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			NPV as % of PV of Assets	
	$ Amount	$ Change	% Change	NPV Ratio	Change
+300 bp	34,237	-12,034	-26 %	7.96 %	-228 bp
+200 bp	38,679	-7,592	-16 %	8.81 %	-142 bp
+100 bp	43,348	-2,923	-6 %	9.71 %	-52 bp
0 bp	46,271			10.23 %	
-100 bp	47,134	863	+2 %	10.35 %	+11 bp

*** RISK MEASURES: +200/-100 BP RATE SHOCK ***

	03/31/2002
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.23 %
Post-Shock NPV Ratio	8.81 %
Sensitivity Measure: Decline in NPV Ratio	142 bp

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

*** Change in Interest Rates ***

*** ASSETS ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
MORTGAGE LOANS & SECURITIES									
Fixed-Rate Single-Family									
First-Mortgage Loans & MBS:									
30-Yr Mortgage Loans	-	-	-	31,169	30,012	28,368	26,685	25,095	-
30-Yr Mortgage Securities ...	-	-	-	4,024	3,913	3,741	3,545	3,350	-
15-Year Mortgages & MBS	-	-	-	10,374	10,021	9,616	9,217	8,836	-
Balloon Mortgages & MBS	-	-	-	5,019	4,901	4,748	4,592	4,440	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	-	5,974	5,940	5,900	5,847	5,776	-
7 Mo to 2 Yrs Reset Freq ..	-	-	-	16,545	16,402	16,224	15,978	15,636	-
2+ to 5 Yrs Reset Freq	-	-	-	34,550	33,618	32,550	31,381	30,149	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	-	-	106,248	105,455	104,322	102,781	100,824	-
2 Mo to 5 Yrs Reset Freq...	-	-	-	31,915	31,309	30,593	29,755	28,799	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	-	9,755	9,656	9,541	9,412	9,286	-
Adjustable-Rate, Fully-Amort.	-	-	-	26,826	26,603	26,383	26,162	25,943	-
Fixed-Rate, Balloon	-	-	-	6,821	6,529	6,252	5,991	5,744	-
Fixed-Rate, Fully-Amortizing	-	-	-	2,540	2,424	2,317	2,217	2,124	-
Construction & Land Loans:									
Adjustable-Rate	-	-	-	4,146	4,140	4,134	4,128	4,122	-
Fixed-Rate	-	-	-	1,467	1,434	1,404	1,377	1,353	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	-	8,639	8,631	8,622	8,614	8,608	-
Fixed-Rate	-	-	-	5,416	5,290	5,170	5,056	4,947	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	-	722	711	698	682	665	-
Accrued Interest Receivable .	-	-	-	1,524	1,524	1,524	1,524	1,524	-
Advances for Taxes/Insurance	-	-	-	241	241	241	241	241	-
Float on Escrows on Owned Mtg	-	-	-	44	64	82	97	111	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-	-	-130	-149	-157	-160	-161	-
*Mortgage Loans & Securities	-	-	-	314,088	308,966	302,589	295,444	287,731	-

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

*** Change in Interest Rates ***

*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	-	-	4,508	4,507	4,506	4,506	4,507	-
Fixed-Rate	-	-	-	2,287	2,167	2,055	1,953	1,858	-
Consumer Loans:									
Adjustable-Rate	-	-	-	675	675	675	675	675	-
Fixed-Rate	-	-	-	11,009	10,833	10,662	10,496	10,336	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-	-470	-462	-455	-448	-442	-
Accrued Interest Receivable .	-	-	-	100	100	100	100	100	-
*Nonmortgage Loans	-	-	-	18,109	17,819	17,544	17,282	17,033	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	-	-	18,954	18,954	18,954	18,954	18,954	-
Equities & All Mutual Funds ...	-	-	-	581	556	529	502	475	-
Zero-Coupon Securities	-	-	-	34	34	34	34	34	-
Govt & Agency Securities	-	-	-	45,070	42,174	39,502	37,036	34,758	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	-	2,006	2,003	2,000	1,997	1,994	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	-	441	408	379	353	330	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	-	-	-	-	-	-	-
Valued by Institution	-	-	-	18,414	18,297	18,028	17,678	17,319	-
Structured Securities, Valued by Institution	-	-	-	845	838	821	798	775	-
Less: Valuation Allowances for Investment Securities ..	-	-	-	2	2	2	2	2	-
*Cash, Deposits, & Securities	-	-	-	86,343	83,260	80,245	77,349	74,637	-

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	-	-	-	261	261	261	261	261	-
REAL ESTATE HELD FOR INVESTMENT	-	-	-	117	117	117	117	117	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	-	182	179	168	152	134	-
OFFICE PREMISES & EQUIPMENT	-	-	-	2,895	2,895	2,895	2,895	2,895	-
*Subtotal	-	-	-	3,456	3,453	3,442	3,426	3,408	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	-	3,818	6,019	7,352	7,814	7,880	-
Adj-Rate Servicing	-	-	-	1,177	1,236	1,254	1,266	1,265	-
Float on Mtgs Svc'd for Others	-	-	-	1,798	2,463	2,945	3,268	3,495	-
*Mtg Ln Servicing for Others	-	-	-	6,793	9,718	11,551	12,347	12,640	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	16,504	16,504	16,504	16,504	16,504	-
Deposit Intangibles:									
Retail CD Intangible	-	-	-	239	254	268	278	290	-
Transaction Acct Intangible .	-	-	-	3,310	4,057	4,793	5,478	6,014	-
MMDA Intangible	-	-	-	3,771	4,523	5,188	5,820	6,471	-
Passbook Account Intangible .	-	-	-	1,830	2,213	2,589	2,937	3,258	-
Non-Int-Bearing Acct Intang .	-	-	-	1,094	1,437	1,766	2,079	2,377	-
*Other Assets	-	-	-	26,748	28,987	31,108	33,096	34,913	-
*** TOTAL ASSETS	-	-	-	455,537	452,204	446,478	438,943	430,362	-

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 ...	-	-	-	73,861	73,575	73,294	73,015	72,739	-
Maturing in 13 Mo or More ...	-	-	-	17,221	16,743	16,285	15,845	15,424	-
Variable-Rate, Fixed-Maturity .	-	-	-	568	567	567	567	567	-
Non-Maturity:									
Transaction Accts	-	-	-	33,695	33,695	33,695	33,695	33,695	-
MMDAs	-	-	-	58,870	58,870	58,870	58,870	58,870	-
Passbook Accts	-	-	-	18,353	18,353	18,353	18,353	18,353	-
Non-Interest-Bearing Accts ..	-	-	-	16,279	16,279	16,279	16,279	16,279	-
* Deposits	-	-	-	218,847	218,083	217,344	216,625	215,927	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	-	88,349	87,843	87,346	86,856	86,373	-
Maturing in 37 Mo or More ...	-	-	-	4,517	4,292	4,082	3,885	3,700	-
Variable-Rate, Fixed-Maturity .	-	-	-	63,788	63,705	63,623	63,541	63,460	-
* Borrowings	-	-	-	156,654	155,841	155,050	154,281	153,533	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	-	4,107	4,107	4,107	4,107	4,107	-
Other Escrow Accounts	-	-	-	1,773	1,722	1,674	1,629	1,586	-
Collat. Mtg Securities Issued .	-	-	-	97	97	97	96	96	-
Miscellaneous I	-	-	-	13,121	13,121	13,121	13,121	13,121	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	-	19,098	19,047	18,998	18,953	18,910	-
SELF-VALUED	-	-	-	13,955	13,836	13,674	13,462	11,800	-
*** TOTAL LIABILITIES	-	-	-	408,554	406,806	405,067	403,321	400,169	-

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	-	-	-	555	-5	-698	-1,364	-1,976	-
ARMs	-	-	-	88	66	35	-7	-61	-
Other Mortgages	-	-	-	100	-	-102	-200	-294	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	-	139	-8	-183	-351	-506	-
Sell Mortgages & MBS	-	-	-	-1,481	288	2,286	4,162	5,876	-
Purchase Non-Mortgage Items ...	-	-	-	0	-	0	-1	-1	-
Sell Non-Mortgage Items	-	-	-	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-	-	-19	40	178	308	424	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-	-601	-90	401	871	1,321	-
Pay Floating, Receive Fixed ...	-	-	-	650	52	-492	-989	-1,441	-
Basis Swaps	-	-	-	0	-1	-2	-2	-3	-
Swaptions	-	-	-	210	330	463	601	739	-
INTEREST-RATE CAPS	-	-	-	0	0	1	1	2	-
INTEREST-RATE FLOORS	-	-	-	-	-	-	-	-	-
FUTURES	-	-	-	-22	-	22	44	66	-
OPTIONS ON FUTURES	-	-	-	0	0	0	1	2	-
CONSTRUCTION LIP	-	-	-	0	-9	-17	-24	-32	-
SELF-VALUED	-	-	-	532	208	44	7	-73	-
*** OFF-BALANCE-SHEET POSITIONS	-	-	-	151	873	1,936	3,057	4,044	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	-	-	455,537	452,204	446,478	438,943	430,362	-
- LIABILITIES	-	-	-	408,554	406,806	405,067	403,321	400,169	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	-	151	873	1,936	3,057	4,044	-
*** NET PORTFOLIO VALUE	-	-	-	47,134	46,271	43,348	38,679	34,237	-

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

*** ASSETS ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
MORTGAGE LOANS & SECURITIES				
Fixed-Rate Single-Family First-Mortgage Loans & MBS:				
30-Yr Mortgage Loans	29,764	30,012	100.83	4.7
30-Yr Mortgage Securities ...	3,820	3,913	102.43	3.6
15-Year Mortgages & MBS	9,973	10,021	100.48	3.8
Balloon Mortgages & MBS	4,850	4,901	101.05	2.8
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	5,743	5,940	103.43	0.6
7 Mo to 2 Yrs Reset Freq ..	15,876	16,402	103.31	1.0
2+ to 5 Yrs Reset Freq	33,587	33,618	100.09	3.0
Lagging Market Index ARMs:				
1 Mo Reset Freq............	102,455	105,455	102.93	0.9
2 Mo to 5 Yrs Reset Freq...	30,651	31,309	102.15	2.1
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	9,685	9,656	99.70	1.1
Adjustable-Rate, Fully-Amort.	27,208	26,603	97.77	0.8
Fixed-Rate, Balloon	6,365	6,529	102.56	4.4
Fixed-Rate, Fully-Amortizing	2,383	2,424	101.76	4.6
Construction & Land Loans:				
Adjustable-Rate	4,111	4,140	100.72	0.1
Fixed-Rate	1,488	1,434	96.33	2.2
Second Mtg Loans & Securities:				
Adjustable-Rate	8,688	8,631	99.35	0.1
Fixed-Rate	5,247	5,290	100.82	2.3
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	711	711	100.00	1.7
Accrued Interest Receivable .	1,524	1,524	100.00	0.0
Advances for Taxes/Insurance	241	241	100.00	0.0
Float on Escrows on Owned Mtg		64		-29.9
Less: Value of Servicing on Mtgs Serviced by Others ...		-149		-9.3
*Mortgage Loans & Securities	304,371	308,966	101.51	1.9

NOTE: Effective duration is calculated as the average of the percentage changes in present value resulting from rate shocks of +100 and -100 basis points.

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	4,680	4,507	96.31	0.0
Fixed-Rate	2,163	2,167	100.19	5.3
Consumer Loans:				
Adjustable-Rate	688	675	98.10	0.0
Fixed-Rate	10,069	10,833	107.58	1.6
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-462	-462	100.00	1.6
Accrued Interest Receivable .	100	100	100.00	0.0
*Nonmortgage Loans	17,237	17,819	103.38	1.6
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	18,954	18,954	100.00	0.0
Equities & All Mutual Funds ...	556	556	100.00	4.7
Zero-Coupon Securities	34	34	100.00	0.3
Govt & Agency Securities	40,525	42,174	104.07	6.6
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	2,003	2,003	100.04	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	524	408	77.89	7.6
Mortgage-Derivative Securities:				
Valued by OTS	-	-	-	-
Valued by Institution	18,428	18,297	99.29	1.1
Structured Securities, Valued by Institution	838	838	100.00	1.4
Less: Valuation Allowances for Investment Securities ..	2	2	100.00	0.6
*Cash, Deposits, & Securities	81,858	83,260	101.71	3.7

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	261	261	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	117	117	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	179	179	100.00	4.0
OFFICE PREMISES & EQUIPMENT	2,895	2,895	100.00	0.0
*Subtotal	3,453	3,453	100.00	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		6,019		-29.4
Adj-Rate Servicing		1,236		-3.1
Float on Mtgs Svc'd for Others		2,463		-23.3
*Mtg Ln Servicing for Others		9,718		-24.5
OTHER ASSETS				
Purchased & Excess Servicing ..	10,072			
Margin Account	-	-	-	-
Miscellaneous I	16,504	16,504	100.00	0.0
Miscellaneous II	7,355			
Deposit Intangibles:				
Retail CD Intangible		254		-5.7
Transaction Acct Intangible .		4,057		-18.3
MMDA Intangible		4,523		-15.7
Passbook Account Intangible .		2,213		-17.2
Non-Int-Bearing Acct Intang .		1,437		-23.4
*Other Assets	33,930	28,987		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	2,533			
*** TOTAL ASSETS	443,383	452,204	102/ 99*	1.0/1.5*

*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 ...	73,253	73,575	100.44	0.4
Maturing in 13 Mo or More ...	16,738	16,743	100.03	2.8
Variable-Rate, Fixed-Maturity .	562	567	100.89	0.1
Non-Maturity:				
Transaction Accts	33,695	33,695	100/ 88*	0.0/2.5*
MMDAs	58,870	58,870	100/ 92*	0.0/1.3*
Passbook Accts	18,353	18,353	100/ 88*	0.0/2.3*
Non-Interest-Bearing Accts ..	16,279	16,279	100/ 91*	0.0/2.3*
* Deposits	217,751	218,083	100/ 94*	0.3/1.4*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	87,376	87,843	100.54	0.6
Maturing in 37 Mo or More ...	4,151	4,292	103.40	5.1
Variable-Rate, Fixed-Maturity .	63,684	63,705	100.03	0.1
* Borrowings	155,211	155,841	100.41	0.5
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	4,107	4,107	100.00	0.0
Other Escrow Accounts	1,959	1,722	87.93	2.9
Collat. Mtg Securities Issued .	99	97	97.77	0.3
Miscellaneous I	13,121	13,121	100.00	0.0
Miscellaneous II	936			
*Other Liabilities	20,221	19,047	94.19	0.3
SELF-VALUED	13,788	13,836	100.35	1.0
UNAMORTIZED YIELD ADJUSTMENTS ..	38			
*** TOTAL LIABILITIES	407,009	406,806	100/ 97**	0.4/1.0**

*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	-5
ARMs	66
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-8
Sell Mortgages & MBS	288
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	40
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-90
Pay Floating, Receive Fixed ...	52
Basis Swaps	-1
Swaptions	330
INTEREST-RATE CAPS	0
INTEREST-RATE FLOORS	-
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-9
SELF-VALUED	208
*** OFF-BALANCE-SHEET POSITIONS	873

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	443,383	452,204	102/ 99*	1.0/1.5*	*Including/excluding deposit intangible values.
- LIABILITIES	407,009	406,806	100/ 97**	0.4/1.0**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		873			
*** NET PORTFOLIO VALUE	36,374	46,271	127.21	4.1	

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	$	10,473	15,002	2,722	934	633
WARM (in months)		347 mo	337 mo	317 mo	293 mo	286 mo
WAC		6.65%	7.34%	8.35%	9.39%	10.86%
$ of Which Are FHA or VA Guaranteed	$	735	1,906	335	47	18
Securities Backed By Conventional Mortgages	$	666	704	220	109	42
WARM (in months)		322 mo	302 mo	272 mo	210 mo	183 mo
Wtd Avg Pass-Thru Rate		6.05%	7.45%	8.29%	9.33%	10.34%
Securities Backed By FHA or VA Mortgages	$	643	686	441	290	19
WARM (in months)		333 mo	318 mo	298 mo	274 mo	187 mo
Wtd Avg Pass-Thru Rate		6.49%	7.27%	8.12%	9.18%	10.31%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	6,403	1,305	241	138	157
WAC		6.39%	7.29%	8.36%	9.46%	10.95%
Mortgage Securities	$	1,513	139	61	13	3
Wtd Avg Pass-Thru Rate		5.86%	7.34%	8.22%	9.28%	10.88%
WARM (of Loans & Securities)		162 mo	142 mo	98 mo	60 mo	37 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	3,381	1,122	154	17	13
WAC		6.45%	7.30%	8.26%	9.31%	11.13%
Mortgage Securities	$	109	53	0	0	0
Wtd Avg Pass-Thru Rate		6.00%	7.09%	8.12%	9.44%	11.00%
WARM (of Loans & Securities)		95 mo	114 mo	123 mo	103 mo	105 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 48,407

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 . . $	42	53	0	7,744	181
WAC	5.71%	5.91%	6.51%	4.80%	6.82%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs . . . . $	5,701	15,823	33,587	94,712	30,470
Wtd Avg Margin (in bp)	381 bp	366 bp	266 bp	260 bp	275 bp
WAC	7.52%	7.37%	6.62%	5.69%	7.10%
WARM (in months)	286 mo	313 mo	345 mo	329 mo	331 mo
Wtd Avg Time Until Next Payment Reset (mo) .	3 mo	13 mo	47 mo	4 mo	34 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 188,313

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 $	61	22	9	44	72
Wtd Avg Distance from Lifetime Cap (in bp) .	118 bp	169 bp	178 bp	118 bp	165 bp
Balances w/Coupon 201-400 bp from Lifetime Cap $	498	873	346	2,639	4,199
Wtd Avg Distance from Lifetime Cap	338 bp	343 bp	359 bp	341 bp	360 bp
Balances w/Coupon Over 400 bp from Lifetime Cap $	5,130	14,889	33,088	99,063	26,294
Wtd Avg Distance from Lifetime Cap	629 bp	602 bp	528 bp	622 bp	512 bp
Balances Without Lifetime Cap . . . . $	54	91	144	709	85
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps . . . . $	5,025	14,438	24,097	990	11,751
Wtd Avg Periodic Rate Cap (in bp)	139 bp	185 bp	269 bp	276 bp	183 bp
Balances Subject to Periodic Rate Floors . . . $	5,003	13,308	23,801	1,009	11,194
MBS INCLUDED IN ARM BALANCES . . . . $	467	1,605	86	16,218	235

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	9,685	27,208
WARM (in months)	78 mo	265 mo
Remaining Term to Full Amort. .	275 mo	
Rate Index Code	0	0
Margin (in bp)	253 bp	246 bp
Reset Frequency	9 mo	4 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	774	200
WA Distance to Lifetime Cap .	106 bp	170 bp
Fixed-Rate:		
Balances . . . . $	6,365	2,383
WARM (in months)	69 mo	132 mo
Remaining Term to Full Amort. .	279 mo	
WAC	7.51%	7.97%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	4,111	1,488
WARM (in months)	10 mo	58 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	148 bp	8.03%
Reset Frequency	1 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	8,688	5,247
WARM (in months)	275 mo	181 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	100 bp	8.54%
Reset Frequency (in months) . . .	1 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	4,680	2,163
WARM (in months)	57 mo	88 mo
Margin in Col 1 (bp); WAC in Col 2	150 bp	6.68%
Reset Frequency	4 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	688	10,069
WARM (in months)	83 mo	57 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	247 bp	13.46%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	98	9,568
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	693	4,033
Remaining WAL 5-10 Years . . . $	219	57
Remaining WAL over 10 Years . $	3,409	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	30	0
Floating-Rate . . . . $	4	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	197	0
WAC . . . . $	8.24%	0.00%
Principal-Only MBS . . . . $	121	0
WAC	7.30%	0.00%
Total Mortgage-Derivative Securities-Book Value . $	4,770	13,658

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

Coupon of Fixed-Rate Mortgages Serviced for Others

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
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced . . . . $	176,943	230,411	58,486	9,630	2,940
WARM (in months)	272 mo	305 mo	294 mo	266 mo	209 mo
Wtd Avg Servicing Fee (in bp)	40 bp	44 bp	47 bp	48 bp	52 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	3,181,147				
FHA/VA Loans	1,054,548				
Subserviced by Others	37,187 lns				

Index on Serviced Loan

Adjustable-Rate Mortgage Loan Servicing	Current Mkt	Lagging Mkt
Balances Serviced . . . . $	39,015	36,705
WARM (in months)	310 mo	291 mo
Wtd Avg Servicing Fee (in bp)	47 bp	74 bp

Total # of Adjustable-Rate Loans Serviced 579,018 lns
Of Which, Number Subserviced By Others . 1,052 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 554,130

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	18,954		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	556		
Zero-Coupon Securities . . . . $	34	1.82%	3 mo
Government & Agency Securities . . . . $	40,525	5.95%	102 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	2,003	1.97%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) . . $	524	4.80%	143 mo
Structured Securities . . . . $	838		
Total Cash, Deposits, & Securities . . . . $	63,433		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	2,619
Accrued Interest Receivable	$	1,524
Advances for Taxes and Insurance	$	241
Less: Unamortized Yield Adjustments	$	-1,618
Valuation Allowances	$	1,908
Unrealized Gains (Losses)	$	216

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	223
Accrued Interest Receivable	$	100
Less: Unamortized Yield Adjustments	$	-144
Valuation Allowances	$	686
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	117
REPOSSESSED ASSETS	$	261
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	179
OFFICE PREMISES AND EQUIPMENT	$	2,895

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-1,786
Less: Unamortized Yield Adjustments	$	-2,341
Valuation Allowances	$	2

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	10,072
Margin Account	$	0
Miscellaneous I	$	16,504
Miscellaneous II	$	7,355
TOTAL ASSETS	$	443,383

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	915
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,427
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	447
Mortgage-Related Mutual Funds	$	109
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	10,728
Wtd Avg Servicing Fee (in bp)		16 bp
Adjustable-Rate Mortgage Loans Serviced	$	28,068
Wtd Avg Servicing Fee (in bp)		23 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	0

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:		Original Maturity in Months: 12 or Less	13 to 36	37 or More		Early Withdrawal During Quarter (Optional)
Balances Maturing in 3 Months or Less	$	30,662	4,420	370	$	75
WAC		2.92%	5.35%	5.87%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	25,795	11,408	597	$	301
WAC		2.80%	4.29%	5.63%		
WARM (in months)		6 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		10,452	1,211	$	99
WAC			4.12%	5.85%		
WARM (in months)			21 mo	28 mo		
Balances Maturing in 37 or More Months	$			5,075	$	11
WAC				5.36%		
WARM (in months)				65 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 89,991

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	3,376	1,151	554
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	54,228	25,775	7,069
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.06 mo	4.79 mo	8.56 mo
Balances in New Accounts (Optional)	$	1,796	401	373

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

Balances by Coupon Class:		Remaining Maturity in Months: 0 to 3	4 to 36	37 or More	WAC
Under 5.00 %	$	39,227	27,206	414	2.18%
5.00 to 5.99 %	$	1,313	7,441	1,199	5.45%
6.00 to 6.99 %	$	479	8,839	1,552	6.61%
7.00 to 7.99 %	$	312	2,536	431	7.33%
8.00 to 8.99 %	$	0	23	426	8.37%
9.00 to 9.99 %	$	0	0	0	0.00%
10.00 to 10.99 %	$	0	0	128	10.20%
11.00% and Above	$	0	0	0	16.91%
WARM		1 mo	12 mo	76 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 91,527

MEMO: Variable-Rate, Fixed Maturity Liabilities (from Supplemental Reporting) . . . . $ 78,035

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	$ 33,695	2.32%	$ 578
Money Market Deposit Accounts (MMDAs)	$ 58,870	1.82%	$ 2,404
Passbook Accounts	$ 18,353	1.51%	$ 694
Non-Interest-Bearing Non-Maturity Deposits	$ 16,279		$ 449

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 348	0.52%
Escrow for Mortgages Serviced for Others	$ 3,758	0.27%
Other Escrows	$ 1,959	0.04%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 133,263	

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 48
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ -10
OTHER LIABILITIES	
Collateralized Mortgage Securities Issued	$ 99
Miscellaneous I	$ 13,121
Miscellaneous II	$ 936
TOTAL LIABILITIES	$ 407,009
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 631
EQUITY CAPITAL	$ 35,742
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 443,383

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	11	$	504	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	9	$	70	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	13	$	1,026	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	12	$	979	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	8	$	53	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	13	$	3,811	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	18	$	10,537	-	-	-
1016	optional commitment to originate "other" mortgages	17	$	3,336	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$	2	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$	31	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$	10	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$	7	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	7	$	1,849	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	7	$	6,547	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$	421	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$	1,185	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$	7,666	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$	15,713	-	-	-
2102	commitment to purchase 1-mo COFI ARM loans, svc released	-	$	1	-	-	-
2104	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc released .	-	$	0	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	164	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$	3	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	19	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$	86	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$	966	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$	1	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	99	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$	9	-	-	-

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
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 0	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	-	$ 25	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	6	$ 282	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 10	-	-	-
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	-	$ 4	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	-	$ 4	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	-	$ 0	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	-	$ 7	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	-	$ 12	-	-	-
2216	firm commitment to originate "other" mortgage loans	-	$ 5	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 1	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 1	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 2,260	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 500	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 200	-	-	-
4002	commitment to purchase non-mortgage financial assets	-	$ 160	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 10	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 81	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 475	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	6	$ 19,915	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 410	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 9	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 748	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 7,971	-	-	-
5044	interest rate swap: pay the prime rate, receive fixed	-	$ 50	-	-	-
5064	interest rate swap: pay 3-month LIBOR, receive COFI	-	$ 100	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 4,250	-	-	-

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
5126	interest rate swaption: pay 3-month LIBOR, receive fixed	-	$ 1,500	-	-	-
5572	interest rate swap, amortizing: pay 1-mo LIBOR, receive MBS coupon	-	$ 20	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 164	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 200	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 321	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	$ 64	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 321	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 8,840	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 8	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 4	-	-	-
9502	fixed-rate construction loans in process	14	$ 733	-	-	-
9512	adjustable-rate construction loans in process	15	$ 781	-	-	-