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	70,610	-29,294	-29 %	7.67 %	-263 bp
+200 bp	81,775	-18,129	-18 %	8.72 %	-159 bp
+100 bp	91,790	-8,114	-8 %	9.61 %	-69 bp
0 bp	99,904			10.30 %	
-100 bp	102,273	2,369	+2 %	10.45 %	+14 bp
-200 bp	102,589	2,685	+3 %	10.40 %	+10 bp
-300 bp	102,536	2,632	+3 %	10.31 %	0 bp

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

	03/31/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.30 %
Post-Shock NPV Ratio	8.72 %
Sensitivity Measure: Decline in NPV Ratio	159 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	-	112,124	109,927	107,817	104,460	99,587	94,408	89,422	-
30-Yr Mortgage Securities ...	-	32,128	31,478	30,844	29,827	28,366	26,821	25,351	-
15-Year Mortgages & MBS	-	59,991	58,991	58,047	56,589	54,657	52,625	50,635	-
Balloon Mortgages & MBS	-	23,980	23,622	23,305	22,898	22,280	21,585	20,884	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	16,626	16,516	16,426	16,347	16,263	16,146	15,963	-
7 Mo to 2 Yrs Reset Freq ..	-	68,871	68,071	67,396	66,800	66,201	65,421	64,319	-
2+ to 5 Yrs Reset Freq	-	73,354	71,903	70,483	68,991	67,338	65,487	63,435	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	126,917	125,877	124,860	123,810	122,655	121,243	119,413	-
2 Mo to 5 Yrs Reset Freq...	-	35,944	35,328	34,741	34,164	33,543	32,839	32,024	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	20,471	20,212	19,986	19,789	19,608	19,425	19,226	-
Adjustable-Rate, Fully-Amort.	-	41,489	41,058	40,684	40,343	40,016	39,688	39,354	-
Fixed-Rate, Balloon	-	14,765	14,097	13,471	12,882	12,329	11,809	11,320	-
Fixed-Rate, Fully-Amortizing	-	14,486	13,828	13,219	12,654	12,128	11,638	11,182	-
Construction & Land Loans:									
Adjustable-Rate	-	20,314	20,255	20,196	20,141	20,085	20,028	19,974	-
Fixed-Rate	-	6,466	6,277	6,103	5,941	5,790	5,649	5,517	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	17,395	17,360	17,325	17,294	17,262	17,228	17,198	-
Fixed-Rate	-	21,634	21,147	20,683	20,239	19,815	19,410	19,021	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	517	506	494	482	470	457	444	-
Accrued Interest Receivable .	-	4,001	4,001	4,001	4,001	4,001	4,001	4,001	-
Advances for Taxes/Insurance	-	234	234	234	234	234	234	234	-
Float on Escrows on Owned Mtg	-	124	203	343	539	697	817	913	-
Less: Value of Servicing on Mtgs									
Serviced by Others ...	-	-138	-144	-154	-163	-164	-163	-161	-
*Mortgage Loans & Securities	-	711,970	701,035	690,810	678,587	663,490	647,123	629,992	-

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

*** Change in Interest Rates ***

*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	16,578	16,535	16,493	16,456	16,417	16,378	16,344	-
Fixed-Rate	-	13,200	12,671	12,177	11,714	11,280	10,872	10,489	-
Consumer Loans:									
Adjustable-Rate	-	12,203	12,181	12,159	12,137	12,116	12,095	12,076	-
Fixed-Rate	-	39,816	39,198	38,599	38,020	37,460	36,916	36,390	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-1,344	-1,329	-1,315	-1,301	-1,288	-1,275	-1,263	-
Accrued Interest Receivable .	-	637	637	637	637	637	637	637	-
*Nonmortgage Loans	-	81,090	79,893	78,750	77,663	76,622	75,624	74,672	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	23,185	23,185	23,185	23,185	23,185	23,185	23,185	-
Equities & All Mutual Funds ...	-	3,354	3,239	3,132	3,002	2,866	2,728	2,592	-
Zero-Coupon Securities	-	575	563	553	545	538	532	526	-
Govt & Agency Securities	-	14,083	13,531	13,013	12,529	12,074	11,646	11,244	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	16,832	16,802	16,773	16,744	16,715	16,686	16,658	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	6,049	5,665	5,328	5,030	4,767	4,532	4,320	-
Mortgage-Derivative Securities:									
Valued by OTS	-	266	266	266	263	257	251	246	-
Valued by Institution	-	67,106	66,859	66,765	66,264	64,587	62,578	60,445	-
Structured Securities, Valued by Institution	-	13,684	13,383	13,181	12,914	12,323	11,763	11,231	-
Less: Valuation Allowances for Investment Securities ..	-	5	5	5	5	5	5	5	-
*Cash, Deposits, & Securities	-	145,129	143,488	142,191	140,471	137,306	133,896	130,444	-

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	-	892	892	892	892	892	892	892	-
REAL ESTATE HELD FOR INVESTMENT	-	474	474	474	474	474	474	474	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	396	378	369	354	321	278	229	-
OFFICE PREMISES & EQUIPMENT	-	8,499	8,499	8,499	8,499	8,499	8,499	8,499	-
*Subtotal	-	10,261	10,243	10,234	10,219	10,186	10,143	10,094	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	3,620	3,775	4,672	6,264	7,236	7,515	7,480	-
Adj-Rate Servicing	-	1,381	1,467	1,534	1,566	1,579	1,585	1,588	-
Float on Mtgs Svc'd for Others	-	1,550	1,844	2,284	2,883	3,342	3,656	3,889	-
*Mtg Ln Servicing for Others	-	6,550	7,086	8,490	10,713	12,158	12,757	12,956	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	29,725	29,725	29,725	29,725	29,725	29,725	29,725	-
Deposit Intangibles:									
Retail CD Intangible	-	258	315	365	419	471	513	557	-
Transaction Acct Intangible .	-	2,190	3,211	4,212	5,207	5,961	6,681	7,412	-
MMDA Intangible	-	3,400	4,717	5,603	6,349	7,078	8,003	9,238	-
Passbook Account Intangible .	-	3,293	4,613	5,960	6,898	7,713	8,827	9,909	-
Non-Int-Bearing Acct Intang .	-	1,054	1,900	2,707	3,473	4,203	4,897	5,562	-
*Other Assets	-	39,919	44,481	48,571	52,071	55,151	58,646	62,403	-
*** TOTAL ASSETS	-	994,919	986,226	979,045	969,724	954,912	938,188	920,561	-

AREA: U.S. TOTAL
TYPE: ALL REPORTING CMR
FIRMS REPORTING: 968
CYCLE: MAR 2001

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

DATE:08/24/2001
TIME:10:24:18
EDIT:08/24/2001

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 ...	-	240,887	239,824	238,768	237,721	236,690	235,666	234,651	-
Maturing in 13 Mo or More ...	-	71,611	69,906	68,261	66,674	65,142	63,664	62,236	-
Variable-Rate, Fixed-Maturity .	-	3,105	3,104	3,102	3,101	3,100	3,099	3,097	-
Non-Maturity:									
Transaction Accts	-	41,254	41,254	41,254	41,254	41,254	41,254	41,254	-
MMDAs	-	95,522	95,522	95,522	95,522	95,522	95,522	95,522	-
Passbook Accts	-	56,691	56,691	56,691	56,691	56,691	56,691	56,691	-
Non-Interest-Bearing Accts ..	-	36,330	36,330	36,330	36,330	36,330	36,330	36,330	-
* Deposits	-	545,400	542,631	539,929	537,293	534,730	532,226	529,782	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	155,430	154,476	153,539	152,620	151,719	150,833	149,964	-
Maturing in 37 Mo or More ...	-	24,486	23,239	22,075	20,985	19,966	19,010	18,115	-
Variable-Rate, Fixed-Maturity .	-	80,670	80,570	80,471	80,373	80,274	80,177	80,080	-
* Borrowings	-	260,586	258,285	256,085	253,978	251,959	250,021	248,159	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	6,211	6,211	6,211	6,211	6,211	6,211	6,211	-
Other Escrow Accounts	-	1,033	1,001	972	944	918	894	870	-
Collat. Mtg Securities Issued .	-	3,235	3,229	3,223	3,217	3,211	3,205	3,199	-
Miscellaneous I	-	18,519	18,519	18,519	18,519	18,519	18,519	18,519	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	28,998	28,961	28,926	28,892	28,860	28,829	28,800	-
SELF- VALUED	-	55,007	51,882	50,736	49,775	49,243	48,639	48,083	-
*** TOTAL LIABILITIES	-	889,991	881,760	875,676	869,938	864,791	859,715	854,824	-

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	-	1,647	1,238	842	5	-1,057	-2,098	-3,063	-
ARMs	-	140	104	79	51	14	-36	-106	-
Other Mortgages	-	130	92	56	-	-81	-174	-269	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	1,487	1,103	697	72	-672	-1,405	-2,096	-
Sell Mortgages & MBS	-	-5,728	-4,214	-2,538	104	3,188	6,183	8,968	-
Purchase Non-Mortgage Items ...	-	-549	-356	-173	-	164	320	468	-
Sell Non-Mortgage Items	-	-1	-1	0	-	0	1	1	-
OPTIONS ON MORTGAGES & MBS	-	-9	-7	-4	1	29	62	96	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-2,224	-1,661	-1,125	-615	-129	333	773	-
Pay Floating, Receive Fixed ...	-	1,587	1,128	706	320	-36	-363	-666	-
Basis Swaps	-	5	4	3	2	1	1	0	-
Swaptions	-	23	46	75	105	136	167	197	-
INTEREST-RATE CAPS	-	0	1	3	11	34	72	120	-
INTEREST-RATE FLOORS	-	135	92	52	23	9	5	4	-
FUTURES	-	52	33	16	-	-17	-35	-52	-
OPTIONS ON FUTURES	-	43	27	12	1	29	67	99	-
CONSTRUCTION LIP	-	215	109	12	-77	-160	-237	-309	-
SELF-VALUED	-	655	385	191	114	215	440	705	-
*** OFF-BALANCE-SHEET POSITIONS	-	-2,391	-1,876	-1,096	118	1,669	3,302	4,874	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	994,919	986,226	979,045	969,724	954,912	938,188	920,561	-
- LIABILITIES	-	889,991	881,760	875,676	869,938	864,791	859,715	854,824	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-2,391	-1,876	-1,096	118	1,669	3,302	4,874	-
*** NET PORTFOLIO VALUE	-	102,536	102,589	102,273	99,904	91,790	81,775	70,610	-

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	102,910	104,460	101.51	3.9
30-Yr Mortgage Securities ...	29,480	29,827	101.18	4.2
15-Year Mortgages & MBS	55,697	56,589	101.60	3.0
Balloon Mortgages & MBS	22,527	22,898	101.65	2.2
Adjustable-Rate Single Family				
First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	16,171	16,347	101.09	0.5
7 Mo to 2 Yrs Reset Freq ..	65,408	66,800	102.13	0.9
2+ to 5 Yrs Reset Freq	67,478	68,991	102.24	2.3
Lagging Market Index ARMs:				
1 Mo Reset Freq............	119,331	123,810	103.75	0.9
2 Mo to 5 Yrs Reset Freq...	33,624	34,164	101.61	1.8
Multifamily & Nonresidential				
Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	19,631	19,789	100.80	1.0
Adjustable-Rate, Fully-Amort.	40,644	40,343	99.26	0.8
Fixed-Rate, Balloon	12,468	12,882	103.32	4.4
Fixed-Rate, Fully-Amortizing	12,375	12,654	102.25	4.3
Construction & Land Loans:				
Adjustable-Rate	20,212	20,141	99.65	0.3
Fixed-Rate	6,019	5,941	98.69	2.6
Second Mtg Loans & Securities:				
Adjustable-Rate	17,491	17,294	98.87	0.2
Fixed-Rate	19,608	20,239	103.22	2.1
Other Assets Related to				
Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	482	482	100.00	2.6
Accrued Interest Receivable .	4,001	4,001	100.00	0.0
Advances for Taxes/Insurance	234	234	100.00	0.0
Float on Escrows on Owned Mtg		539		-32.8
Less: Value of Servicing on Mtgs Serviced by Others ...		-163		-3.1
*Mortgage Loans & Securities	665,792	678,587	101.92	2.0

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.

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	16,480	16,456	99.85	0.2
Fixed-Rate	12,038	11,714	97.30	3.8
Consumer Loans:				
Adjustable-Rate	12,340	12,137	98.36	0.2
Fixed-Rate	37,767	38,020	100.67	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-1,301	-1,301	100.00	1.0
Accrued Interest Receivable .	637	637	100.00	0.0
*Nonmortgage Loans	77,962	77,663	99.62	1.4
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	23,185	23,185	100.00	0.0
Equities & All Mutual Funds ...	3,002	3,002	100.00	4.4
Zero-Coupon Securities	531	545	102.60	1.4
Govt & Agency Securities	12,231	12,529	102.43	3.8
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	16,731	16,744	100.08	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	5,189	5,030	96.95	5.6
Mortgage-Derivative Securities:				
Valued by OTS	263	263	100.00	1.6
Valued by Institution	66,229	66,264	100.05	1.6
Structured Securities, Valued by Institution	13,101	12,914	98.57	3.3
Less: Valuation Allowances for Investment Securities ..	5	5	100.00	2.1
*Cash, Deposits, & Securities	140,457	140,471	100.01	1.7

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	892	892	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	474	474	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	354	354	100.00	6.9
OFFICE PREMISES & EQUIPMENT	8,499	8,499	100.00	0.0
*Subtotal	10,219	10,219	100.00	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		6,264		-20.5
Adj-Rate Servicing		1,566		-1.4
Float on Mtgs Svc'd for Others		2,883		-18.4
*Mtg Ln Servicing for Others		10,713		-17.1
OTHER ASSETS				
Purchased & Excess Servicing ..	8,939			
Margin Account	-	-	-	-
Miscellaneous I	29,725	29,725	100.00	0.0
Miscellaneous II	8,002			
Deposit Intangibles:				
Retail CD Intangible		419		-12.6
Transaction Acct Intangible .		5,207		-16.8
MMDA Intangible		6,349		-11.6
Passbook Account Intangible .		6,898		-12.7
Non-Int-Bearing Acct Intang .		3,473		-21.6
*Other Assets	46,665	52,071		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	2,153			
*** TOTAL ASSETS	943,247	969,724	103/100*	1.2/1.6*

*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 ...	236,041	237,721	100.71	0.4
Maturing in 13 Mo or More ...	64,474	66,674	103.41	2.3
Variable-Rate, Fixed-Maturity .	3,099	3,101	100.07	0.0
Non-Maturity:				
Transaction Accts	41,254	41,254	100/ 87*	0.0/2.4*
MMDAs	95,522	95,522	100/ 93*	0.0/0.8*
Passbook Accts	56,691	56,691	100/ 88*	0.0/1.8*
Non-Interest-Bearing Accts ..	36,330	36,330	100/ 90*	0.0/2.3*
* Deposits	533,412	537,293	101/ 97*	0.5/1.1*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	151,571	152,620	100.69	0.6
Maturing in 37 Mo or More ...	20,378	20,985	102.98	5.0
Variable-Rate, Fixed-Maturity .	80,398	80,373	99.97	0.1
* Borrowings	252,347	253,978	100.65	0.8
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	6,211	6,211	100.00	0.0
Other Escrow Accounts	1,092	944	86.43	2.8
Collat. Mtg Securities Issued .	3,338	3,217	96.38	0.2
Miscellaneous I	18,519	18,519	100.00	0.0
Miscellaneous II	2,779			
*Other Liabilities	31,940	28,892	90.46	0.1
SELF- VALUED	49,208	49,775	101.15	1.5
UNAMORTIZED YIELD ADJUSTMENTS ..	-112			
*** TOTAL LIABILITIES	866,796	869,938	100/ 98**	0.6/1.0**

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

**Excluding/including deposit intangible values.

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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	51
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	72
Sell Mortgages & MBS	104
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	1
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-615
Pay Floating, Receive Fixed ...	320
Basis Swaps	2
Swaptions	105
INTEREST-RATE CAPS	11
INTEREST-RATE FLOORS	23
FUTURES	-
OPTIONS ON FUTURES	1
CONSTRUCTION LIP	-77
SELF-VALUED	114
	=========
*** OFF-BALANCE-SHEET POSITIONS	118

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	943,247	969,724	103/100*	1.2/1.6*	*Including/excluding deposit intangible values.
- LIABILITIES	866,796	869,938	100/ 98**	0.6/1.0**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		118			
	=========	=========			
*** NET PORTFOLIO VALUE	76,452	99,904	130.68	5.2	

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	$	19,770	52,623	17,631	6,800	6,086
WARM (in months)		330 mo	328 mo	313 mo	265 mo	260 mo
WAC		6.68%	7.37%	8.34%	9.39%	10.99%
$ of Which Are FHA or VA Guaranteed	$	620	2,957	1,630	1,750	1,673
Securities Backed By Conventional Mortgages .	$	10,037	8,833	2,535	574	197
WARM (in months)		325 mo	326 mo	286 mo	243 mo	207 mo
Wtd Avg Pass-Thru Rate		6.34%	7.23%	8.18%	9.25%	10.36%
Securities Backed By FHA or VA Mortgages . . .	$	1,562	3,292	1,583	641	226
WARM (in months)		320 mo	321 mo	302 mo	209 mo	183 mo
Wtd Avg Pass-Thru Rate		6.47%	7.27%	8.11%	9.20%	10.43%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	19,168	18,994	5,572	1,870	1,370
WAC		6.57%	7.33%	8.33%	9.37%	11.11%
Mortgage Securities	$	5,581	2,641	425	61	15
Wtd Avg Pass-Thru Rate		6.23%	7.20%	8.12%	9.24%	10.74%
WARM (of Loans & Securities)		148 mo	148 mo	140 mo	122 mo	120 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	6,065	10,625	2,890	708	748
WAC		6.63%	7.40%	8.31%	9.36%	11.81%
Mortgage Securities	$	1,013	444	34	1	0
Wtd Avg Pass-Thru Rate		6.22%	7.14%	8.33%	9.34%	10.31%
WARM (of Loans & Securities)		74 mo	89 mo	80 mo	75 mo	106 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 210,614

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 . . $	650	3,214	746	5,865	281
WAC	7.15%	7.22%	7.15%	5.85%	7.47%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs . . . . $	15,521	62,194	66,733	113,466	33,343
Wtd Avg Margin (in bp)	266 bp	298 bp	289 bp	254 bp	270 bp
WAC	8.25%	7.98%	7.64%	8.19%	7.72%
WARM (in months)	285 mo	302 mo	349 mo	337 mo	308 mo
Wtd Avg Time Until Next Payment Reset (mo) .	4 mo	12 mo	44 mo	3 mo	25 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 302,012

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 $	1,553	2,918	202	11,350	527
Wtd Avg Distance from Lifetime Cap (in bp) .	134 bp	154 bp	155 bp	134 bp	158 bp
Balances w/Coupon 201-400 bp from Lifetime Cap $	7,009	14,853	2,841	69,041	13,681
Wtd Avg Distance from Lifetime Cap	315 bp	325 bp	338 bp	335 bp	353 bp
Balances w/Coupon Over 400 bp from Lifetime Cap $	6,626	46,338	63,592	38,464	18,999
Wtd Avg Distance from Lifetime Cap	559 bp	545 bp	540 bp	552 bp	504 bp
Balances Without Lifetime Cap . . . . $	982	1,299	843	476	418
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps . . . . $	9,750	56,704	53,406	2,553	25,251
Wtd Avg Periodic Rate Cap (in bp)	125 bp	184 bp	235 bp	206 bp	179 bp
Balances Subject to Periodic Rate Floors . . . $	7,349	49,195	49,538	1,750	24,082
MBS INCLUDED IN ARM BALANCES . . . . $	2,444	10,949	1,976	31,873	1,501

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	19,631	40,644
WARM (in months)	79 mo	226 mo
Remaining Term to Full Amort. .	273 mo	
Rate Index Code	0	0
Margin (in bp)	257 bp	248 bp
Reset Frequency	17 mo	10 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	1,322	1,166
WA Distance to Lifetime Cap .	147 bp	161 bp
Fixed-Rate:		
Balances . . . . $	12,468	12,375
WARM (in months)	73 mo	124 mo
Remaining Term to Full Amort. .	268 mo	
WAC	8.07%	8.31%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	20,212	6,019
WARM (in months)	21 mo	48 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	151 bp	8.80%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	17,491	19,608
WARM (in months)	149 mo	142 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	117 bp	9.48%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	16,480	12,038
WARM (in months)	38 mo	64 mo
Margin in Col 1 (bp); WAC in Col 2	135 bp	8.40%
Reset Frequency	3 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	12,340	37,767
WARM (in months)	57 mo	56 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	492 bp	11.54%
Reset Frequency	6 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	477	17,567
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	5,027	33,272
Remaining WAL 5-10 Years . . . $	3,462	4,237
Remaining WAL over 10 Years . $	1,191	
Super Floaters . . . . $	2	
Inverse Floaters & Super POs . . $	33	
Other . . . . $	30	31
CMO Residuals: $		
Fixed-Rate . . . . $	29	11
Floating-Rate . . . . $	46	715
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	335	12
WAC . . . . $	8.71%	9.93%
Principal-Only MBS . . . . $	13	0
WAC	7.73%	11.38%
Total Mortgage-Derivative Securities--Book Value . $	10,646	55,846

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

MORTGAGE LOANS SERVICED FOR OTHERS	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
	Coupon of Fixed-Rate Mortgages Serviced for Others				
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced . . . . $	118,731	251,386	118,063	28,347	16,188
WARM (in months)	258 mo	289 mo	297 mo	254 mo	206 mo
Wtd Avg Servicing Fee (in bp)	36 bp	38 bp	43 bp	47 bp	51 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	4,493,444				
FHA/VA Loans	1,514,982				
Subserviced by Others	189,386 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	51,109	58,618
WARM (in months)	296 mo	299 mo
Wtd Avg Servicing Fee (in bp)	42 bp	61 bp

Total # of Adjustable-Rate Loans Serviced 923,719 lns
Of Which, Number Subserviced By Others . 10,663 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 642,442

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	23,185		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	3,002		
Zero-Coupon Securities . . . . $	531	5.64%	14 mo
Government & Agency Securities . . . . $	12,231	5.38%	57 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	16,731	5.40%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	5,189	6.73%	126 mo
Structured Securities . . . . $	13,101		
Total Cash, Deposits, & Securities . . . . $	73,970		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	4,065
Accrued Interest Receivable	$	4,001
Advances for Taxes and Insurance	$	234
Less: Unamortized Yield Adjustments	$	-1,186
Valuation Allowances	$	3,582
Unrealized Gains (Losses)	$	654

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	745
Accrued Interest Receivable	$	637
Less: Unamortized Yield Adjustments	$	-258
Valuation Allowances	$	2,046
Unrealized Gains (Losses)	$	2

REAL ESTATE HELD FOR INVESTMENT	$	474
REPOSSESSED ASSETS	$	892
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	354
OFFICE PREMISES AND EQUIPMENT	$	8,499

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	0
Less: Unamortized Yield Adjustments	$	-54
Valuation Allowances	$	5

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	8,939
Margin Account	$	0
Miscellaneous I	$	29,725
Miscellaneous II	$	8,002
TOTAL ASSETS	$	943,247

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	847
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	8,089
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	2,252
Mortgage-Related Mutual Funds	$	750
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	24,324
Wtd Avg Servicing Fee (in bp)		22 bp
Adjustable-Rate Mortgage Loans Serviced	$	44,490
Wtd Avg Servicing Fee (in bp)		25 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	928

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 . . . . $	66,118	20,676	1,511	$ 3
WAC	6.01%	5.90%	6.11%	
WARM (in months)	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months . . . . . $	84,122	59,695	3,920	$ 5
WAC	5.89%	6.28%	6.10%	
WARM (in months)	7 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months . . . . . $		37,600	10,117	$ 2
WAC		6.20%	5.99%	
WARM (in months)		19 mo	24 mo	
Balances Maturing in 37 or More Months . . . . $			16,758	$ 0
WAC			6.65%	
WARM (in months)			54 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 300,516

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:	Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits . . . . $	7,511	7,504	6,522
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:			
Balances Subject to Penalty . . . . $	128,371	99,481	22,369
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)	3.06 mo	5.23 mo	7.46 mo
Balances in New Accounts (Optional) . . . . $	849	738	185

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 %	$	19,748	5,228	2,370	4.70%
5.00 to 5.99 %	$	53,168	24,826	6,258	5.37%
6.00 to 6.99 %	$	15,025	25,831	6,704	6.54%
7.00 to 7.99 %	$	1,663	5,682	3,492	7.26%
8.00 to 8.99 %	$	5	218	915	8.38%
9.00 to 9.99 %	$	150	22	344	9.41%
10.00 to 10.99 %	$	0	2	119	10.10%
11.00% and Above	$	0	3	176	12.07%
WARM		1 mo	17 mo	76 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 171,949

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 132,705

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

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

NON-MATURITY DEPOSITS	Total Balances	WAC	Balances in New Accounts (Optional)
Transaction Accounts	$ 41,254	1.54%	$ 74
Money Market Deposit Accounts (MMDAs)	$ 95,522	4.22%	$ 161
Passbook Accounts	$ 56,691	2.73%	$ 70
Non-Interest-Bearing Non-Maturity Deposits	$ 36,330		$ 38

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 2,328	0.27%
Escrow for Mortgages Serviced for Others	$ 3,883	0.12%
Other Escrows	$ 1,092	0.38%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 237,101	
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -25	
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ -87	

OTHER LIABILITIES	
Collateralized Mortgage Securities Issued	$ 3,338
Miscellaneous I	$ 18,519
Miscellaneous II	$ 2,779
TOTAL LIABILITIES	$ 866,796
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 1,291
EQUITY CAPITAL	$ 75,072
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 943,159

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	21	$ 216	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	39	$ 45	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	190	$ 2,457	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	134	$ 1,457	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	89	$ 295	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	395	$ 4,704	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	350	$ 18,619	-	-	-
1016	optional commitment to originate "other" mortgages	252	$ 3,321	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 0	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$ 3	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	15	$ 121	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	6	$ 40	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	8	$ 5	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	27	$ 35	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	19	$ 41	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	16	$ 315	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 19	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	6	$ 898	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	10	$ 51	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	75	$ 4,566	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	101	$ 19,072	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	7	$ 67	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	10	$ 238	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$ 416	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	13	$ 1,733	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	19	$ 5,651	-	-	-
2056	commitment to purchase "other" MBS	-	$ 1	-	-	-
2064	commitment to sell 6-mo or 1-yr COFI ARM MBS	-	$ 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
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 75	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$ 415	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	26	$ 3,426	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	33	$ 19,158	-	-	-
2076	commitment to sell "other" MBS	-	$ 6	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	$ 23	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 12	-	-	-
2083	commitment to sell low-risk floating-rate mtg derivative product .	-	$ 189	-	-	-
2084	commitment to sell low-risk fixed-rate mtg derivative product . . .	-	$ 1,588	-	-	-
2086	commitment to purchase high-risk mortgage derivative product . . .	-	$ 18	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	9	$ 381	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	7	$ 32	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 5	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	11	$ 151	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	12	$ 812	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 77	-	-	-
2122	commitment to sell 1-mo COFI ARM loans, svc released	-	$ 1	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	13	$ 1,075	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	8	$ 14	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 77	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	74	$ 516	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	109	$ 3,762	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	10	$ 1,508	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 38	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	8	$ 32	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	48	$ 182	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	43	$ 142	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	35	$ 112	-	-	-

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
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	138	$ 710	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	121	$ 2,738	-	-	-
2216	firm commitment to originate "other" mortgage loans	89	$ 834	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 0	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 2	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 30	-	-	-
3016	option to purchase "other" mortgages	-	$ 4	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 169	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 6	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	11	$ 32	-	-	-
3034	option to sell 25- or 30-year FRMs	20	$ 695	-	-	-
3036	option to sell "other" mortgages	-	$ 3	-	-	-
3052	short option to purchase 10-, 15-, or 20-yr FRMs	-	$ 8	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 100	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 7	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 37	-	-	-
3074	short option to sell 25- or 30-yr FRMs	6	$ 103	-	-	-
3076	short option to sell "other" mortgages	-	$ 2	-	-	-
4002	commitment to purchase non-mortgage financial assets	64	$ 590	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 4,015	-	-	-
4022	commitment to sell non-mortgage financial assets	9	$ 95	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	8	$ 2,666	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	17	$ 17,489	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 677	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 92	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 1,150	-	-	-
5022	interest rate swap: pay fixed, receive the prime rate	-	$ 30	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 3,326	-	-	-

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
5026	interest rate swap: pay 3-month LIBOR, receive fixed	9	$ 5,942	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 87	-	-	-
5044	interest rate swap: pay the prime rate, receive fixed	-	$ 30	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 1,500	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR	-	$ 79	-	-	-
5572	interest rate swap, amortizing: pay 1-mo LIBOR, receive MBS coupon	-	$ 74	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 335	-	-	-
6004	interest rate cap based on 3-month LIBOR	22	$ 6,323	-	-	-
6008	interest rate cap based on 3-month Treasury	-	$ 5	-	-	-
6010	interest rate cap based on 1-year Treasury	-	$ 116	-	-	-
6014	interest rate cap based on 5-year Treasury	-	$ 585	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$ 495	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 489	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	$ 36	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 527	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 19	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 460	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 21	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 120	-	-	-
7010	interest rate floor based on 1-year Treasury	-	$ 63	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 1,400	-	-	-
7032	short interest rate floor based on 1-month LIBOR	-	$ 9	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 281	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 3	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 2	-	-	-
8042	short futures contract on Treasury bond	-	$ 1	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 180	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 45	-	-	-

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
9012	long call option on Treasury bond futures contract	-	$ 93	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 55	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 339	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$ 79	-	-	-
9502	fixed-rate construction loans in process	436	$ 2,939	-	-	-
9512	adjustable-rate construction loans in process	272	$ 5,980	-	-	-