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	11,206	-5,034	-31 %	7.51 %	-281 bp
+200 bp	13,153	-3,088	-19 %	8.64 %	-167 bp
+100 bp	14,903	-1,338	-8 %	9.62 %	-70 bp
0 bp	16,240			10.32 %	
-100 bp	16,584	344	+2 %	10.43 %	+11 bp
-200 bp	16,598	357	+2 %	10.34 %	+3 bp

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

	09/30/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.32 %
Post-Shock NPV Ratio	8.64 %
Sensitivity Measure: Decline in NPV Ratio	167 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	-	-	20,579	20,137	19,509	18,540	17,520	16,565	-
30-Yr Mortgage Securities ...	-	-	5,357	5,232	5,052	4,774	4,491	4,232	-
15-Year Mortgages & MBS	-	-	20,023	19,667	19,201	18,547	17,852	17,180	-
Balloon Mortgages & MBS	-	-	4,043	3,985	3,923	3,829	3,719	3,607	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	3,039	3,021	3,004	2,986	2,965	2,934	-
7 Mo to 2 Yrs Reset Freq ..	-	-	15,661	15,481	15,318	15,166	15,000	14,788	-
2+ to 5 Yrs Reset Freq	-	-	10,551	10,370	10,184	9,979	9,746	9,480	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	-	347	343	340	337	334	331	-
2 Mo to 5 Yrs Reset Freq...	-	-	2,234	2,198	2,164	2,131	2,098	2,061	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	2,908	2,878	2,853	2,831	2,809	2,788	-
Adjustable-Rate, Fully-Amort.	-	-	4,370	4,334	4,299	4,266	4,232	4,199	-
Fixed-Rate, Balloon	-	-	2,263	2,174	2,091	2,011	1,936	1,865	-
Fixed-Rate, Fully-Amortizing	-	-	2,891	2,765	2,648	2,539	2,437	2,343	-
Construction & Land Loans:									
Adjustable-Rate	-	-	3,204	3,196	3,188	3,181	3,174	3,167	-
Fixed-Rate	-	-	1,156	1,134	1,113	1,092	1,073	1,055	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	5,189	5,170	5,151	5,134	5,116	5,098	-
Fixed-Rate	-	-	4,665	4,562	4,464	4,371	4,281	4,196	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	198	195	190	185	180	174	-
Accrued Interest Receivable .	-	-	589	589	589	589	589	589	-
Advances for Taxes/Insurance	-	-	76	76	76	76	76	76	-
Float on Escrows on Owned Mtg	-	-	22	38	68	98	120	137	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-	35	35	34	35	40	45	-
*Mortgage Loans & Securities	-	-	109,331	107,511	105,390	102,627	99,708	96,818	-

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	-	-	2,023	2,020	2,017	2,014	2,011	2,007	-
Fixed-Rate	-	-	4,008	3,789	3,586	3,398	3,224	3,062	-
Consumer Loans:									
Adjustable-Rate	-	-	4,792	4,774	4,757	4,739	4,722	4,706	-
Fixed-Rate	-	-	11,656	11,494	11,337	11,185	11,037	10,893	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-586	-582	-578	-573	-569	-566	-
Accrued Interest Receivable .	-	-	161	161	161	161	161	161	-
*Nonmortgage Loans	-	-	22,054	21,656	21,280	20,924	20,585	20,264	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	-	4,552	4,552	4,552	4,552	4,552	4,552	-
Equities & All Mutual Funds ...	-	-	560	538	511	486	461	437	-
Zero-Coupon Securities	-	-	175	172	168	165	162	160	-
Govt & Agency Securities	-	-	1,863	1,813	1,766	1,721	1,679	1,639	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	2,806	2,802	2,798	2,794	2,790	2,786	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	1,281	1,247	1,217	1,188	1,162	1,137	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	78	78	79	78	76	75	-
Valued by Institution	-	-	5,989	5,951	5,906	5,748	5,532	5,298	-
Structured Securities, Valued by Institution	-	-	1,914	1,878	1,840	1,776	1,711	1,644	-
Less: Valuation Allowances for Investment Securities ..	-	-	2	2	2	2	2	2	-
*Cash, Deposits, & Securities	-	-	19,215	19,028	18,834	18,506	18,124	17,725	-

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	-	-	173	173	173	173	173	173	-
REAL ESTATE HELD FOR INVESTMENT	-	-	61	61	61	61	61	61	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	57	57	55	51	45	39	-
OFFICE PREMISES & EQUIPMENT	-	-	1,714	1,714	1,714	1,714	1,714	1,714	-
*Subtotal	-	-	2,004	2,004	2,002	1,998	1,992	1,986	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	401	452	593	719	763	767	-
Adj-Rate Servicing	-	-	55	59	62	63	63	63	-
Float on Mtgs Svc'd for Others	-	-	245	315	447	574	647	695	-
*Mtg Ln Servicing for Others	-	-	701	826	1,102	1,357	1,473	1,525	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	5,130	5,130	5,130	5,130	5,130	5,130	-
Deposit Intangibles:									
Retail CD Intangible	-	-	37	50	62	72	83	93	-
Transaction Acct Intangible .	-	-	594	846	1,090	1,332	1,575	1,745	-
MMDA Intangible	-	-	506	707	887	1,025	1,147	1,303	-
Passbook Account Intangible .	-	-	748	1,003	1,268	1,539	1,781	1,991	-
Non-Int-Bearing Acct Intang .	-	-	143	261	374	480	582	679	-
*Other Assets	-	-	7,158	7,998	8,810	9,578	10,299	10,942	-
*** TOTAL ASSETS	-	-	160,463	159,024	157,418	154,990	152,181	149,260	-

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 ...	-	-	44,067	43,860	43,657	43,455	43,255	43,058	-
Maturing in 13 Mo or More ...	-	-	21,627	21,101	20,593	20,103	19,630	19,172	-
Variable-Rate, Fixed-Maturity .	-	-	688	688	688	688	687	687	-
Non-Maturity:									
Transaction Accts	-	-	10,601	10,601	10,601	10,601	10,601	10,601	-
MMDAs	-	-	13,571	13,571	13,571	13,571	13,571	13,571	-
Passbook Accts	-	-	12,120	12,120	12,120	12,120	12,120	12,120	-
Non-Interest-Bearing Accts ..	-	-	5,103	5,103	5,103	5,103	5,103	5,103	-
* Deposits	-	-	107,777	107,044	106,333	105,640	104,967	104,312	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	12,158	12,061	11,966	11,873	11,781	11,691	-
Maturing in 37 Mo or More ...	-	-	3,592	3,414	3,248	3,092	2,946	2,809	-
Variable-Rate, Fixed-Maturity .	-	-	5,012	4,993	4,975	4,957	4,939	4,921	-
* Borrowings	-	-	20,762	20,469	20,189	19,921	19,666	19,421	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	1,361	1,361	1,361	1,361	1,361	1,361	-
Other Escrow Accounts	-	-	95	92	89	86	84	82	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	2,597	2,597	2,597	2,597	2,597	2,597	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	4,053	4,050	4,047	4,045	4,043	4,040	-
SELF-VALUED	-	-	11,452	11,017	10,702	10,502	10,294	10,133	-
*** TOTAL LIABILITIES	-	-	144,044	142,580	141,271	140,108	138,969	137,907	-

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	-	-	296	210	52	-167	-377	-569	-
ARMs	-	-	24	17	11	3	-7	-21	-
Other Mortgages	-	-	9	6	-	-9	-18	-27	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	475	322	92	-189	-457	-704	-
Sell Mortgages & MBS	-	-	-696	-432	-32	450	904	1,316	-
Purchase Non-Mortgage Items ...	-	-	3	1	-	-1	-2	-4	-
Sell Non-Mortgage Items	-	-	-1	0	-	0	1	1	-
OPTIONS ON MORTGAGES & MBS	-	-	3	2	1	3	7	11	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-42	-33	-23	-13	-4	5	-
Pay Floating, Receive Fixed ...	-	-	14	10	5	1	-2	-6	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	-	0	0	1	4	7	12	-
INTEREST-RATE FLOORS	-	-	0	0	0	0	0	0	-
FUTURES	-	-	-	-	-	-	-	-	-
OPTIONS ON FUTURES	-	-	-	-	-	-	-	-	-
CONSTRUCTION LIP	-	-	-34	-89	-139	-184	-224	-261	-
SELF-VALUED	-	-	129	126	125	123	115	100	-
*** OFF-BALANCE-SHEET POSITIONS	-	-	179	140	93	21	-59	-147	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	-	160,463	159,024	157,418	154,990	152,181	149,260	-
- LIABILITIES	-	-	144,044	142,580	141,271	140,108	138,969	137,907	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	179	140	93	21	-59	-147	-
*** NET PORTFOLIO VALUE	-	-	16,598	16,584	16,240	14,903	13,153	11,206	-

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	18,960	19,509	102.89	4.1
30-Yr Mortgage Securities ...	4,925	5,052	102.56	4.5
15-Year Mortgages & MBS	18,613	19,201	103.16	2.9
Balloon Mortgages & MBS	3,789	3,923	103.51	2.0
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	2,952	3,004	101.77	0.6
7 Mo to 2 Yrs Reset Freq ..	14,896	15,318	102.83	1.0
2+ to 5 Yrs Reset Freq	9,805	10,184	103.86	1.9
Lagging Market Index ARMs:				
1 Mo Reset Freq............	332	340	102.45	0.9
2 Mo to 5 Yrs Reset Freq...	2,117	2,164	102.21	1.5
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	2,824	2,853	101.01	0.8
Adjustable-Rate, Fully-Amort.	4,246	4,299	101.27	0.8
Fixed-Rate, Balloon	1,972	2,091	106.03	3.9
Fixed-Rate, Fully-Amortizing	2,561	2,648	103.37	4.3
Construction & Land Loans:				
Adjustable-Rate	3,211	3,188	99.30	0.2
Fixed-Rate	1,115	1,113	99.81	1.9
Second Mtg Loans & Securities:				
Adjustable-Rate	5,216	5,151	98.76	0.4
Fixed-Rate	4,208	4,464	106.08	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	190	190	100.00	2.5
Accrued Interest Receivable .	589	589	100.00	0.0
Advances for Taxes/Insurance	76	76	100.00	0.0
Float on Escrows on Owned Mtg		68		-44.3
Less: Value of Servicing on Mtgs Serviced by Others ...		34		-0.6
*Mortgage Loans & Securities	102,598	105,390	102.72	2.3

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	2,032	2,017	99.22	0.2
Fixed-Rate	3,710	3,586	96.66	5.4
Consumer Loans:				
Adjustable-Rate	4,731	4,757	100.54	0.4
Fixed-Rate	11,291	11,337	100.41	1.4
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-578	-578	100.00	0.7
Accrued Interest Receivable .	161	161	100.00	0.0
*Nonmortgage Loans	21,348	21,280	99.68	1.7
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	4,552	4,552	100.00	0.0
Equities & All Mutual Funds ...	511	511	100.00	5.1
Zero-Coupon Securities	161	168	104.32	1.9
Govt & Agency Securities	1,682	1,766	104.99	2.6
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	2,793	2,798	100.17	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,242	1,217	97.98	2.4
Mortgage-Derivative Securities:				
Valued by OTS	79	79	100.00	0.3
Valued by Institution	5,883	5,906	100.38	1.7
Structured Securities, Valued by Institution	1,842	1,840	99.93	2.8
Less: Valuation Allowances for Investment Securities ..	2	2	100.00	2.9
*Cash, Deposits, & Securities	18,742	18,834	100.49	1.4

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	173	173	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	61	61	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	55	55	100.00	5.4
OFFICE PREMISES & EQUIPMENT	1,714	1,714	100.00	0.0
*Subtotal	2,002	2,002	100.00	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		593		-22.6
Adj-Rate Servicing		62		-3.4
Float on Mtgs Svc'd for Others		447		-29.0
*Mtg Ln Servicing for Others		1,102		-24.1
OTHER ASSETS				
Purchased & Excess Servicing ..	761			
Margin Account	-	-	-	-
Miscellaneous I	5,130	5,130	100.00	0.0
Miscellaneous II	664			
Deposit Intangibles:				
Retail CD Intangible		62		-17.7
Transaction Acct Intangible .		1,090		-22.3
MMDA Intangible		887		-17.9
Passbook Account Intangible .		1,268		-21.1
Non-Int-Bearing Acct Intang .		374		-29.3
*Other Assets	6,556	8,810		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	272			
*** TOTAL ASSETS	151,518	157,418	104/101*	1.3/1.8*

*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 ...	43,040	43,657	101.43	0.5
Maturing in 13 Mo or More ...	19,485	20,593	105.69	2.4
Variable-Rate, Fixed-Maturity .	686	688	100.32	0.0
Non-Maturity:				
Transaction Accts	10,601	10,601	100/ 90*	0.0/2.6*
MMDAs	13,571	13,571	100/ 93*	0.0/1.3*
Passbook Accts	12,120	12,120	100/ 90*	0.0/2.5*
Non-Interest-Bearing Accts ..	5,103	5,103	100/ 93*	0.0/2.3*
* Deposits	104,606	106,333	102/ 98*	0.7/1.5*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	11,772	11,966	101.65	0.8
Maturing in 37 Mo or More ...	3,027	3,248	107.30	5.0
Variable-Rate, Fixed-Maturity .	4,951	4,975	100.48	0.4
* Borrowings	19,750	20,189	102.22	1.4
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,361	1,361	100.00	0.0
Other Escrow Accounts	100	89	89.05	2.9
Collat. Mtg Securities Issued .	-	-	-	-
Miscellaneous I	2,597	2,597	100.00	0.0
Miscellaneous II	397			
*Other Liabilities	4,455	4,047	90.85	0.1
SELF-VALUED	10,117	10,702	105.78	2.4
UNAMORTIZED YIELD ADJUSTMENTS ..	-50			
*** TOTAL LIABILITIES	138,878	141,271	102/ 99**	0.9/1.5**

*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	52
ARMs	11
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	92
Sell Mortgages & MBS	-32
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	1
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-23
Pay Floating, Receive Fixed ...	5
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	1
INTEREST-RATE FLOORS	0
FUTURES	-
OPTIONS ON FUTURES	-
CONSTRUCTION LIP	-139
SELF-VALUED	125
	=========
*** OFF-BALANCE-SHEET POSITIONS	93

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
ASSETS	151,518	157,418	104/101*	1.3/1.8*
- LIABILITIES	138,878	141,271	102/ 99**	0.9/1.5**
+ OFF-BALANCE-SHEET POSITIONS ..		93		
	=========	=========		
*** NET PORTFOLIO VALUE	12,640	16,240	128.48	5.2

*Including/excluding deposit intangible values.
**Excluding/including deposit intangible values.

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	$	4,519	10,851	2,201	572	818
WARM (in months)		321 mo	329 mo	311 mo	290 mo	314 mo
WAC		6.68%	7.34%	8.32%	9.45%	11.30%
$ of Which Are FHA or VA Guaranteed	$	176	602	173	38	29
Securities Backed By Conventional Mortgages .	$	4,034	229	196	20	15
WARM (in months)		339 mo	281 mo	302 mo	172 mo	250 mo
Wtd Avg Pass-Thru Rate		6.72%	7.24%	8.07%	9.19%	10.57%
Securities Backed By FHA or VA Mortgages . . .	$	215	172	31	11	4
WARM (in months)		327 mo	304 mo	244 mo	176 mo	161 mo
Wtd Avg Pass-Thru Rate		6.41%	7.17%	8.08%	9.21%	11.29%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	7,518	5,547	1,395	351	282
WAC		6.59%	7.34%	8.31%	9.31%	11.40%
Mortgage Securities	$	2,819	627	77	6	2
Wtd Avg Pass-Thru Rate		6.31%	7.13%	8.13%	9.22%	10.34%
WARM (of Loans & Securities)		150 mo	133 mo	136 mo	114 mo	144 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	1,064	1,476	540	207	312
WAC		6.60%	7.40%	8.34%	9.42%	11.33%
Mortgage Securities	$	166	30	1	0	0
Wtd Avg Pass-Thru Rate		5.99%	7.12%	8.08%	9.27%	10.27%
WARM (of Loans & Securities)		65 mo	79 mo	76 mo	115 mo	169 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 46,306

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 . .	$	49	815	624	14	17
WAC		9.10%	7.51%	7.86%	3.99%	6.94%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	2,903	14,081	9,181	318	2,100
Wtd Avg Margin (in bp)		355 bp	343 bp	310 bp	197 bp	228 bp
WAC		8.19%	7.94%	7.49%	6.58%	7.66%
WARM (in months)		301 mo	307 mo	326 mo	256 mo	244 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	12 mo	38 mo	2 mo	13 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 30,103

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	$	198	597	179	1	63
Wtd Avg Distance from Lifetime Cap (in bp) .		162 bp	171 bp	163 bp	100 bp	167 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	1,188	3,404	430	44	374
Wtd Avg Distance from Lifetime Cap		280 bp	317 bp	328 bp	304 bp	333 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	1,292	10,385	8,998	192	1,605
Wtd Avg Distance from Lifetime Cap		599 bp	594 bp	585 bp	692 bp	615 bp
Balances Without Lifetime Cap	$	274	510	197	94	76
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	1,978	11,829	8,884	161	1,723
Wtd Avg Periodic Rate Cap (in bp)		141 bp	189 bp	254 bp	202 bp	169 bp
Balances Subject to Periodic Rate Floors . . .	$	1,174	9,634	8,609	148	1,618
MBS INCLUDED IN ARM BALANCES	$	163	1,349	101	149	103

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	2,824	4,246
WARM (in months)	79 mo	181 mo
Remaining Term to Full Amort. .	274 mo	
Rate Index Code	0	0
Margin (in bp)	269 bp	262 bp
Reset Frequency	23 mo	23 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	78	63
WA Distance to Lifetime Cap .	180 bp	101 bp
Fixed-Rate:		
Balances . . . . $	1,972	2,565
WARM (in months)	62 mo	123 mo
Remaining Term to Full Amort. .	260 mo	
WAC	8.17%	8.21%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	3,211	1,117
WARM (in months)	36 mo	32 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	111 bp	8.13%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	5,216	4,208
WARM (in months)	105 mo	157 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	63 bp	10.12%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,032	3,710
WARM (in months)	39 mo	89 mo
Margin in Col 1 (bp); WAC in Col 2	129 bp	6.98%
Reset Frequency	3 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	4,731	11,291
WARM (in months)	44 mo	49 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	833 bp	11.20%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	42	2,136
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	398	2,495
Remaining WAL 5-10 Years . . . $	76	311
Remaining WAL over 10 Years . $	14	
Super Floaters . . . . $	1	
Inverse Floaters & Super POs . . $	8	
Other . . . . $	0	25
CMO Residuals: $		
Fixed-Rate . . . . $	0	13
Floating-Rate . . . . $	0	442
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	0	0
WAC . . . . $	11.86%	7.06%
Principal-Only MBS . . . . $	0	0
WAC	12.00%	9.95%
Total Mortgage-Derivative Securities-Book Value . $	539	5,422

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 . . . . $	23,701	30,310	7,074	1,962	2,461
WARM (in months)	258 mo	283 mo	280 mo	222 mo	212 mo
Wtd Avg Servicing Fee (in bp)	32 bp	35 bp	39 bp	44 bp	61 bp

Total # of Fixed-Rate Loans Serviced That Are:	
Conventional Loans	624,401 lns
FHA/VA Loans	153,755 lns
Subserviced by Others	886 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	6,265	158
WARM (in months)	286 mo	155 mo
Wtd Avg Servicing Fee (in bp)	40 bp	21 bp

Total # of Adjustable-Rate Loans Serviced	56,626 lns
Of Which, Number Subserviced By Others .	9 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 71,932

CASH, DEPOSITS, & SECURITIES

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	4,556		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	512		
Zero-Coupon Securities . . . . $	161	4.49%	21 mo
Government & Agency Securities . . . . $	1,682	5.39%	36 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	2,793	3.35%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) . . $	1,242	5.34%	45 mo
Structured Securities . . . . $	1,842		
Total Cash, Deposits, & Securities . . . . $	12,787		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	708
Accrued Interest Receivable	$	589
Advances for Taxes and Insurance	$	76
Less: Unamortized Yield Adjustments	$	162
Valuation Allowances	$	518
Unrealized Gains (Losses)	$	202

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	203
Accrued Interest Receivable	$	161
Less: Unamortized Yield Adjustments	$	-201
Valuation Allowances	$	780
Unrealized Gains (Losses)	$	1

REAL ESTATE HELD FOR INVESTMENT	$	61
REPOSSESSED ASSETS	$	173
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	55
OFFICE PREMISES AND EQUIPMENT	$	1,714

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	50
Less: Unamortized Yield Adjustments	$	19
Valuation Allowances	$	2

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	761
Margin Account	$	0
Miscellaneous I	$	5,130
Miscellaneous II	$	664
TOTAL ASSETS	$	151,548

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	93
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	3,590
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	323
Mortgage-Related Mutual Funds	$	188
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	3,753
Wtd Avg Servicing Fee (in bp)		37 bp
Adjustable-Rate Mortgage Loans Serviced	$	5,802
Wtd Avg Servicing Fee (in bp)		50 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	606

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	$	9,892	5,403	302	$	1
WAC		5.06%	6.53%	5.93%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	14,429	12,301	722	$	1
WAC		4.59%	6.16%	6.01%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		10,454	3,853	$	1
WAC			5.46%	6.22%		
WARM (in months)			19 mo	26 mo		
Balances Maturing in 37 or More Months	$			5,189	$	0
WAC				6.57%		
WARM (in months)				53 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 62,546

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	904	3,445	4,028
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	19,815	20,725	5,053
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.19 mo	5.28 mo	5.73 mo
Balances in New Accounts (Optional)	$	537	636	286

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 %	$	4,522	2,986	256	3.68%
5.00 to 5.99 %	$	317	1,366	1,327	5.41%
6.00 to 6.99 %	$	299	1,561	773	6.45%
7.00 to 7.99 %	$	50	570	294	7.33%
8.00 to 8.99 %	$	6	96	267	8.46%
9.00 to 9.99 %	$	0	0	0	9.00%
10.00 to 10.99 %	$	0	0	0	0.00%
11.00% and Above	$	0	0	110	11.87%
WARM		1 mo	17 mo	73 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 14,799

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 15,755

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	$	10,601	2.49%	$	165
Money Market Deposit Accounts (MMDAs)	$	13,571	3.11%	$	26
Passbook Accounts	$	12,125	2.49%	$	25
Non-Interest-Bearing Non-Maturity Deposits	$	5,103		$	8

ESCROW ACCOUNTS		Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$	432	0.34%
Escrow for Mortgages Serviced for Others	$	929	0.10%
Other Escrows	$	100	0.02%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$	42,861	

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$	2
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$	-51
OTHER LIABILITIES		
Collateralized Mortgage Securities Issued	$	0
Miscellaneous I	$	2,597
Miscellaneous II	$	397
TOTAL LIABILITIES	$	138,904
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$	55
EQUITY CAPITAL	$	12,585
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$	151,545

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	6	$ 48	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	14	$ 11	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	62	$ 648	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	43	$ 128	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	40	$ 170	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	135	$ 1,004	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	114	$ 3,489	-	-	-
1016	optional commitment to originate "other" mortgages	76	$ 310	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 0	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 7	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 0	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$ 3	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 1	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 1	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 20	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 0	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	6	$ 109	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	31	$ 984	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	37	$ 4,456	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 194	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 10	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 1	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 416	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 182	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 1,604	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 1	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 1	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 31	-	-	-

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
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 33	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 35	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 5	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 0	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	17	$ 39	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	24	$ 201	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 11	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	15	$ 331	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	10	$ 32	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	8	$ 11	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	41	$ 1,033	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	28	$ 2,890	-	-	-
2216	firm commitment to originate "other" mortgage loans	22	$ 91	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 2	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 30	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 8	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 64	-	-	-
4002	commitment to purchase non-mortgage financial assets	16	$ 128	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 6	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 55	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 305	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 67	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 440	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 50	-	-	-
6022	interest rate cap based on the prime rate	-	$ 50	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	$ 20	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 20	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 3	-	-	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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
7010	interest rate floor based on 1-year Treasury	-	$ 3	-	-	-
9502	fixed-rate construction loans in process	141	$ 904	-	-	-
9512	adjustable-rate construction loans in process	88	$ 1,302	-	-	-