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	7,813	-2,457	-24 %	9.18 %	-222 bp
+200 bp	8,706	-1,564	-15 %	10.03 %	-137 bp
+100 bp	9,589	-681	-7 %	10.84 %	-57 bp
0 bp	10,270			11.41 %	
-100 bp	10,351	81	+1 %	11.37 %	-4 bp
-200 bp	10,234	-36	0 %	11.14 %	-27 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	09/30/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	11.41 %
Post-Shock NPV Ratio	10.03 %
Sensitivity Measure: Decline in NPV Ratio	137 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	-	-	11,877	11,631	11,292	10,741	10,146	9,592	-
30-Yr Mortgage Securities ...	-	-	3,654	3,573	3,449	3,261	3,070	2,895	-
15-Year Mortgages & MBS	-	-	6,914	6,794	6,643	6,429	6,197	5,970	-
Balloon Mortgages & MBS	-	-	3,938	3,879	3,812	3,712	3,598	3,484	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	2,230	2,221	2,214	2,206	2,194	2,175	-
7 Mo to 2 Yrs Reset Freq ..	-	-	6,151	6,080	6,015	5,953	5,887	5,803	-
2+ to 5 Yrs Reset Freq	-	-	6,730	6,612	6,487	6,348	6,188	6,007	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	-	398	394	390	386	382	376	-
2 Mo to 5 Yrs Reset Freq...	-	-	619	609	600	591	583	573	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	647	641	635	629	623	618	-
Adjustable-Rate, Fully-Amort.	-	-	1,970	1,957	1,944	1,932	1,919	1,906	-
Fixed-Rate, Balloon	-	-	610	591	573	555	539	523	-
Fixed-Rate, Fully-Amortizing	-	-	1,949	1,885	1,826	1,770	1,718	1,668	-
Construction & Land Loans:									
Adjustable-Rate	-	-	3,351	3,346	3,341	3,337	3,332	3,327	-
Fixed-Rate	-	-	1,478	1,444	1,412	1,382	1,354	1,327	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	1,979	1,977	1,975	1,974	1,972	1,970	-
Fixed-Rate	-	-	1,614	1,578	1,543	1,510	1,478	1,448	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	173	170	167	164	160	157	-
Accrued Interest Receivable .	-	-	328	328	328	328	328	328	-
Advances for Taxes/Insurance	-	-	12	12	12	12	12	12	-
Float on Escrows on Owned Mtg	-	-	9	15	27	40	50	57	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-	7	8	14	20	22	22	-
*Mortgage Loans & Securities	-	-	56,624	55,730	54,672	53,242	51,707	50,193	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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

*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
				*** Change in Interest Rates ***					
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	-	2,602	2,597	2,591	2,586	2,582	2,576	-
Fixed-Rate	-	-	1,394	1,350	1,308	1,268	1,230	1,194	-
Consumer Loans:									
Adjustable-Rate	-	-	1,247	1,245	1,243	1,242	1,240	1,238	-
Fixed-Rate	-	-	8,564	8,438	8,317	8,200	8,086	7,975	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-170	-168	-166	-164	-162	-160	-
Accrued Interest Receivable .	-	-	83	83	83	83	83	83	-
*Nonmortgage Loans	-	-	13,720	13,545	13,377	13,215	13,058	12,907	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	-	2,437	2,437	2,437	2,437	2,437	2,437	-
Equities & All Mutual Funds ...	-	-	831	801	766	732	699	665	-
Zero-Coupon Securities	-	-	39	36	33	30	28	26	-
Govt & Agency Securities	-	-	1,479	1,437	1,399	1,363	1,329	1,298	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	2,349	2,346	2,344	2,341	2,338	2,335	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	1,944	1,863	1,787	1,715	1,647	1,582	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	41	41	41	40	39	39	-
Valued by Institution	-	-	6,584	6,569	6,517	6,320	6,114	5,914	-
Structured Securities, Valued by Institution	-	-	1,236	1,217	1,197	1,164	1,128	1,090	-
Less: Valuation Allowances for Investment Securities ..	-	-	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	-	16,940	16,747	16,520	16,142	15,759	15,386	-

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	-	-	135	135	135	135	135	135	-
REAL ESTATE HELD FOR INVESTMENT	-	-	163	163	163	163	163	163	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	34	34	33	31	27	23	-
OFFICE PREMISES & EQUIPMENT	-	-	1,242	1,242	1,242	1,242	1,242	1,242	-
*Subtotal	-	-	1,574	1,574	1,573	1,571	1,567	1,563	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	87	94	124	154	165	167	-
Adj-Rate Servicing	-	-	16	18	18	19	19	19	-
Float on Mtgs Svc'd for Others	-	-	42	51	68	87	100	109	-
*Mtg Ln Servicing for Others	-	-	146	164	211	260	284	294	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	1,835	1,835	1,835	1,835	1,835	1,835	-
Deposit Intangibles:									
Retail CD Intangible	-	-	23	31	38	43	50	56	-
Transaction Acct Intangible .	-	-	291	407	522	637	750	840	-
MMDA Intangible	-	-	347	487	611	705	789	887	-
Passbook Account Intangible .	-	-	258	345	436	530	612	685	-
Non-Int-Bearing Acct Intang .	-	-	90	164	235	302	367	428	-
*Other Assets	-	-	2,845	3,269	3,677	4,053	4,403	4,730	-
*** TOTAL ASSETS	-	-	91,848	91,029	90,030	88,483	86,778	85,074	-

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 ...	-	-	27,055	26,930	26,806	26,684	26,563	26,444	-
Maturing in 13 Mo or More ...	-	-	12,111	11,825	11,548	11,280	11,020	10,769	-
Variable-Rate, Fixed-Maturity .	-	-	931	930	928	927	926	924	-
Non-Maturity:									
Transaction Accts	-	-	5,078	5,078	5,078	5,078	5,078	5,078	-
MMDAs	-	-	9,388	9,388	9,388	9,388	9,388	9,388	-
Passbook Accts	-	-	4,168	4,168	4,168	4,168	4,168	4,168	-
Non-Interest-Bearing Accts ..	-	-	3,212	3,212	3,212	3,212	3,212	3,212	-
* Deposits	-	-	61,943	61,530	61,128	60,736	60,355	59,982	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	6,032	5,985	5,940	5,896	5,852	5,810	-
Maturing in 37 Mo or More ...	-	-	1,528	1,453	1,384	1,320	1,260	1,203	-
Variable-Rate, Fixed-Maturity .	-	-	4,107	4,099	4,092	4,084	4,077	4,069	-
* Borrowings	-	-	11,666	11,538	11,416	11,300	11,188	11,082	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	365	365	365	365	365	365	-
Other Escrow Accounts	-	-	132	128	125	121	118	115	-
Collat. Mtg Securities Issued .	-	-	13	13	13	13	13	13	-
Miscellaneous I	-	-	1,320	1,320	1,320	1,320	1,320	1,320	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	1,831	1,827	1,823	1,819	1,816	1,813	-
SELF-VALUED	-	-	6,635	6,410	6,209	6,058	5,965	5,889	-
*** TOTAL LIABILITIES	-	-	82,075	81,305	80,576	79,912	79,324	78,766	-

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	-	-	34	24	6	-18	-42	-63	-
ARMs	-	-	4	3	2	1	-1	-4	-
Other Mortgages	-	-	4	2	-	-3	-6	-10	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	120	76	10	-66	-139	-208	-
Sell Mortgages & MBS	-	-	-159	-97	-4	107	212	308	-
Purchase Non-Mortgage Items ...	-	-	1	1	-	-1	-1	-2	-
Sell Non-Mortgage Items	-	-	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-	-2	-1	-1	0	0	1	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-205	-135	-65	-1	57	112	-
Pay Floating, Receive Fixed ...	-	-	7	5	3	1	-1	-3	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	-	0	0	0	1	2	5	-
INTEREST-RATE FLOORS	-	-	1	1	1	1	0	0	-
FUTURES	-	-	9	4	-	-4	-9	-13	-
OPTIONS ON FUTURES	-	-	7	4	1	-1	-5	-8	-
CONSTRUCTION LIP	-	-	7	-5	-16	-26	-35	-44	-
SELF-VALUED	-	-	633	745	879	1,030	1,220	1,434	-
*** OFF-BALANCE-SHEET POSITIONS	-	-	461	626	816	1,018	1,252	1,505	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	-	91,848	91,029	90,030	88,483	86,778	85,074	-
- LIABILITIES	-	-	82,075	81,305	80,576	79,912	79,324	78,766	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	461	626	816	1,018	1,252	1,505	-
*** NET PORTFOLIO VALUE	-	-	10,234	10,351	10,270	9,589	8,706	7,813	-

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	10,961	11,292	103.02	3.9
30-Yr Mortgage Securities ...	3,375	3,449	102.19	4.5
15-Year Mortgages & MBS	6,422	6,643	103.44	2.7
Balloon Mortgages & MBS	3,693	3,812	103.24	2.2
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	2,234	2,214	99.13	0.3
7 Mo to 2 Yrs Reset Freq ..	5,884	6,015	102.22	1.1
2+ to 5 Yrs Reset Freq	6,268	6,487	103.51	2.0
Lagging Market Index ARMs:				
1 Mo Reset Freq............	377	390	103.55	1.0
2 Mo to 5 Yrs Reset Freq...	590	600	101.71	1.5
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	624	635	101.83	0.9
Adjustable-Rate, Fully-Amort.	1,931	1,944	100.66	0.6
Fixed-Rate, Balloon	532	573	107.63	3.1
Fixed-Rate, Fully-Amortizing	1,747	1,826	104.52	3.2
Construction & Land Loans:				
Adjustable-Rate	3,363	3,341	99.36	0.1
Fixed-Rate	1,406	1,412	100.49	2.2
Second Mtg Loans & Securities:				
Adjustable-Rate	2,016	1,975	98.00	0.1
Fixed-Rate	1,488	1,543	103.70	2.2
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	167	167	100.00	2.0
Accrued Interest Receivable .	328	328	100.00	0.0
Advances for Taxes/Insurance	12	12	100.00	0.0
Float on Escrows on Owned Mtg		27		-46.6
Less: Value of Servicing on Mtgs Serviced by Others ...		14		-45.6
*Mortgage Loans & Securities	53,415	54,672	102.35	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	2,409	2,591	107.58	0.2
Fixed-Rate	1,183	1,308	110.53	3.1
Consumer Loans:				
Adjustable-Rate	1,229	1,243	101.15	0.1
Fixed-Rate	8,159	8,317	101.94	1.4
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-166	-166	100.00	1.3
Accrued Interest Receivable .	83	83	100.00	0.0
*Nonmortgage Loans	12,897	13,377	103.72	1.2
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	2,437	2,437	100.00	0.0
Equities & All Mutual Funds ...	766	766	100.00	4.5
Zero-Coupon Securities	26	33	126.31	8.5
Govt & Agency Securities	1,308	1,399	106.91	2.7
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	2,340	2,344	100.17	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,984	1,787	90.07	4.1
Mortgage-Derivative Securities:				
Valued by OTS	41	41	100.00	0.8
Valued by Institution	6,573	6,517	99.16	1.9
Structured Securities, Valued by Institution	1,197	1,197	99.98	2.2
Less: Valuation Allowances for Investment Securities ..	0	0	100.00	1.3
*Cash, Deposits, & Securities	16,672	16,520	99.09	1.8

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
REPOSSESSED ASSETS	135	135	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	163	163	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	33	33	100.00	5.4
OFFICE PREMISES & EQUIPMENT	1,242	1,242	100.00	0.0
*Subtotal	1,573	1,573	100.00	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		124		-24.1
Adj-Rate Servicing		18		-3.6
Float on Mtgs Svc'd for Others		68		-26.2
*Mtg Ln Servicing for Others		211		-23.0
OTHER ASSETS				
Purchased & Excess Servicing ..	261			
Margin Account	-	-	-	-
Miscellaneous I	1,835	1,835	100.00	0.0
Miscellaneous II	296			
Deposit Intangibles:				
Retail CD Intangible		38		-16.9
Transaction Acct Intangible .		522		-22.1
MMDA Intangible		611		-17.9
Passbook Account Intangible .		436		-21.1
Non-Int-Bearing Acct Intang .		235		-29.3
*Other Assets	2,393	3,677		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	273			
*** TOTAL ASSETS	87,222	90,030	103/101*	1.4/1.9*

*Including/excluding deposit intangible values.

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

*** LIABILITIES ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
DEPOSITS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 12 Mo or Less ...	26,428	26,806	101.43	0.5
Maturing in 13 Mo or More ...	10,890	11,548	106.04	2.4
Variable-Rate, Fixed-Maturity .	904	928	102.69	0.2
Non-Maturity:				
Transaction Accts	5,078	5,078	100/ 90*	0.0/2.5*
MMDAs	9,388	9,388	100/ 93*	0.0/1.2*
Passbook Accts	4,168	4,168	100/ 90*	0.0/2.5*
Non-Interest-Bearing Accts ..	3,212	3,212	100/ 93*	0.0/2.3*
* Deposits	60,067	61,128	102/ 99*	0.6/1.3*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	5,859	5,940	101.39	0.8
Maturing in 37 Mo or More ...	1,248	1,384	110.90	4.8
Variable-Rate, Fixed-Maturity .	4,048	4,092	101.07	0.2
* Borrowings	11,155	11,416	102.34	1.0
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	365	365	100.00	0.0
Other Escrow Accounts	140	125	89.09	2.9
Collat. Mtg Securities Issued .	13	13	100.00	0.0
Miscellaneous I	1,320	1,320	100.00	0.0
Miscellaneous II	684			
*Other Liabilities	2,522	1,823	72.26	0.2
SELF-VALUED	5,931	6,209	104.69	2.8
UNAMORTIZED YIELD ADJUSTMENTS ..	19			
*** TOTAL LIABILITIES	79,694	80,576	101/ 99**	0.9/1.4**

*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	6
ARMs	2
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	10
Sell Mortgages & MBS	-4
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	-1
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-65
Pay Floating, Receive Fixed ...	3
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	0
INTEREST-RATE FLOORS	1
FUTURES	-
OPTIONS ON FUTURES	1
CONSTRUCTION LIP	-16
SELF-VALUED	879
	=========
*** OFF-BALANCE-SHEET POSITIONS	816

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	87,222	90,030	103/101*	1.4/1.9*	*Including/excluding deposit intangible values.
- LIABILITIES	79,694	80,576	101/ 99**	0.9/1.4**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		816			
	=========	=========			
*** NET PORTFOLIO VALUE	7,528	10,270	136.43	3.7	

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	$	1,818	6,932	1,747	311	168
WARM (in months)		320 mo	326 mo	318 mo	278 mo	225 mo
WAC		6.72%	7.38%	8.32%	9.36%	11.19%
$ of Which Are FHA or VA Guaranteed	$	64	209	39	8	6
Securities Backed By Conventional Mortgages	$	1,682	852	66	14	19
WARM (in months)		326 mo	325 mo	288 mo	253 mo	191 mo
Wtd Avg Pass-Thru Rate		6.30%	7.12%	8.16%	9.37%	10.78%
Securities Backed By FHA or VA Mortgages	$	191	475	75	6	3
WARM (in months)		327 mo	331 mo	294 mo	176 mo	183 mo
Wtd Avg Pass-Thru Rate		6.41%	7.19%	8.11%	9.11%	10.45%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	2,110	2,121	828	296	175
WAC		6.60%	7.38%	8.33%	9.33%	11.00%
Mortgage Securities	$	738	128	31	4	1
Wtd Avg Pass-Thru Rate		6.18%	7.18%	8.27%	9.17%	11.53%
WARM (of Loans & Securities)		141 mo	149 mo	141 mo	112 mo	92 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	918	1,425	477	156	315
WAC		6.61%	7.40%	8.33%	9.38%	12.66%
Mortgage Securities	$	395	32	1	0	0
Wtd Avg Pass-Thru Rate		6.18%	7.10%	8.00%	0.00%	0.00%
WARM (of Loans & Securities)		78 mo	83 mo	72 mo	65 mo	60 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 24,511

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 . . $	299	113	25	8	8
WAC	4.39%	6.70%	7.51%	5.40%	5.91%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs . . . . $	1,943	5,914	6,274	369	582
Wtd Avg Margin (in bp)	229 bp	281 bp	285 bp	250 bp	239 bp
WAC	6.98%	7.56%	7.33%	7.27%	7.49%
WARM (in months)	300 mo	292 mo	330 mo	335 mo	245 mo
Wtd Avg Time Until Next Payment Reset (mo) .	3 mo	12 mo	40 mo	2 mo	9 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 15,534

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 LIFETIME 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 $	25	110	26	3	4
Wtd Avg Distance from Lifetime Cap (in bp) .	127 bp	157 bp	127 bp	118 bp	151 bp
Balances w/Coupon 201-400 bp from Lifetime Cap $	281	872	445	94	83
Wtd Avg Distance from Lifetime Cap	327 bp	338 bp	356 bp	316 bp	348 bp
Balances w/Coupon Over 400 bp from Lifetime Cap $	1,646	4,882	5,587	273	442
Wtd Avg Distance from Lifetime Cap	686 bp	649 bp	547 bp	590 bp	584 bp
Balances Without Lifetime Cap . . . . $	290	163	242	7	60
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps . . . . $	1,634	5,135	5,827	321	514
Wtd Avg Periodic Rate Cap (in bp)	145 bp	195 bp	202 bp	52 bp	167 bp
Balances Subject to Periodic Rate Floors . . . $	283	3,999	4,659	6	425
MBS INCLUDED IN ARM BALANCES . . . . $	219	846	477	6	9

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	624	1,949
WARM (in months)	71 mo	131 mo
Remaining Term to Full Amort. .	244 mo	
Rate Index Code	0	0
Margin (in bp)	243 bp	211 bp
Reset Frequency	27 mo	18 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	2	89
WA Distance to Lifetime Cap .	1 bp	86 bp
Fixed-Rate:		
Balances . . . . $	533	1,749
WARM (in months)	48 mo	88 mo
Remaining Term to Full Amort. .	228 mo	
WAC	8.91%	8.48%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	3,440	1,429
WARM (in months)	27 mo	37 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	117 bp	8.38%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	2,053	1,493
WARM (in months)	176 mo	145 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	86 bp	9.20%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,413	1,188
WARM (in months)	42 mo	48 mo
Margin in Col 1 (bp); WAC in Col 2	435 bp	10.52%
Reset Frequency	2 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	1,231	8,162
WARM (in months)	51 mo	50 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	794 bp	11.82%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	113	843
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	539	4,331
Remaining WAL 5-10 Years . . . $	154	469
Remaining WAL over 10 Years . $	112	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	31	0
CMO Residuals: $		
Fixed-Rate . . . . $	1	0
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	15	0
WAC . . . . $	7.79%	9.16%
Principal-Only MBS . . . . $	5	0
WAC	7.00%	12.40%
Total Mortgage-Derivative Securities-Book Value . $	971	5,644

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

MORTGAGE LOANS SERVICED FOR OTHERS

Coupon of Fixed-Rate Mortgages Serviced for Others

Fixed-Rate Mortgage Loan Servicing	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Balances Serviced . . . . $	3,382	6,876	1,650	788	577
WARM (in months)	234 mo	281 mo	262 mo	207 mo	168 mo
Wtd Avg Servicing Fee (in bp)	35 bp	37 bp	37 bp	46 bp	71 bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	156,135 lns
FHA/VA Loans	13,359 lns
Subserviced by Others	3,227 lns

Index on Serviced Loan

Adjustable-Rate Mortgage Loan Servicing	Current Mkt	Lagging Mkt
Balances Serviced . . . . $	1,872	203
WARM (in months)	279 mo	237 mo
Wtd Avg Servicing Fee (in bp)	40 bp	44 bp

Total # of Adjustable-Rate Loans Serviced	18,466 lns
Of Which, Number Subserviced By Others .	739 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 15,347

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	2,440		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	766		
Zero-Coupon Securities . . . . $	26	9.44%	88 mo
Government & Agency Securities . . . . $	1,315	5.67%	63 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	2,359	3.49%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) . . $	1,984	4.76%	61 mo
Structured Securities . . . . $	1,197		
Total Cash, Deposits, & Securities . . . . $	10,088		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	416
Accrued Interest Receivable	$	330
Advances for Taxes and Insurance	$	12
Less: Unamortized Yield Adjustments	$	-135
Valuation Allowances	$	245
Unrealized Gains (Losses)	$	69

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	159
Accrued Interest Receivable	$	83
Less: Unamortized Yield Adjustments	$	-15
Valuation Allowances	$	324
Unrealized Gains (Losses)	$	1

REAL ESTATE HELD FOR INVESTMENT	$	163
REPOSSESSED ASSETS	$	135
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	33
OFFICE PREMISES AND EQUIPMENT	$	1,245

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	39
Less: Unamortized Yield Adjustments	$	-13
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	266
Margin Account	$	0
Miscellaneous I	$	1,841
Miscellaneous II	$	296
TOTAL ASSETS	$	87,693

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	2
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	516
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	514
Mortgage-Related Mutual Funds	$	253
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	6,605
Wtd Avg Servicing Fee (in bp)		29 bp
Adjustable-Rate Mortgage Loans Serviced	$	4,108
Wtd Avg Servicing Fee (in bp)		31 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	47

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	$	7,528	1,932	140	$	1,797
WAC		5.55%	6.56%	6.20%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	10,698	5,849	479	$	2,763
WAC		4.69%	6.42%	6.22%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		6,178	1,790	$	825
WAC			5.65%	6.11%		
WARM (in months)			20 mo	26 mo		
Balances Maturing in 37 or More Months	$			2,960	$	417
WAC				6.68%		
WARM (in months)				51 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 37,555

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,419	1,322	323
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	16,494	12,446	4,772
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.85 mo	6.97 mo	10.22 mo
Balances in New Accounts (Optional)	$	125	84	72

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 %	$	2,978	800	25	3.31%
5.00 to 5.99 %	$	145	1,071	236	5.54%
6.00 to 6.99 %	$	104	533	439	6.44%
7.00 to 7.99 %	$	1	277	263	7.27%
8.00 to 8.99 %	$	5	1	2	8.26%
9.00 to 9.99 %	$	0	0	300	9.23%
10.00 to 10.99 %	$	0	0	0	10.50%
11.00% and Above	$	0	0	0	13.44%
WARM		1 mo	19 mo	74 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 7,184

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 10,898

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	$ 5,103	1.48%	$ 11
Money Market Deposit Accounts (MMDAs)	$ 9,429	3.28%	$ 14
Passbook Accounts	$ 4,184	2.26%	$ 24
Non-Interest-Bearing Non-Maturity Deposits	$ 3,232		$ 5

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 209	0.16%
Escrow for Mortgages Serviced for Others	$ 157	0.23%
Other Escrows	$ 140	0.03%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 22,453	

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 3
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 15
OTHER LIABILITIES	
Collateralized Mortgage Securities Issued	$ 13
Miscellaneous I	$ 1,328
Miscellaneous II	$ 684
TOTAL LIABILITIES	$ 80,134
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 146
EQUITY CAPITAL	$ 7,405
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 87,685

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

OFF-BALANCE-SHEET POSITIONS

OFF-BALANCE-SHEET CONTRACT POSITIONS	(1) Contract Code	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
1.	0000	$ 0	0	0.00	0.00
2.	0000	$ 0	0	0.00	0.00
3.	0000	$ 0	0	0.00	0.00
4.	0000	$ 0	0	0.00	0.00
5.	0000	$ 0	0	0.00	0.00
6.	0000	$ 0	0	0.00	0.00
7.	0000	$ 0	0	0.00	0.00
8.	0000	$ 0	0	0.00	0.00
9.	0000	$ 0	0	0.00	0.00
10.	0000	$ 0	0	0.00	0.00
11.	0000	$ 0	0	0.00	0.00
12.	0000	$ 0	0	0.00	0.00
13.	0000	$ 0	0	0.00	0.00
14.	0000	$ 0	0	0.00	0.00
15.	0000	$ 0	0	0.00	0.00
16.	0000	$ 0	0	0.00	0.00

MEMO: Reconciliation of Off-Balance-Sheet Contract Positions Reported	# of Positions
Reported Above at CMR801-CMR880	0
Reported Using Optional Supplemental Reporting	0
Self-Valued & Reported as "Additional" Positions at CMR911-CMR919	0

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
1002	optional commitment to originate 1-month COFI ARMs	-	$ 0	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	-	$ 1	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	30	$ 115	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	13	$ 39	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	12	$ 34	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	63	$ 122	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	54	$ 375	-	-	-
1016	optional commitment to originate "other" mortgages	38	$ 107	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 5	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 1	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 0	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$ 10	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 7	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	6	$ 100	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 1	-	-	-
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	-	$ 17	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	9	$ 11	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	11	$ 52	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 44	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 145	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 6	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 10	-	-	-
2056	commitment to purchase "other" MBS	-	$ 1	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 0	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	6	$ 63	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	6	$ 361	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	$ 23	-	-	-

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
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 .	-	$ 6	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 7	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 19	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 78	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 330	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	6	$ 50	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	6	$ 30	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 13	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	17	$ 352	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	29	$ 888	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 46	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 1	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	8	$ 28	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	11	$ 50	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	8	$ 13	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	25	$ 202	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	25	$ 454	-	-	-
2216	firm commitment to originate "other" mortgage loans	17	$ 211	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 1	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 4	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 12	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 10	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 2	-	-	-
3076	short option to sell "other" mortgages	-	$ 1	-	-	-
4002	commitment to purchase non-mortgage financial assets	15	$ 194	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 0	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 730	-	-	-

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
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 385	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 30	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR .	-	$ 74	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 75	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 610	-	-	-
6010	interest rate cap based on 1-year Treasury	-	$ 100	-	-	-
6022	interest rate cap based on the prime rate	-	$ 50	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 25	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 65	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 5	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 43	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$ 47	-	-	-
9502	fixed-rate construction loans in process	81	$ 611	-	-	-
9512	adjustable-rate construction loans in process	47	$ 735	-	-	-