OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

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

	Net Portfolio Value			NPV as % of PV of Assets	
Change in Rates	$ Amount	$ Change	% Change	NPV Ratio	Change
+300 bp	13,157	-6,058	-32 %	7.81 %	-295 bp
+200 bp	15,440	-3,775	-20 %	8.98 %	-178 bp
+100 bp	17,559	-1,656	-9 %	10.01 %	-75 bp
0 bp	19,215			10.76 %	
-100 bp	19,723	508	+3 %	10.93 %	+16 bp
-200 bp	19,598	383	+2 %	10.77 %	+1 bp
-300 bp	19,743	528	+3 %	10.76 %	-1 bp

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

	06/30/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.76 %
Post-Shock NPV Ratio	8.98 %
Sensitivity Measure: Decline in NPV Ratio	178 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	-	27,211	26,640	26,026	25,005	23,695	22,387	21,162	-
30-Yr Mortgage Securities ...	-	6,925	6,782	6,627	6,365	6,022	5,681	5,364	-
15-Year Mortgages & MBS	-	21,989	21,606	21,191	20,563	19,810	19,052	18,322	-
Balloon Mortgages & MBS	-	5,084	5,012	4,943	4,846	4,714	4,574	4,433	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	2,725	2,709	2,696	2,684	2,669	2,644	2,607	-
7 Mo to 2 Yrs Reset Freq ..	-	17,837	17,635	17,448	17,280	17,115	16,914	16,633	-
2+ to 5 Yrs Reset Freq	-	15,066	14,819	14,564	14,285	13,959	13,583	13,164	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	276	273	270	268	265	263	260	-
2 Mo to 5 Yrs Reset Freq...	-	2,391	2,356	2,323	2,292	2,259	2,223	2,181	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	2,922	2,892	2,865	2,842	2,819	2,792	2,763	-
Adjustable-Rate, Fully-Amort.	-	4,332	4,296	4,262	4,228	4,197	4,165	4,133	-
Fixed-Rate, Balloon	-	2,474	2,374	2,280	2,191	2,107	2,027	1,951	-
Fixed-Rate, Fully-Amortizing	-	3,035	2,904	2,782	2,669	2,564	2,466	2,375	-
Construction & Land Loans:									
Adjustable-Rate	-	3,403	3,394	3,386	3,378	3,370	3,363	3,356	-
Fixed-Rate	-	1,516	1,473	1,433	1,395	1,359	1,325	1,294	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	5,619	5,601	5,583	5,566	5,549	5,533	5,517	-
Fixed-Rate	-	5,345	5,230	5,119	5,014	4,913	4,817	4,724	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	273	268	262	255	246	236	227	-
Accrued Interest Receivable .	-	648	648	648	648	648	648	648	-
Advances for Taxes/Insurance	-	102	102	102	102	102	102	102	-
Float on Escrows on Owned Mtg	-	28	44	73	112	140	162	179	-
Less: Value of Servicing on Mtgs									
Serviced by Others ...	-	38	39	40	43	47	52	55	-
*Mortgage Loans & Securities	-	129,162	127,018	124,844	121,943	118,475	114,903	111,340	-

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

*** ASSETS (Cont.) ***	*** Change in Interest Rates ***								
	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	3,650	3,645	3,638	3,632	3,627	3,621	3,616	-
Fixed-Rate	-	3,929	3,723	3,531	3,352	3,187	3,033	2,890	-
Consumer Loans:									
Adjustable-Rate	-	3,761	3,745	3,729	3,713	3,697	3,682	3,667	-
Fixed-Rate	-	10,801	10,650	10,503	10,360	10,221	10,087	9,956	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-531	-527	-523	-519	-516	-512	-509	-
Accrued Interest Receivable .	-	173	173	173	173	173	173	173	-
*Nonmortgage Loans	-	21,785	21,408	21,050	20,711	20,390	20,084	19,793	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	5,316	5,316	5,316	5,316	5,316	5,316	5,316	-
Equities & All Mutual Funds ...	-	519	502	486	466	444	423	401	-
Zero-Coupon Securities	-	152	148	144	141	138	136	133	-
Govt & Agency Securities	-	2,146	2,089	2,036	1,985	1,937	1,892	1,848	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	2,527	2,523	2,520	2,516	2,513	2,509	2,506	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	1,275	1,240	1,207	1,175	1,146	1,118	1,092	-
Mortgage-Derivative Securities:									
Valued by OTS	-	68	68	69	68	67	66	65	-
Valued by Institution	-	5,683	5,639	5,612	5,518	5,336	5,126	4,897	-
Structured Securities, Valued by Institution	-	2,179	2,151	2,124	2,083	1,998	1,909	1,820	-
Less: Valuation Allowances for Investment Securities ..	-	3	2	2	2	2	2	2	-
*Cash, Deposits, & Securities	-	19,862	19,674	19,510	19,267	18,893	18,492	18,076	-

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	-	186	186	186	186	186	186	186	-
REAL ESTATE HELD FOR INVESTMENT	-	63	63	63	63	63	63	63	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	58	58	58	57	52	46	40	-
OFFICE PREMISES & EQUIPMENT	-	1,971	1,971	1,971	1,971	1,971	1,971	1,971	-
*Subtotal	-	2,278	2,279	2,278	2,277	2,272	2,267	2,260	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	1,045	1,104	1,413	1,855	2,078	2,129	2,110	-
Adj-Rate Servicing	-	100	106	113	115	116	117	117	-
Float on Mtgs Svc'd for Others	-	480	580	769	1,000	1,170	1,273	1,350	-
*Mtg Ln Servicing for Others	-	1,625	1,791	2,294	2,971	3,364	3,519	3,576	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	6,448	6,448	6,448	6,448	6,448	6,448	6,448	-
Deposit Intangibles:									
Retail CD Intangible	-	154	171	184	195	205	215	224	-
Transaction Acct Intangible .	-	574	802	1,019	1,249	1,427	1,568	1,721	-
MMDA Intangible	-	577	787	941	1,069	1,197	1,353	1,525	-
Passbook Account Intangible .	-	866	1,163	1,454	1,753	1,978	2,201	2,431	-
Non-Int-Bearing Acct Intang .	-	215	357	493	622	745	862	974	-
*Other Assets	-	8,834	9,727	10,538	11,335	12,000	12,646	13,322	-
*** TOTAL ASSETS	-	183,547	181,896	180,515	178,503	175,395	171,911	168,367	-

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 ...	-	51,567	51,338	51,111	50,887	50,665	50,446	50,228	-
Maturing in 13 Mo or More ...	-	22,679	22,126	21,594	21,080	20,583	20,103	19,640	-
Variable-Rate, Fixed-Maturity .	-	721	721	721	720	720	720	720	-
Non-Maturity:									
Transaction Accts	-	9,434	9,434	9,434	9,434	9,434	9,434	9,434	-
MMDAs	-	14,246	14,246	14,246	14,246	14,246	14,246	14,246	-
Passbook Accts	-	13,256	13,256	13,256	13,256	13,256	13,256	13,256	-
Non-Interest-Bearing Accts ..	-	6,217	6,217	6,217	6,217	6,217	6,217	6,217	-
* Deposits	-	118,120	117,338	116,578	115,840	115,121	114,421	113,740	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	18,476	18,365	18,255	18,147	18,041	17,937	17,834	-
Maturing in 37 Mo or More ...	-	3,511	3,337	3,173	3,021	2,877	2,743	2,617	-
Variable-Rate, Fixed-Maturity .	-	5,167	5,165	5,162	5,160	5,157	5,154	5,152	-
* Borrowings	-	27,155	26,866	26,591	26,327	26,076	25,834	25,603	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	2,329	2,329	2,329	2,329	2,329	2,329	2,329	-
Other Escrow Accounts	-	93	90	88	85	83	81	78	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	4,325	4,325	4,325	4,325	4,325	4,325	4,325	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	6,746	6,744	6,741	6,738	6,736	6,734	6,732	-
SELF- VALUED	-	11,665	11,198	10,830	10,580	10,390	10,237	10,123	-
*** TOTAL LIABILITIES	-	163,687	162,146	160,740	159,485	158,322	157,227	156,198	-

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	-	714	530	327	-76	-554	-1,016	-1,441	-
ARMs	-	55	42	31	18	2	-21	-53	-
Other Mortgages	-	17	12	7	-	-11	-22	-34	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	349	261	163	13	-159	-326	-482	-
Sell Mortgages & MBS	-	-1,935	-1,388	-732	271	1,369	2,406	3,357	-
Purchase Non-Mortgage Items ...	-	5	3	2	-	-2	-3	-4	-
Sell Non-Mortgage Items	-	-3	-2	-1	-	1	2	2	-
OPTIONS ON MORTGAGES & MBS	-	2	2	1	1	4	8	11	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-999	-681	-375	-87	184	441	682	-
Pay Floating, Receive Fixed ...	-	1,171	781	416	78	-235	-526	-795	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	0	0	2	6	15	25	38	-
INTEREST-RATE FLOORS	-	62	40	21	8	3	2	1	-
FUTURES	-	-1	0	0	-	0	0	1	-
OPTIONS ON FUTURES	-	-	-	-	-	-	-	-	-
CONSTRUCTION LIP	-	76	11	-47	-101	-150	-195	-236	-
SELF-VALUED	-	370	237	134	65	19	-20	-58	-
*** OFF-BALANCE-SHEET POSITIONS	-	-117	-152	-52	197	486	755	988	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	183,547	181,896	180,515	178,503	175,395	171,911	168,367	-
- LIABILITIES	-	163,687	162,146	160,740	159,485	158,322	157,227	156,198	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-117	-152	-52	197	486	755	988	-
*** NET PORTFOLIO VALUE	-	19,743	19,598	19,723	19,215	17,559	15,440	13,157	-

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	24,932	25,005	100.29	4.7
30-Yr Mortgage Securities ...	6,367	6,365	99.98	4.8
15-Year Mortgages & MBS	20,428	20,563	100.66	3.4
Balloon Mortgages & MBS	4,768	4,846	101.63	2.4
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	2,634	2,684	101.90	0.5
7 Mo to 2 Yrs Reset Freq ..	16,919	17,280	102.13	1.0
2+ to 5 Yrs Reset Freq	14,000	14,285	102.04	2.1
Lagging Market Index ARMs:				
1 Mo Reset Freq............	263	268	101.68	0.9
2 Mo to 5 Yrs Reset Freq...	2,265	2,292	101.19	1.4
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	2,846	2,842	99.87	0.8
Adjustable-Rate, Fully-Amort.	4,198	4,228	100.73	0.8
Fixed-Rate, Balloon	2,109	2,191	103.89	4.0
Fixed-Rate, Fully-Amortizing	2,657	2,669	100.45	4.1
Construction & Land Loans:				
Adjustable-Rate	3,400	3,378	99.34	0.2
Fixed-Rate	1,424	1,395	97.94	2.6
Second Mtg Loans & Securities:				
Adjustable-Rate	5,633	5,566	98.82	0.3
Fixed-Rate	4,817	5,014	104.08	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	255	255	100.00	3.3
Accrued Interest Receivable .	648	648	100.00	0.0
Advances for Taxes/Insurance	102	102	100.00	0.0
Float on Escrows on Owned Mtg		112		-29.9
Less: Value of Servicing on Mtgs Serviced by Others ...		43		-7.8
*Mortgage Loans & Securities	120,665	121,943	101.06	2.6

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	3,673	3,632	98.90	0.2
Fixed-Rate	3,733	3,352	89.81	5.1
Consumer Loans:				
Adjustable-Rate	3,696	3,713	100.45	0.4
Fixed-Rate	10,468	10,360	98.97	1.4
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-519	-519	100.00	0.7
Accrued Interest Receivable .	173	173	100.00	0.0
*Nonmortgage Loans	21,223	20,711	97.59	1.6
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	5,316	5,316	100.00	0.0
Equities & All Mutual Funds ...	466	466	100.00	4.4
Zero-Coupon Securities	137	141	103.42	2.2
Govt & Agency Securities	1,922	1,985	103.31	2.5
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	2,513	2,516	100.12	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,211	1,175	97.08	2.6
Mortgage-Derivative Securities:				
Valued by OTS	68	68	100.00	0.8
Valued by Institution	5,504	5,518	100.26	2.5
Structured Securities, Valued by Institution	2,104	2,083	98.96	3.0
Less: Valuation Allowances for Investment Securities ..	2	2	100.00	3.2
*Cash, Deposits, & Securities	19,238	19,267	100.15	1.6

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	186	186	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	63	63	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	57	57	100.00	5.3
OFFICE PREMISES & EQUIPMENT	1,971	1,971	100.00	0.0
*Subtotal	2,277	2,277	100.00	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,855		-17.9
Adj-Rate Servicing		115		-1.7
Float on Mtgs Svc'd for Others		1,000		-20.0
*Mtg Ln Servicing for Others		2,971		-18.0
OTHER ASSETS				
Purchased & Excess Servicing ..	1,781			
Margin Account	-	-	-	-
Miscellaneous I	6,448	6,448	100.00	0.0
Miscellaneous II	1,319			
Deposit Intangibles:				
Retail CD Intangible		195		-5.6
Transaction Acct Intangible .		1,249		-16.3
MMDA Intangible		1,069		-12.0
Passbook Account Intangible .		1,753		-15.0
Non-Int-Bearing Acct Intang .		622		-20.3
*Other Assets	9,547	11,335		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	181			
*** TOTAL ASSETS	173,131	178,503	103/100*	1.4/1.9*

*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 ...	50,417	50,887	100.93	0.4
Maturing in 13 Mo or More ...	20,483	21,080	102.92	2.4
Variable-Rate, Fixed-Maturity .	718	720	100.27	0.0
Non-Maturity:				
Transaction Accts	9,434	9,434	100/ 87*	0.0/2.5*
MMDAs	14,246	14,246	100/ 92*	0.0/1.0*
Passbook Accts	13,256	13,256	100/ 87*	0.0/2.3*
Non-Interest-Bearing Accts ..	6,217	6,217	100/ 90*	0.0/2.3*
* Deposits	114,771	115,840	101/ 97*	0.6/1.3*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	18,034	18,147	100.63	0.6
Maturing in 37 Mo or More ...	2,965	3,021	101.86	4.9
Variable-Rate, Fixed-Maturity .	5,165	5,160	99.90	0.0
* Borrowings	26,164	26,327	100.62	1.0
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	2,329	2,329	100.00	0.0
Other Escrow Accounts	99	85	85.70	2.8
Collat. Mtg Securities Issued .	-	-	-	-
Miscellaneous I	4,325	4,325	100.00	0.0
Miscellaneous II	766			
*Other Liabilities	7,519	6,738	89.62	0.0
SELF- VALUED	10,323	10,580	102.49	2.1
UNAMORTIZED YIELD ADJUSTMENTS ..	-137			
*** TOTAL LIABILITIES	158,639	159,485	101/ 97**	0.8/1.3**

*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	-76
ARMs	18
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	13
Sell Mortgages & MBS	271
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	1
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-87
Pay Floating, Receive Fixed ...	78
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	6
INTEREST-RATE FLOORS	8
FUTURES	-
OPTIONS ON FUTURES	-
CONSTRUCTION LIP	-101
SELF-VALUED	65
	=========
*** OFF-BALANCE-SHEET POSITIONS	197

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	173,131	178,503	103/100*	1.4/1.9*	*Including/excluding deposit intangible values.
- LIABILITIES	158,639	159,485	101/ 97**	0.8/1.3**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		197			
	=========	=========			
*** NET PORTFOLIO VALUE	14,492	19,215	132.59	5.6	

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	$	5,313	15,302	2,904	642	772
WARM (in months)		331 mo	338 mo	316 mo	291 mo	309 mo
WAC		6.68%	7.34%	8.32%	9.40%	11.28%
$ of Which Are FHA or VA Guaranteed	$	193	1,162	245	52	32
Securities Backed By Conventional Mortgages	$	4,148	1,020	246	44	16
WARM (in months)		337 mo	322 mo	306 mo	212 mo	254 mo
Wtd Avg Pass-Thru Rate		6.67%	7.22%	8.10%	9.15%	10.57%
Securities Backed By FHA or VA Mortgages	$	273	466	137	12	5
WARM (in months)		322 mo	283 mo	299 mo	181 mo	145 mo
Wtd Avg Pass-Thru Rate		6.42%	7.16%	8.03%	9.22%	11.23%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	8,558	6,184	1,518	360	271
WAC		6.60%	7.34%	8.31%	9.33%	11.40%
Mortgage Securities	$	2,355	1,009	158	13	2
Wtd Avg Pass-Thru Rate		6.20%	7.20%	8.07%	9.18%	10.32%
WARM (of Loans & Securities)		152 mo	147 mo	137 mo	109 mo	134 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	1,516	1,916	613	206	288
WAC		6.59%	7.39%	8.34%	9.40%	11.33%
Mortgage Securities	$	183	42	3	0	0
Wtd Avg Pass-Thru Rate		6.02%	7.12%	8.04%	9.26%	10.27%
WARM (of Loans & Securities)		68 mo	77 mo	80 mo	107 mo	169 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 56,495

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:	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 . . $	66	1,081	758	0	18
WAC	8.60%	7.33%	7.53%	7.10%	7.36%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs . . . . $	2,568	15,838	13,241	263	2,247
Wtd Avg Margin (in bp)	348 bp	324 bp	296 bp	163 bp	241 bp
WAC	8.15%	8.05%	7.41%	7.00%	7.69%
WARM (in months)	296 mo	310 mo	330 mo	264 mo	244 mo
Wtd Avg Time Until Next Payment Reset (mo) .	3 mo	12 mo	39 mo	2 mo	13 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 36,081

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 LIFTIME 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 $	170	644	116	2	64
Wtd Avg Distance from Lifetime Cap (in bp) .	155 bp	167 bp	158 bp	87 bp	168 bp
Balances w/Coupon 201-400 bp from Lifetime Cap $	1,330	4,108	387	42	408
Wtd Avg Distance from Lifetime Cap	301 bp	322 bp	336 bp	304 bp	338 bp
Balances w/Coupon Over 400 bp from Lifetime Cap $	805	11,746	13,094	187	1,711
Wtd Avg Distance from Lifetime Cap	610 bp	563 bp	570 bp	671 bp	610 bp
Balances Without Lifetime Cap . . . . $	329	422	402	32	81
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps . . . . $	1,683	13,994	13,234	179	1,712
Wtd Avg Periodic Rate Cap (in bp)	111 bp	192 bp	270 bp	203 bp	166 bp
Balances Subject to Periodic Rate Floors . . . $	1,340	12,286	11,835	165	1,600
MBS INCLUDED IN ARM BALANCES . . . . $	173	2,564	1,182	173	115

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	2,846	4,198
WARM (in months)	80 mo	173 mo
Remaining Term to Full Amort. .	275 mo	
Rate Index Code	0	0
Margin (in bp)	253 bp	249 bp
Reset Frequency	21 mo	22 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	300	85
WA Distance to Lifetime Cap .	164 bp	128 bp
Fixed-Rate:		
Balances . . . . $	2,109	2,657
WARM (in months)	64 mo	119 mo
Remaining Term to Full Amort. .	264 mo	
WAC	8.26%	8.18%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	3,400	1,424
WARM (in months)	32 mo	45 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	103 bp	8.40%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	5,633	4,817
WARM (in months)	101 mo	148 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	72 bp	10.05%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	3,673	3,733
WARM (in months)	33 mo	86 mo
Margin in Col 1 (bp); WAC in Col 2	75 bp	7.17%
Reset Frequency	3 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	3,696	10,468
WARM (in months)	49 mo	52 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	839 bp	11.26%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	58	2,246
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	188	1,906
Remaining WAL 5-10 Years . . . $	108	529
Remaining WAL over 10 Years . $	29	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	5	
Other . . . . $	0	26
CMO Residuals: $		
Fixed-Rate . . . . $	0	11
Floating-Rate . . . . $	0	454
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	0	12
WAC . . . . $	11.86%	9.85%
Principal-Only MBS . . . . $	0	0
WAC	12.00%	9.47%
Total Mortgage-Derivative Securities--Book Value . $	389	5,183

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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 . . . . $	50,278	81,572	28,578	6,490	4,478
WARM (in months)	263 mo	292 mo	288 mo	234 mo	202 mo
Wtd Avg Servicing Fee (in bp)	33 bp	35 bp	40 bp	44 bp	56 bp

Total # of Fixed-Rate Loans Serviced That Are:	
Conventional Loans	1,553,825
FHA/VA Loans	403,383 lns
Subserviced by Others	386 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	14,539	281
WARM (in months)	298 mo	174 mo
Wtd Avg Servicing Fee (in bp)	33 bp	24 bp

Total # of Adjustable-Rate Loans Serviced	120,907 lns
Of Which, Number Subserviced By Others .	6 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 186,216

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	5,316		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	466		
Zero-Coupon Securities . . . . $	137	5.85%	24 mo
Government & Agency Securities . . . . $	1,922	5.66%	34 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	2,513	4.21%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	1,211	5.57%	41 mo
Structured Securities . . . . $	2,104		
Total Cash, Deposits, & Securities . . . . $	13,668		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	822
Accrued Interest Receivable	$	648
Advances for Taxes and Insurance	$	102
Less: Unamortized Yield Adjustments	$	83
Valuation Allowances	$	567
Unrealized Gains (Losses)	$	82

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	208
Accrued Interest Receivable	$	173
Less: Unamortized Yield Adjustments	$	-191
Valuation Allowances	$	728
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	63
REPOSSESSED ASSETS	$	186
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	57
OFFICE PREMISES AND EQUIPMENT	$	1,971

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	12
Less: Unamortized Yield Adjustments	$	21
Valuation Allowances	$	2

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,781
Margin Account	$	0
Miscellaneous I	$	6,448
Miscellaneous II	$	1,319
TOTAL ASSETS	$	173,131

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	149
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	4,197
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	317
Mortgage-Related Mutual Funds	$	149
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	3,490
Wtd Avg Servicing Fee (in bp)		43 bp
Adjustable-Rate Mortgage Loans Serviced	$	5,503
Wtd Avg Servicing Fee (in bp)		51 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	111

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	$	13,305	6,064	383	$	1
WAC		5.53%	6.31%	5.97%		
WARM (in months)		2 mo	2 mo	1 mo		
Balances Maturing in 4 to 12 Months	$	15,200	14,651	814	$	1
WAC		5.25%	6.40%	6.07%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		11,172	3,644	$	1
WAC			5.95%	6.15%		
WARM (in months)			19 mo	27 mo		
Balances Maturing in 37 or More Months	$			5,667	$	0
WAC				6.69%		
WARM (in months)				53 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 70,899

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,484	4,412	4,129
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	23,567	23,296	5,307
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.23 mo	5.41 mo	5.94 mo
Balances in New Accounts (Optional)	$	521	575	227

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 %	$	5,174	4,349	208	4.01%
5.00 to 5.99 %	$	2,405	1,992	1,134	5.45%
6.00 to 6.99 %	$	1,013	2,326	903	6.53%
7.00 to 7.99 %	$	36	639	343	7.34%
8.00 to 8.99 %	$	0	97	270	8.46%
9.00 to 9.99 %	$	0	0	0	9.00%
10.00 to 10.99 %	$	0	0	0	0.00%
11.00% and Above	$	0	0	107	11.87%
WARM		1 mo	13 mo	75 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 20,999

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 16,206

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	$	9,434	2.33%	$	134
Money Market Deposit Accounts (MMDAs)	$	14,246	3.48%	$	39
Passbook Accounts	$	13,256	2.73%	$	23
Non-Interest-Bearing Non-Maturity Deposits	$	6,217		$	5

ESCROW ACCOUNTS		Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$	483	0.20%
Escrow for Mortgages Serviced for Others	$	1,846	0.05%
Other Escrows	$	99	0.02%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$	45,581	
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$	-28	
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$	-109	
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$	0	
Miscellaneous I	$	4,325	
Miscellaneous II	$	766	
TOTAL LIABILITIES	$	158,639	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$	55	
EQUITY CAPITAL	$	14,436	
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$	173,131	

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	-	$	34	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	14	$	9	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	70	$	1,457	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	49	$	108	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	41	$	265	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	142	$	2,048	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	118	$	8,292	-	-	-
1016	optional commitment to originate "other" mortgages	80	$	400	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$	0	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$	5	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$	1	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$	3	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$	1	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$	1	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$	40	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$	307	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$	73	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	31	$	2,693	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	37	$	12,247	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$	52	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$	2	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$	6	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$	376	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	6	$	2,722	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	1	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	7	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$	29	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$	2	-	-	-

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 .	-	$ 2	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 0	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	17	$ 24	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	21	$ 198	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 1	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 12	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	19	$ 244	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	11	$ 122	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	11	$ 20	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	44	$ 610	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	33	$ 2,153	-	-	-
2216	firm commitment to originate "other" mortgage loans	23	$ 53	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 1	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 2	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 20	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 7	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 55	-	-	-
4002	commitment to purchase non-mortgage financial assets	19	$ 217	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 21	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 145	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 7,420	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 7,406	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 87	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 330	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 50	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$ 495	-	-	-
6022	interest rate cap based on the prime rate	-	$ 50	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	$ 20	-	-	-

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
6034	short interest rate cap based on 3-month LIBOR	-	$ 20	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 3	-	-	-
7010	interest rate floor based on 1-year Treasury	-	$ 3	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 675	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 75	-	-	-
9502	fixed-rate construction loans in process	144	$ 1,024	-	-	-
9512	adjustable-rate construction loans in process	95	$ 1,586	-	-	-