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	9,384	-1,586	-14 %	9.28 %	-110 bp
+200 bp	10,132	-838	-8 %	9.86 %	-53 bp
+100 bp	10,687	-283	-3 %	10.24 %	-14 bp
0 bp	10,970			10.38 %	
-100 bp	10,824	-145	-1 %	10.16 %	-23 bp

*** RISK MEASURES: +200/-100 BP RATE SHOCK ***	12/31/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.38 %
Post-Shock NPV Ratio	9.86 %
Sensitivity Measure: Decline in NPV Ratio	53 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	-	-	-	12,259	11,844	11,279	10,712	10,177	-
30-Yr Mortgage Securities ...	-	-	-	5,458	5,320	5,128	4,886	4,642	-
15-Year Mortgages & MBS	-	-	-	8,078	7,859	7,575	7,284	7,004	-
Balloon Mortgages & MBS	-	-	-	2,054	2,012	1,954	1,894	1,835	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	-	1,232	1,226	1,220	1,212	1,201	-
7 Mo to 2 Yrs Reset Freq ..	-	-	-	6,578	6,507	6,436	6,354	6,245	-
2+ to 5 Yrs Reset Freq	-	-	-	3,871	3,796	3,709	3,608	3,496	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	-	-	3,015	2,990	2,964	2,932	2,893	-
2 Mo to 5 Yrs Reset Freq...	-	-	-	2,763	2,715	2,666	2,614	2,556	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	-	1,524	1,515	1,504	1,492	1,481	-
Adjustable-Rate, Fully-Amort.	-	-	-	3,207	3,178	3,148	3,119	3,089	-
Fixed-Rate, Balloon	-	-	-	1,315	1,265	1,218	1,174	1,131	-
Fixed-Rate, Fully-Amortizing	-	-	-	1,830	1,766	1,706	1,649	1,596	-
Construction & Land Loans:									
Adjustable-Rate	-	-	-	6,205	6,172	6,138	6,105	6,072	-
Fixed-Rate	-	-	-	1,119	1,099	1,080	1,062	1,045	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	-	1,687	1,685	1,683	1,682	1,680	-
Fixed-Rate	-	-	-	3,627	3,553	3,482	3,414	3,349	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	-	108	106	104	101	98	-
Accrued Interest Receivable .	-	-	-	412	412	412	412	412	-
Advances for Taxes/Insurance	-	-	-	33	33	33	33	33	-
Float on Escrows on Owned Mtg	-	-	-	84	166	240	289	325	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-	-	-6	-6	-5	-5	-5	-
*Mortgage Loans & Securities	-	-	-	66,466	65,226	63,686	62,035	60,366	-

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	-	-	-	3,120	3,099	3,079	3,059	3,040	-
Fixed-Rate	-	-	-	1,563	1,523	1,483	1,446	1,410	-
Consumer Loans:									
Adjustable-Rate	-	-	-	6,201	6,196	6,190	6,185	6,179	-
Fixed-Rate	-	-	-	4,291	4,227	4,166	4,106	4,048	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-	-199	-198	-197	-195	-194	-
Accrued Interest Receivable .	-	-	-	95	95	95	95	95	-
*Nonmortgage Loans	-	-	-	15,070	14,942	14,816	14,695	14,577	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	-	-	2,050	2,050	2,050	2,050	2,050	-
Equities & All Mutual Funds ...	-	-	-	349	335	320	305	291	-
Zero-Coupon Securities	-	-	-	24	23	22	22	21	-
Govt & Agency Securities	-	-	-	1,806	1,728	1,655	1,587	1,523	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	-	8,948	8,940	8,932	8,923	8,915	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	-	471	444	420	398	378	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	-	9	9	9	8	8	-
Valued by Institution	-	-	-	4,173	4,122	4,006	3,872	3,722	-
Structured Securities, Valued by Institution	-	-	-	976	942	901	863	824	-
Less: Valuation Allowances for Investment Securities ..	-	-	-	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	-	-	18,806	18,594	18,315	18,028	17,733	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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

*** Change in Interest Rates ***

*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
REPOSSESSED ASSETS	-	-	-	145	145	145	145	145	-
REAL ESTATE HELD FOR INVESTMENT	-	-	-	38	38	38	38	38	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	-	15	15	14	13	11	-
OFFICE PREMISES & EQUIPMENT	-	-	-	1,081	1,081	1,081	1,081	1,081	-
*Subtotal	-	-	-	1,279	1,279	1,278	1,277	1,275	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	-	358	479	593	637	642	-
Adj-Rate Servicing	-	-	-	37	39	40	41	40	-
Float on Mtgs Svc'd for Others	-	-	-	222	299	379	434	471	-
*Mtg Ln Servicing for Others	-	-	-	617	817	1,012	1,111	1,153	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	2,377	2,377	2,377	2,377	2,377	-
Deposit Intangibles:									
Retail CD Intangible	-	-	-	106	113	119	125	129	-
Transaction Acct Intangible .	-	-	-	625	769	911	1,056	1,184	-
MMDA Intangible	-	-	-	639	785	913	1,031	1,147	-
Passbook Account Intangible .	-	-	-	432	528	625	717	800	-
Non-Int-Bearing Acct Intang .	-	-	-	173	235	294	350	404	-
*Other Assets	-	-	-	4,351	4,806	5,239	5,656	6,041	-
*** TOTAL ASSETS	-	-	-	106,590	105,665	104,346	102,801	101,145	-

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 ...	-	-	-	22,049	21,955	21,863	21,771	21,680	-
Maturing in 13 Mo or More ...	-	-	-	10,104	9,887	9,676	9,471	9,273	-
Variable-Rate, Fixed-Maturity .	-	-	-	693	692	691	691	690	-
Non-Maturity:									
Transaction Accts	-	-	-	6,806	6,806	6,806	6,806	6,806	-
MMDAs	-	-	-	10,858	10,858	10,858	10,858	10,858	-
Passbook Accts	-	-	-	4,653	4,653	4,653	4,653	4,653	-
Non-Interest-Bearing Accts ..	-	-	-	2,899	2,899	2,899	2,899	2,899	-
* Deposits	-	-	-	58,063	57,751	57,446	57,149	56,860	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	-	16,278	16,229	16,181	16,134	16,087	-
Maturing in 37 Mo or More ...	-	-	-	2,385	2,273	2,168	2,069	1,977	-
Variable-Rate, Fixed-Maturity .	-	-	-	8,061	8,051	8,041	8,031	8,020	-
* Borrowings	-	-	-	26,724	26,553	26,390	26,234	26,084	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	-	1,249	1,249	1,249	1,249	1,249	-
Other Escrow Accounts	-	-	-	66	64	62	60	59	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	1,369	1,369	1,369	1,369	1,369	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	-	2,683	2,681	2,680	2,678	2,676	-
SELF-VALUED	-	-	-	8,032	7,725	7,493	7,307	7,153	-
*** TOTAL LIABILITIES	-	-	-	95,502	94,710	94,008	93,368	92,773	-

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	-	-	-	67	5	-71	-140	-202	-
ARMs	-	-	-	5	3	1	-3	-7	-
Other Mortgages	-	-	-	15	-	-16	-31	-44	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	-	28	-3	-38	-69	-99	-
Sell Mortgages & MBS	-	-	-	-133	48	247	426	586	-
Purchase Non-Mortgage Items ...	-	-	-	0	-	0	-1	-1	-
Sell Non-Mortgage Items	-	-	-	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-	-	1	2	20	39	57	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-	-289	-67	146	346	533	-
Pay Floating, Receive Fixed ...	-	-	-	-	-	-	-	-	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	-	-	0	0	1	2	3	-
INTEREST-RATE FLOORS	-	-	-	11	4	1	1	1	-
FUTURES	-	-	-	-2	-	2	4	6	-
OPTIONS ON FUTURES	-	-	-	1	0	1	17	31	-
CONSTRUCTION LIP	-	-	-	-16	-28	-39	-49	-60	-
SELF-VALUED	-	-	-	49	50	93	156	207	-
*** OFF-BALANCE-SHEET POSITIONS	-	-	-	-263	15	350	698	1,012	-

*** NET PORTFOLIO VALUE ***									
ASSETS	-	-	-	106,590	105,665	104,346	102,801	101,145	-
- LIABILITIES	-	-	-	95,502	94,710	94,008	93,368	92,773	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	-	-263	15	350	698	1,012	-
*** NET PORTFOLIO VALUE	-	-	-	10,824	10,970	10,687	10,132	9,384	-

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	11,520	11,844	102.81	4.1
30-Yr Mortgage Securities ...	5,083	5,320	104.67	3.1
15-Year Mortgages & MBS	7,684	7,859	102.28	3.2
Balloon Mortgages & MBS	1,976	2,012	101.84	2.5
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	1,231	1,226	99.67	0.5
7 Mo to 2 Yrs Reset Freq ..	6,327	6,507	102.85	1.1
2+ to 5 Yrs Reset Freq	3,730	3,796	101.76	2.1
Lagging Market Index ARMs:				
1 Mo Reset Freq............	2,930	2,990	102.06	0.9
2 Mo to 5 Yrs Reset Freq...	2,716	2,715	99.93	1.8
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	1,505	1,515	100.62	0.7
Adjustable-Rate, Fully-Amort.	3,171	3,178	100.21	0.9
Fixed-Rate, Balloon	1,188	1,265	106.45	3.8
Fixed-Rate, Fully-Amortizing	1,710	1,766	103.29	3.5
Construction & Land Loans:				
Adjustable-Rate	6,153	6,172	100.31	0.5
Fixed-Rate	1,103	1,099	99.69	1.7
Second Mtg Loans & Securities:				
Adjustable-Rate	1,720	1,685	98.00	0.1
Fixed-Rate	3,489	3,553	101.85	2.0
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	106	106	100.00	2.2
Accrued Interest Receivable .	412	412	100.00	0.0
Advances for Taxes/Insurance	33	33	100.00	0.0
Float on Escrows on Owned Mtg		166		-47.0
Less: Value of Servicing on Mtgs Serviced by Others ...		-6		13.7
*Mortgage Loans & Securities	63,787	65,226	102.26	2.1

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	3,101	3,099	99.95	0.7
Fixed-Rate	1,454	1,523	104.75	2.6
Consumer Loans:				
Adjustable-Rate	6,271	6,196	98.79	0.1
Fixed-Rate	4,286	4,227	98.62	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-198	-198	100.00	0.6
Accrued Interest Receivable .	95	95	100.00	0.0
*Nonmortgage Loans	15,009	14,942	99.55	0.9
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	2,050	2,050	100.00	0.0
Equities & All Mutual Funds ...	335	335	100.00	4.3
Zero-Coupon Securities	22	23	107.18	3.9
Govt & Agency Securities	1,655	1,728	104.39	4.4
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	8,931	8,940	100.09	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	503	444	88.38	5.8
Mortgage-Derivative Securities:				
Valued by OTS	9	9	100.00	0.8
Valued by Institution	4,126	4,122	99.90	2.0
Structured Securities, Valued by Institution	938	942	100.42	4.0
Less: Valuation Allowances for Investment Securities ..	0	0	100.00	0.6
*Cash, Deposits, & Securities	18,570	18,594	100.13	1.3

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	145	145	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	38	38	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	15	15	100.00	3.2
OFFICE PREMISES & EQUIPMENT	1,081	1,081	100.00	0.0
*Subtotal	1,279	1,279	100.00	0.0
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		479		-24.5
Adj-Rate Servicing		39		-3.7
Float on Mtgs Svc'd for Others		299		-26.2
*Mtg Ln Servicing for Others		817		-24.2
OTHER ASSETS				
Purchased & Excess Servicing ..	630			
Margin Account	-	-	-	-
Miscellaneous I	2,377	2,377	100.00	0.0
Miscellaneous II	805			
Deposit Intangibles:				
Retail CD Intangible		113		-5.8
Transaction Acct Intangible .		769		-18.6
MMDA Intangible		785		-17.5
Passbook Account Intangible .		528		-18.3
Non-Int-Bearing Acct Intang .		235		-25.9
*Other Assets	3,812	4,806		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	475			
*** TOTAL ASSETS	102,934	105,665	103/100*	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 ...	21,721	21,955	101.08	0.4	
Maturing in 13 Mo or More ...	9,601	9,887	102.98	2.2	
Variable-Rate, Fixed-Maturity .	680	692	101.81	0.1	
Non-Maturity:					
Transaction Accts	6,806	6,806	100/ 89*	0.0/2.4*	
MMDAs	10,858	10,858	100/ 93*	0.0/1.4*	
Passbook Accts	4,653	4,653	100/ 89*	0.0/2.3*	*Excluding/including deposit intangible values
Non-Interest-Bearing Accts ..	2,899	2,899	100/ 92*	0.0/2.3*	listed on asset side of report.
* Deposits	57,218	57,751	101/ 97*	0.5/1.4*	
BORROWINGS					
Fixed-Rate, Fixed-Maturity:					
Maturing in 36 Mo or Less ...	16,163	16,229	100.41	0.3	
Maturing in 37 Mo or More ...	2,313	2,273	98.28	4.8	
Variable-Rate, Fixed-Maturity .	8,140	8,051	98.90	0.1	
* Borrowings	26,616	26,553	99.76	0.6	
OTHER LIABILITIES					
Escrow Accounts					
For Mortgages	1,249	1,249	100.00	0.0	
Other Escrow Accounts	72	64	89.25	2.9	
Collat. Mtg Securities Issued .	-	-	-	-	
Miscellaneous I	1,369	1,369	100.00	0.0	
Miscellaneous II	216				
*Other Liabilities	2,905	2,681	92.30	0.1	
SELF-VALUED	7,266	7,725	106.33	3.5	
UNAMORTIZED YIELD ADJUSTMENTS ..	9				
*** TOTAL LIABILITIES	94,014	94,710	101/ 98**	0.8/1.3**	**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	5
ARMs	3
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-3
Sell Mortgages & MBS	48
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	2
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-67
Pay Floating, Receive Fixed ...	-
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	0
INTEREST-RATE FLOORS	4
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-28
SELF-VALUED	50
	=========
*** OFF-BALANCE-SHEET POSITIONS	15

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	102,934	105,665	103/100*	1.1/1.5*	*Including/excluding deposit intangible values.
- LIABILITIES	94,014	94,710	101/ 98**	0.8/1.3**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		15			
	=========	=========			
*** NET PORTFOLIO VALUE	8,920	10,970	122.98	0.6	

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	$	2,904	4,013	1,456	1,622	1,525
WARM (in months)		342 mo	327 mo	266 mo	174 mo	148 mo
WAC		6.60%	7.30%	8.34%	9.33%	10.63%
$ of Which Are FHA or VA Guaranteed	$	357	454	515	1,354	1,383
Securities Backed By Conventional Mortgages	$	435	305	1,951	310	63
WARM (in months)		318 mo	303 mo	309 mo	239 mo	158 mo
Wtd Avg Pass-Thru Rate		6.34%	7.22%	8.19%	9.14%	10.30%
Securities Backed By FHA or VA Mortgages	$	238	290	517	776	197
WARM (in months)		275 mo	282 mo	255 mo	214 mo	174 mo
Wtd Avg Pass-Thru Rate		6.50%	7.32%	8.15%	9.11%	10.47%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	3,388	2,235	766	236	106
WAC		6.46%	7.34%	8.32%	9.28%	10.66%
Mortgage Securities	$	721	158	69	5	1
Wtd Avg Pass-Thru Rate		6.04%	7.18%	8.04%	9.14%	10.43%
WARM (of Loans & Securities)		156 mo	140 mo	137 mo	112 mo	103 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	641	644	268	95	26
WAC		6.41%	7.37%	8.36%	9.26%	10.51%
Mortgage Securities	$	284	17	0	0	0
Wtd Avg Pass-Thru Rate		5.97%	7.07%	0.00%	9.17%	0.00%
WARM (of Loans & Securities)		77 mo	63 mo	58 mo	61 mo	54 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 26,263

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:	Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
TEASER ARMS:					
Balances Currently Subject to Intro Rates . . $	123	274	7	16	36
WAC	6.67%	6.47%	7.44%	6.01%	6.83%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs . . . . $	1,107	6,054	3,724	2,914	2,680
Wtd Avg Margin (in bp)	181 bp	247 bp	265 bp	171 bp	195 bp
WAC	6.52%	7.09%	7.10%	5.69%	7.14%
WARM (in months)	221 mo	281 mo	317 mo	269 mo	260 mo
Wtd Avg Time Until Next Payment Reset (mo) .	3 mo	12 mo	38 mo	3 mo	16 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 16,934

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)

ARM BALANCES BY DISTANCE TO LIFETIME CAP	Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
Balances w/Coupon Within 200 bp of Lifetime Cap $	16	54	7	3	50
Wtd Avg Distance from Lifetime Cap (in bp) .	175 bp	157 bp	173 bp	192 bp	162 bp
Balances w/Coupon 201-400 bp from Lifetime Cap $	315	1,040	376	97	879
Wtd Avg Distance from Lifetime Cap	329 bp	337 bp	325 bp	327 bp	332 bp
Balances w/Coupon Over 400 bp from Lifetime Cap $	624	4,968	3,244	2,797	1,690
Wtd Avg Distance from Lifetime Cap	552 bp	549 bp	551 bp	630 bp	589 bp
Balances Without Lifetime Cap . . . . $	275	266	104	32	98
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps . . . . $	352	5,638	3,191	41	2,149
Wtd Avg Periodic Rate Cap (in bp)	169 bp	175 bp	207 bp	188 bp	195 bp
Balances Subject to Periodic Rate Floors . . . $	298	5,167	3,026	42	1,988
MBS INCLUDED IN ARM BALANCES . . . . $	420	1,532	693	2,535	434

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	1,505	3,171
WARM (in months)	81 mo	122 mo
Remaining Term to Full Amort. .	266 mo	
Rate Index Code	0	0
Margin (in bp)	244 bp	324 bp
Reset Frequency	17 mo	20 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	92	121
WA Distance to Lifetime Cap .	103 bp	159 bp
Fixed-Rate:		
Balances . . . . $	1,188	1,710
WARM (in months)	61 mo	97 mo
Remaining Term to Full Amort. .	248 mo	
WAC	8.07%	8.00%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	6,153	1,103
WARM (in months)	17 mo	28 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	185 bp	8.17%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	1,720	3,489
WARM (in months)	175 mo	121 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	106 bp	8.88%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	3,101	1,454
WARM (in months)	26 mo	37 mo
Margin in Col 1 (bp); WAC in Col 2	140 bp	8.13%
Reset Frequency	4 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	6,271	4,286
WARM (in months)	55 mo	49 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	541 bp	8.54%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	24	414
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	449	2,843
Remaining WAL 5-10 Years . . . $	63	319
Remaining WAL over 10 Years . $	14	
Super Floaters . . . . $	1	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	3	2
WAC . . . . $	7.13%	3.14%
Principal-Only MBS . . . . $	3	0
WAC	8.70%	0.00%
Total Mortgage-Derivative Securities-Book Value . $	557	3,578

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

MORTGAGE LOANS SERVICED FOR OTHERS

Fixed-Rate Mortgage Loan Servicing	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
Balances Serviced	$ 18,577	24,889	8,906	5,467	4,446
WARM (in months)	266 mo	298 mo	271 mo	202 mo	179 mo
Wtd Avg Servicing Fee (in bp)	29 bp	31 bp	34 bp	41 bp	44 bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	421,142 lns
FHA/VA Loans	466,423 lns
Subserviced by Others	129,353 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced	$ 2,629	1,118
WARM (in months)	313 mo	288 mo
Wtd Avg Servicing Fee (in bp)	41 bp	47 bp

Total # of Adjustable-Rate Loans Serviced 49,831 lns
Of Which, Number Subserviced By Others . 6,254 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 66,031

CASH, DEPOSITS, & SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$ 2,050		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$ 335		
Zero-Coupon Securities	$ 22	4.18%	41 mo
Government & Agency Securities	$ 1,655	5.44%	65 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$ 8,931	2.79%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$ 503	5.39%	108 mo
Structured Securities	$ 938		
Total Cash, Deposits, & Securities	$ 14,435		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	449
Accrued Interest Receivable	$	412
Advances for Taxes and Insurance	$	33
Less: Unamortized Yield Adjustments	$	-333
Valuation Allowances	$	343
Unrealized Gains (Losses)	$	106

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	92
Accrued Interest Receivable	$	95
Less: Unamortized Yield Adjustments	$	-27
Valuation Allowances	$	290
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	38
REPOSSESSED ASSETS	$	145
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	15
OFFICE PREMISES AND EQUIPMENT	$	1,081

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	15
Less: Unamortized Yield Adjustments	$	4
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	630
Margin Account	$	0
Miscellaneous I	$	2,377
Miscellaneous II	$	805
TOTAL ASSETS	$	102,934

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	702
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	871
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	149
Mortgage-Related Mutual Funds	$	187
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	4,333
Wtd Avg Servicing Fee (in bp)		23 bp
Adjustable-Rate Mortgage Loans Serviced	$	4,059
Wtd Avg Servicing Fee (in bp)		29 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	1,010

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	$	6,430	1,881	233	$	2
WAC		4.32%	6.22%	5.91%		
WARM (in months)		2 mo	1 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	7,918	4,382	875	$	3
WAC		3.56%	5.42%	5.52%		
WARM (in months)		6 mo	8 mo	7 mo		
Balances Maturing in 13 to 36 Months	$		6,201	1,232	$	2
WAC			4.64%	5.81%		
WARM (in months)			20 mo	24 mo		
Balances Maturing in 37 or More Months	$			2,168	$	0
WAC				5.77%		
WARM (in months)				49 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 31,322

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,043	206	36
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	10,197	8,712	3,319
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		2.97 mo	5.66 mo	5.79 mo
Balances in New Accounts (Optional)	$	183	77	28

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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 %	$	13,069	1,238	923	2.15%
5.00 to 5.99 %	$	223	727	646	5.49%
6.00 to 6.99 %	$	36	380	256	6.51%
7.00 to 7.99 %	$	11	478	480	7.33%
8.00 to 8.99 %	$	0	1	5	8.15%
9.00 to 9.99 %	$	0	0	2	9.30%
10.00 to 10.99 %	$	0	0	0	0.00%
11.00% and Above	$	0	0	1	13.44%
WARM		1 mo	16 mo	69 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 18,476

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 16,085

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	$ 6,806	1.02%	$ 34
Money Market Deposit Accounts (MMDAs)	$ 10,858	2.14%	$ 125
Passbook Accounts	$ 4,653	1.76%	$ 10
Non-Interest-Bearing Non-Maturity Deposits	$ 2,899		$ 3

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 620	0.02%
Escrow for Mortgages Serviced for Others	$ 629	0.03%
Other Escrows	$ 72	0.14%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 26,537	

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 0
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 9
OTHER LIABILITIES	
Collateralized Mortgage Securities Issued	$ 0
Miscellaneous I	$ 1,369
Miscellaneous II	$ 216
TOTAL LIABILITIES	$ 94,014
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 313
EQUITY CAPITAL	$ 8,607
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 102,934

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

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
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	8	$ 10	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	28	$ 119	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	24	$ 101	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	19	$ 89	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	76	$ 449	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	68	$ 1,037	-	-	-
1016	optional commitment to originate "other" mortgages	54	$ 484	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 4	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$ 1	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 7	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 50	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 1	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$ 18	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 45	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 17	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 6	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 24	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 79	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	22	$ 287	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	27	$ 953	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 5	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 3	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 1	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 7	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 24	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$ 3	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 35	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 266	-	-	-

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
2074	commitment to sell 25- or 30-yr FRM MBS	7	$	730	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	8	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$	12	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	2	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$	7	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$	14	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	22	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$	19	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	4	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	32	$	122	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	42	$	578	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	8	$	79	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$	1	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	12	$	25	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	8	$	4	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	8	$	4	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	37	$	253	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	30	$	191	-	-	-
2216	firm commitment to originate "other" mortgage loans	16	$	15	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$	0	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$	18	-	-	-
3030	option to sell 5- or 7-yr balloon or 2-step mtgs	-	$	2	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$	84	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$	259	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$	4	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$	1	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$	3	-	-	-
4002	commitment to purchase non-mortgage financial assets	15	$	47	-	-	-

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
4022	commitment to sell non-mortgage financial assets	-	$ 17	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 1,740	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 2,475	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 1,200	-	-	-
6004	interest rate cap based on 3-month LIBOR	6	$ 862	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 630	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 832	-	-	-
9016	long call option on 3-month Eurodollar futures contract	-	$ 300	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 150	-	-	-
9502	fixed-rate construction loans in process	97	$ 349	-	-	-
9512	adjustable-rate construction loans in process	43	$ 511	-	-	-