lifetime Cap		585 bp	578 bp	512 bp	556 bp	467 bp
Balances Without Lifetime Cap	$	55	86	125	779	65
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	5,142	14,014	16,148	1,136	12,935
Wtd Avg Periodic Rate Cap (in bp)		141 bp	180 bp	219 bp	250 bp	181 bp
Balances Subject to Periodic Rate Floors . . .	$	5,121	13,469	16,116	1,146	12,627
MBS INCLUDED IN ARM BALANCES	$	532	1,841	129	22,092	264

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	9,150	26,964
WARM (in months)	90 mo	255 mo
Remaining Term to Full Amort. .	269 mo	
Rate Index Code	0	0
Margin (in bp)	258 bp	243 bp
Reset Frequency	8 mo	3 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	687	280
WA Distance to Lifetime Cap .	192 bp	205 bp
Fixed-Rate:		
Balances . . . . $	2,829	2,193
WARM (in months)	75 mo	131 mo
Remaining Term to Full Amort. .	284 mo	
WAC	7.80%	7.95%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	3,955	1,495
WARM (in months)	10 mo	57 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	147 bp	8.36%
Reset Frequency	1 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	6,459	4,161
WARM (in months)	239 mo	181 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	162 bp	8.97%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	4,044	1,654
WARM (in months)	81 mo	108 mo
Margin in Col 1 (bp); WAC in Col 2	172 bp	7.26%
Reset Frequency	3 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	653	8,644
WARM (in months)	83 mo	59 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	228 bp	14.04%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	89	9,865
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	539	10,053
Remaining WAL 5-10 Years . . . $	544	470
Remaining WAL over 10 Years . $	5	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	21	0
Floating-Rate . . . . $	6	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	211	0
WAC . . . . $	8.28%	0.00%
Principal-Only MBS . . . . $	4	0
WAC	7.33%	0.00%
Total Mortgage-Derivative Securities-Book Value . $	1,419	20,387

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 . . . . $	122,135	211,390	63,271	10,565	3,327
WARM (in months)	269 mo	302 mo	296 mo	268 mo	212 mo
Wtd Avg Servicing Fee (in bp)	39 bp	44 bp	47 bp	49 bp	55 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	2,913,082				
FHA/VA Loans	969,201 lns				
Subserviced by Others	42,732 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	31,216	42,371
WARM (in months)	300 mo	294 mo
Wtd Avg Servicing Fee (in bp)	45 bp	71 bp

Total # of Adjustable-Rate Loans Serviced 582,261 lns
Of Which, Number Subserviced By Others . 1,816 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 484,276

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	12,819		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	530		
Zero-Coupon Securities . . . . $	47	1.80%	2 mo
Government & Agency Securities . . . . $	27,304	5.84%	104 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	2,619	1.87%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) . . $	598	4.93%	133 mo
Structured Securities . . . . $	909		
Total Cash, Deposits, & Securities . . . . $	44,828		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	2,328
Accrued Interest Receivable	$	1,521
Advances for Taxes and Insurance	$	257
Less: Unamortized Yield Adjustments	$	-1,500
Valuation Allowances	$	1,873
Unrealized Gains (Losses)	$	245

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	199
Accrued Interest Receivable	$	102
Less: Unamortized Yield Adjustments	$	-142
Valuation Allowances	$	503
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	118
REPOSSESSED ASSETS	$	248
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	172
OFFICE PREMISES AND EQUIPMENT	$	2,585

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-1,060
Less: Unamortized Yield Adjustments	$	-1,827
Valuation Allowances	$	1

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	8,047
Margin Account	$	0
Miscellaneous I	$	14,552
Miscellaneous II	$	3,312

TOTAL ASSETS	$	408,293

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1,299
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,313
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	459
Mortgage-Related Mutual Funds	$	71
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	11,425
Wtd Avg Servicing Fee (in bp)		14 bp
Adjustable-Rate Mortgage Loans Serviced	$	27,383
Wtd Avg Servicing Fee (in bp)		23 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 . . . . $	27,807	6,143	263	$ 0
WAC	3.66%	5.98%	5.76%	
WARM (in months)	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months . . . . . $	29,901	10,096	696	$ 0
WAC	3.26%	4.86%	5.90%	
WARM (in months)	6 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months . . . . . $		9,366	971	$ 0
WAC		4.36%	5.62%	
WARM (in months)		21 mo	25 mo	
Balances Maturing in 37 or More Months . . . . $			3,313	$ 0
WAC			5.59%	
WARM (in months)			58 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 88,556

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:	Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits . . . . $	2,495	365	109
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:			
Balances Subject to Penalty . . . . $	52,455	25,155	5,112
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)	2.90 mo	4.54 mo	8.53 mo
Balances in New Accounts (Optional) . . . . $	14	6	1

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

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

Balances by Coupon Class:		Remaining Maturity in Months: 0 to 3	4 to 36	37 or More	WAC
Under 5.00 %	$	45,752	20,416	260	2.12%
5.00 to 5.99 %	$	2,975	8,657	1,160	5.48%
6.00 to 6.99 %	$	684	8,848	1,507	6.60%
7.00 to 7.99 %	$	102	2,818	455	7.34%
8.00 to 8.99 %	$	14	22	421	8.36%
9.00 to 9.99 %	$	0	3	11	9.27%
10.00 to 10.99 %	$	0	2	106	10.10%
11.00% and Above	$	0	2	0	15.41%
WARM		1 mo	15 mo	80 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 94,218

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 70,068

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	$ 18,741	1.90%	$ 0
Money Market Deposit Accounts (MMDAs)	$ 56,373	2.04%	$ 3
Passbook Accounts	$ 14,145	1.57%	$ 11
Non-Interest-Bearing Non-Maturity Deposits	$ 14,337		$ 1

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 190	1.14%
Escrow for Mortgages Serviced for Others	$ 2,764	1.49%
Other Escrows	$ 2,162	0.05%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 108,711	

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 17
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ -8
OTHER LIABILITIES	
Collateralized Mortgage Securities Issued	$ 104
Miscellaneous I	$ 16,139
Miscellaneous II	$ 1,296
TOTAL LIABILITIES	$ 379,102
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 614
EQUITY CAPITAL	$ 28,555
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 408,271

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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	10	$ 189	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	11	$ 49	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	17	$ 966	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	10	$ 1,112	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	8	$ 50	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	15	$ 3,000	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	17	$ 5,320	-	-	-
1016	optional commitment to originate "other" mortgages	19	$ 2,960	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 2	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 1	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 67	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	7	$ 11,090	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	6	$ 19,224	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 38	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 2	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 8,171	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 9,256	-	-	-
2056	commitment to purchase "other" MBS	-	$ 50	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 9,087	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 15,185	-	-	-
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 .	-	$ 410	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 6	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 59	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 175	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 1,433	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 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
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 5	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 11	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 3	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	-	$ 111	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	-	$ 132	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 9	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 3	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	-	$ 4	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	-	$ 2	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	-	$ 13	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	-	$ 27	-	-	-
2216	firm commitment to originate "other" mortgage loans	-	$ 5	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 1	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 2	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 16	-	-	-
4002	commitment to purchase non-mortgage financial assets	-	$ 106	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 10	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 69	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 640	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	6	$ 16,661	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 485	-	-	-
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	-	$ 1,503	-	-	-
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	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 24	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 200	-	-	-

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 361	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 361	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 100	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 13,644	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 19	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 10	-	-	-
9502	fixed-rate construction loans in process	14	$ 723	-	-	-
9512	adjustable-rate construction loans in process	15	$ 1,858	-	-	-