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	74,175	-31,957	-30 %	7.89 %	-281 bp
+200 bp	86,483	-19,650	-19 %	9.02 %	-168 bp
+100 bp	97,566	-8,567	-8 %	9.99 %	-71 bp
0 bp	106,132			10.70 %	
-100 bp	109,132	3,000	+3 %	10.89 %	+19 bp
-200 bp	109,938	3,806	+4 %	10.89 %	+19 bp
-300 bp	112,646	6,514	+6 %	11.06 %	+36 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	06/30/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.70 %
Post-Shock NPV Ratio	9.02 %
Sensitivity Measure: Decline in NPV Ratio	168 bp

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

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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

DATE:10/11/2001
TIME:10:57:26
EDIT:10/11/2001

*** 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	-	120,263	117,836	115,283	111,138	105,685	100,110	94,819	-
30-Yr Mortgage Securities ...	-	35,432	34,693	33,896	32,601	30,933	29,234	27,635	-
15-Year Mortgages & MBS	-	64,209	63,095	61,893	60,096	57,938	55,747	53,629	-
Balloon Mortgages & MBS	-	22,308	21,980	21,668	21,229	20,620	19,970	19,328	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	15,455	15,365	15,290	15,222	15,143	15,026	14,841	-
7 Mo to 2 Yrs Reset Freq ..	-	66,383	65,619	64,909	64,256	63,578	62,733	61,581	-
2+ to 5 Yrs Reset Freq	-	71,494	70,144	68,759	67,253	65,553	63,639	61,548	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	120,452	119,528	118,609	117,634	116,494	115,039	113,124	-
2 Mo to 5 Yrs Reset Freq...	-	39,458	38,790	38,144	37,479	36,747	35,908	34,940	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	20,374	20,123	19,903	19,710	19,512	19,294	19,065	-
Adjustable-Rate, Fully-Amort.	-	41,332	40,924	40,559	40,221	39,883	39,543	39,196	-
Fixed-Rate, Balloon	-	15,101	14,450	13,839	13,262	12,719	12,207	11,723	-
Fixed-Rate, Fully-Amortizing	-	15,259	14,613	14,011	13,450	12,925	12,435	11,976	-
Construction & Land Loans:									
Adjustable-Rate	-	20,674	20,615	20,555	20,496	20,440	20,384	20,330	-
Fixed-Rate	-	6,719	6,523	6,342	6,174	6,017	5,872	5,736	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	18,535	18,495	18,454	18,415	18,378	18,342	18,308	-
Fixed-Rate	-	23,029	22,508	22,011	21,537	21,083	20,649	20,234	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	719	706	692	677	660	643	625	-
Accrued Interest Receivable .	-	3,938	3,938	3,938	3,938	3,938	3,938	3,938	-
Advances for Taxes/Insurance	-	312	312	312	312	312	312	312	-
Float on Escrows on Owned Mtg	-	133	213	359	554	707	822	915	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-115	-121	-129	-134	-134	-131	-129	-
*Mortgage Loans & Securities	-	721,695	710,593	699,555	685,789	669,399	651,976	633,933	-

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	-	20,285	20,240	20,195	20,154	20,114	20,077	20,042	-
Fixed-Rate	-	13,909	13,325	12,779	12,267	11,787	11,337	10,913	-
Consumer Loans:									
Adjustable-Rate	-	12,182	12,157	12,133	12,109	12,086	12,063	12,041	-
Fixed-Rate	-	39,629	39,025	38,442	37,876	37,328	36,796	36,281	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-1,480	-1,464	-1,448	-1,433	-1,418	-1,404	-1,391	-
Accrued Interest Receivable .	-	664	664	664	664	664	664	664	-
*Nonmortgage Loans	-	85,188	83,948	82,765	81,637	80,561	79,533	78,550	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	27,589	27,589	27,589	27,589	27,589	27,589	27,589	-
Equities & All Mutual Funds ...	-	3,841	3,710	3,587	3,441	3,286	3,128	2,972	-
Zero-Coupon Securities	-	991	957	929	904	883	866	851	-
Govt & Agency Securities	-	19,744	18,768	17,863	17,023	16,242	15,517	14,841	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	15,136	15,117	15,099	15,081	15,063	15,045	15,028	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	6,396	6,045	5,734	5,456	5,207	4,982	4,777	-
Mortgage-Derivative Securities:									
Valued by OTS	-	217	217	217	215	212	208	204	-
Valued by Institution	-	63,173	62,862	62,679	61,935	60,219	58,278	56,329	-
Structured Securities, Valued by Institution	-	12,521	12,290	12,072	11,755	11,222	10,675	10,136	-
Less: Valuation Allowances for Investment Securities ..	-	4	4	4	4	4	3	3	-
*Cash, Deposits, & Securities	-	149,604	147,551	145,763	143,395	139,920	136,284	132,722	-

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	-	928	928	928	928	928	928	928	-
REAL ESTATE HELD FOR INVESTMENT	-	452	452	452	452	452	452	452	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	392	392	391	382	351	312	270	-
OFFICE PREMISES & EQUIPMENT	-	8,688	8,688	8,688	8,688	8,688	8,688	8,688	-
*Subtotal	-	10,460	10,461	10,459	10,450	10,419	10,381	10,338	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	5,108	5,403	6,943	9,203	10,366	10,632	10,524	-
Adj-Rate Servicing	-	1,288	1,394	1,469	1,500	1,515	1,523	1,528	-
Float on Mtgs Svc'd for Others	-	2,002	2,395	3,065	3,888	4,517	4,916	5,216	-
*Mtg Ln Servicing for Others	-	8,399	9,192	11,478	14,592	16,398	17,071	17,267	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	30,739	30,739	30,739	30,739	30,739	30,739	30,739	-
Deposit Intangibles:									
Retail CD Intangible	-	610	682	738	786	829	869	909	-
Transaction Acct Intangible .	-	2,674	3,695	4,677	5,712	6,554	7,289	8,018	-
MMDA Intangible	-	4,138	5,634	6,736	7,656	8,616	9,744	10,951	-
Passbook Account Intangible .	-	3,849	5,160	6,445	7,779	8,798	9,806	10,803	-
Non-Int-Bearing Acct Intang .	-	1,232	2,048	2,824	3,562	4,267	4,937	5,578	-
*Other Assets	-	43,242	47,958	52,160	56,235	59,802	63,385	66,998	-
*** TOTAL ASSETS	-	1,018,588	1,009,703	1,002,179	992,097	976,500	958,630	939,808	-

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 ...	-	240,069	239,046	238,033	237,031	236,042	235,060	234,089	-
Maturing in 13 Mo or More ...	-	69,772	68,086	66,462	64,895	63,385	61,925	60,518	-
Variable-Rate, Fixed-Maturity .	-	3,177	3,176	3,175	3,174	3,173	3,172	3,171	-
Non-Maturity:									
Transaction Accts	-	43,261	43,261	43,261	43,261	43,261	43,261	43,261	-
MMDAs	-	101,132	101,132	101,132	101,132	101,132	101,132	101,132	-
Passbook Accts	-	58,677	58,677	58,677	58,677	58,677	58,677	58,677	-
Non-Interest-Bearing Accts ..	-	35,618	35,618	35,618	35,618	35,618	35,618	35,618	-
* Deposits	-	551,706	548,997	546,358	543,789	541,288	538,846	536,466	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	163,801	162,838	161,892	160,964	160,052	159,156	158,277	-
Maturing in 37 Mo or More ...	-	19,365	18,412	17,521	16,686	15,904	15,169	14,480	-
Variable-Rate, Fixed-Maturity .	-	76,752	76,630	76,509	76,388	76,269	76,150	76,032	-
* Borrowings	-	259,918	257,880	255,922	254,038	252,224	250,476	248,789	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	8,956	8,956	8,956	8,956	8,956	8,956	8,956	-
Other Escrow Accounts	-	1,410	1,368	1,328	1,290	1,255	1,221	1,190	-
Collat. Mtg Securities Issued .	-	2,926	2,922	2,918	2,914	2,910	2,906	2,902	-
Miscellaneous I	-	23,322	23,322	23,322	23,322	23,322	23,322	23,322	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	36,614	36,568	36,524	36,482	36,443	36,405	36,370	-
SELF- VALUED	-	56,273	55,090	53,714	52,553	51,678	50,951	50,269	-
*** TOTAL LIABILITIES	-	904,510	898,535	892,518	886,863	881,633	876,678	871,893	-

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

*** Change in Interest Rates ***

* OFF-BALANCE-SHEET POSITIONS *	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs & Balloon/2-Step Mortgages	-	1,741	1,298	817	-136	-1,280	-2,388	-3,409	-
ARMs	-	165	130	100	64	17	-47	-134	-
Other Mortgages	-	202	157	101	-	-126	-255	-380	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	1,543	1,137	664	-46	-841	-1,605	-2,320	-
Sell Mortgages & MBS	-	-6,690	-4,828	-2,599	796	4,545	8,105	11,384	-
Purchase Non-Mortgage Items ...	-	35	23	11	-	-10	-20	-30	-
Sell Non-Mortgage Items	-	-5	-3	-2	-	2	3	5	-
OPTIONS ON MORTGAGES & MBS	-	2	2	2	4	15	36	58	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-2,374	-1,712	-1,062	-447	135	688	1,214	-
Pay Floating, Receive Fixed ...	-	1,650	1,109	598	125	-313	-720	-1,097	-
Basis Swaps	-	2	1	1	1	1	0	0	-
Swaptions	-	99	174	261	355	451	547	640	-
INTEREST-RATE CAPS	-	0	1	4	13	31	61	100	-
INTEREST-RATE FLOORS	-	106	67	34	13	4	2	2	-
FUTURES	-	15	10	5	-	-5	-10	-15	-
OPTIONS ON FUTURES	-	10	7	3	2	34	84	126	-
CONSTRUCTION LIP	-	210	55	-86	-217	-338	-451	-557	-
SELF-VALUED	-	1,857	1,143	620	372	379	502	674	-
*** OFF-BALANCE-SHEET POSITIONS	-	-1,431	-1,230	-529	898	2,699	4,531	6,260	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	1,018,588	1,009,703	1,002,179	992,097	976,500	958,630	939,808	-
- LIABILITIES	-	904,510	898,535	892,518	886,863	881,633	876,678	871,893	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-1,431	-1,230	-529	898	2,699	4,531	6,260	-
*** NET PORTFOLIO VALUE	-	112,646	109,938	109,132	106,132	97,566	86,483	74,175	-

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	110,150	111,138	100.90	4.3
30-Yr Mortgage Securities ...	32,457	32,601	100.45	4.5
15-Year Mortgages & MBS	59,590	60,096	100.85	3.3
Balloon Mortgages & MBS	20,933	21,229	101.41	2.5
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	15,026	15,222	101.31	0.5
7 Mo to 2 Yrs Reset Freq ..	62,996	64,256	102.00	1.0
2+ to 5 Yrs Reset Freq	65,818	67,253	102.18	2.4
Lagging Market Index ARMs:				
1 Mo Reset Freq............	113,669	117,634	103.49	0.9
2 Mo to 5 Yrs Reset Freq...	36,772	37,479	101.92	1.9
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	19,589	19,710	100.62	1.0
Adjustable-Rate, Fully-Amort.	40,526	40,221	99.25	0.8
Fixed-Rate, Balloon	12,928	13,262	102.58	4.2
Fixed-Rate, Fully-Amortizing	13,371	13,450	100.59	4.0
Construction & Land Loans:				
Adjustable-Rate	20,563	20,496	99.68	0.3
Fixed-Rate	6,319	6,174	97.70	2.6
Second Mtg Loans & Securities:				
Adjustable-Rate	18,583	18,415	99.09	0.2
Fixed-Rate	21,058	21,537	102.27	2.2
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	677	677	100.00	2.4
Accrued Interest Receivable .	3,938	3,938	100.00	0.0
Advances for Taxes/Insurance	312	312	100.00	0.0
Float on Escrows on Owned Mtg		554		-31.4
Less: Value of Servicing on Mtgs Serviced by Others ...		-134		-1.8
*Mortgage Loans & Securities	675,277	685,789	101.56	2.2

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	20,083	20,154	100.35	0.2
Fixed-Rate	12,733	12,267	96.35	4.0
Consumer Loans:				
Adjustable-Rate	12,205	12,109	99.21	0.2
Fixed-Rate	37,508	37,876	100.98	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-1,433	-1,433	100.00	1.0
Accrued Interest Receivable .	664	664	100.00	0.0
*Nonmortgage Loans	81,760	81,637	99.85	1.4
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	27,589	27,589	100.00	0.0
Equities & All Mutual Funds ...	3,441	3,441	100.00	4.4
Zero-Coupon Securities	875	904	103.28	2.5
Govt & Agency Securities	16,394	17,023	103.83	4.8
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	15,062	15,081	100.12	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	5,702	5,456	95.68	4.8
Mortgage-Derivative Securities:				
Valued by OTS	215	215	100.00	1.1
Valued by Institution	61,740	61,935	100.32	2.0
Structured Securities, Valued by Institution	11,851	11,755	99.19	3.6
Less: Valuation Allowances for Investment Securities ..	4	4	100.00	2.5
*Cash, Deposits, & Securities	142,867	143,395	100.37	2.0

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	928	928	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	452	452	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	382	382	100.00	5.3
OFFICE PREMISES & EQUIPMENT	8,688	8,688	100.00	0.0
*Subtotal	10,450	10,450	100.00	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		9,203		-18.6
Adj-Rate Servicing		1,500		-1.5
Float on Mtgs Svc'd for Others		3,888		-18.7
*Mtg Ln Servicing for Others		14,592		-16.9
OTHER ASSETS				
Purchased & Excess Servicing ..	12,669			
Margin Account	-	-	-	-
Miscellaneous I	30,739	30,739	100.00	0.0
Miscellaneous II	8,049			
Deposit Intangibles:				
Retail CD Intangible		786		-5.8
Transaction Acct Intangible .		5,712		-16.4
MMDA Intangible		7,656		-12.3
Passbook Account Intangible .		7,779		-15.1
Non-Int-Bearing Acct Intang .		3,562		-20.3
*Other Assets	51,457	56,235		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	2,002			
*** TOTAL ASSETS	963,813	992,097	103/100*	1.3/1.7*

*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 ...	235,152	237,031	100.80	0.4
Maturing in 13 Mo or More ...	63,335	64,895	102.46	2.4
Variable-Rate, Fixed-Maturity .	3,176	3,174	99.93	0.0
Non-Maturity:				
Transaction Accts	43,261	43,261	100/ 87*	0.0/2.5*
MMDAs	101,132	101,132	100/ 92*	0.0/1.0*
Passbook Accts	58,677	58,677	100/ 87*	0.0/2.3*
Non-Interest-Bearing Accts ..	35,618	35,618	100/ 90*	0.0/2.2*
* Deposits	540,352	543,789	101/ 96*	0.5/1.2*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	159,924	160,964	100.65	0.6
Maturing in 37 Mo or More ...	16,440	16,686	101.50	4.8
Variable-Rate, Fixed-Maturity .	76,645	76,388	99.66	0.2
* Borrowings	253,010	254,038	100.41	0.7
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	8,956	8,956	100.00	0.0
Other Escrow Accounts	1,497	1,290	86.20	2.8
Collat. Mtg Securities Issued .	2,904	2,914	100.34	0.1
Miscellaneous I	23,322	23,322	100.00	0.0
Miscellaneous II	3,016			
*Other Liabilities	39,695	36,482	91.91	0.1
SELF- VALUED	51,903	52,553	101.25	1.9
UNAMORTIZED YIELD ADJUSTMENTS ..	-110			
*** TOTAL LIABILITIES	884,849	886,863	100/ 97**	0.6/1.1**

*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	-136
ARMs	64
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-46
Sell Mortgages & MBS	796
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	4
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-447
Pay Floating, Receive Fixed ...	125
Basis Swaps	1
Swaptions	355
INTEREST-RATE CAPS	13
INTEREST-RATE FLOORS	13
FUTURES	-
OPTIONS ON FUTURES	2
CONSTRUCTION LIP	-217
SELF-VALUED	372
*** OFF-BALANCE-SHEET POSITIONS	898

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	963,813	992,097	103/100*	1.3/1.7*	*Including/excluding deposit intangible values.
- LIABILITIES	884,849	886,863	100/ 97**	0.6/1.1**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		898			
*** NET PORTFOLIO VALUE	78,964	106,132	134.41	5.4	

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS

FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Coupon: Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	19,405	62,075	16,385	6,435	5,849
WARM (in months)		330 mo	333 mo	314 mo	263 mo	259 mo
WAC		6.68%	7.37%	8.35%	9.40%	10.98%
$ of Which Are FHA or VA Guaranteed	$	862	4,774	1,497	1,660	1,628
Securities Backed By Conventional Mortgages	$	13,829	6,375	2,279	590	182
WARM (in months)		329 mo	318 mo	284 mo	238 mo	203 mo
Wtd Avg Pass-Thru Rate		6.45%	7.25%	8.22%	9.21%	10.34%
Securities Backed By FHA or VA Mortgages	$	2,871	3,434	1,620	1,055	222
WARM (in months)		336 mo	318 mo	297 mo	237 mo	180 mo
Wtd Avg Pass-Thru Rate		6.44%	7.24%	8.11%	9.11%	10.47%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	23,125	17,672	5,336	1,855	1,296
WAC		6.58%	7.34%	8.34%	9.37%	11.14%
Mortgage Securities	$	6,727	3,017	488	55	18
Wtd Avg Pass-Thru Rate		6.19%	7.17%	8.10%	9.23%	10.66%
WARM (of Loans & Securities)		151 mo	149 mo	139 mo	125 mo	127 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	5,621	9,974	2,573	635	677
WAC		6.63%	7.39%	8.31%	9.35%	11.86%
Mortgage Securities	$	1,091	354	7	1	0
Wtd Avg Pass-Thru Rate		6.20%	7.15%	8.07%	9.37%	10.31%
WARM (of Loans & Securities)		73 mo	77 mo	79 mo	80 mo	109 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 223,130

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 . .	$	517	2,471	876	6,417	208
WAC		6.51%	7.06%	7.48%	5.60%	7.26%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	14,509	60,525	64,942	107,252	36,564
Wtd Avg Margin (in bp)		267 bp	309 bp	287 bp	254 bp	265 bp
WAC		7.92%	7.83%	7.56%	7.75%	7.66%
WARM (in months)		283 mo	304 mo	349 mo	334 mo	312 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	13 mo	44 mo	3 mo	27 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 294,281

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)		Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ARM BALANCES BY DISTANCE TO LIFTIME CAP		6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
Balances w/Coupon Within 200 bp of Lifetime Cap	$	829	1,871	219	4,572	631
Wtd Avg Distance from Lifetime Cap (in bp) .		146 bp	156 bp	149 bp	134 bp	162 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	5,771	12,243	2,425	46,213	12,359
Wtd Avg Distance from Lifetime Cap		324 bp	325 bp	343 bp	339 bp	350 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	7,406	47,789	62,159	62,417	23,332
Wtd Avg Distance from Lifetime Cap		579 bp	550 bp	541 bp	520 bp	501 bp
Balances Without Lifetime Cap	$	1,020	1,093	1,014	467	449
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	8,998	54,036	50,533	2,090	23,976
Wtd Avg Periodic Rate Cap (in bp)		146 bp	189 bp	238 bp	202 bp	178 bp
Balances Subject to Periodic Rate Floors . . .	$	7,137	49,283	46,910	1,561	22,832
MBS INCLUDED IN ARM BALANCES	$	1,970	10,290	2,047	32,139	2,267

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	19,589	40,526
WARM (in months)	79 mo	225 mo
Remaining Term to Full Amort. .	276 mo	
Rate Index Code	0	0
Margin (in bp)	250 bp	247 bp
Reset Frequency	18 mo	11 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	1,327	1,092
WA Distance to Lifetime Cap .	141 bp	137 bp
Fixed-Rate:		
Balances . . . . $	12,928	13,371
WARM (in months)	69 mo	116 mo
Remaining Term to Full Amort. .	271 mo	
WAC	8.03%	8.24%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	20,563	6,319
WARM (in months)	21 mo	50 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	144 bp	8.57%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	18,583	21,058
WARM (in months)	149 mo	148 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	121 bp	9.32%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	20,083	12,733
WARM (in months)	49 mo	67 mo
Margin in Col 1 (bp); WAC in Col 2	153 bp	8.07%
Reset Frequency	3 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	12,205	37,508
WARM (in months)	54 mo	56 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	595 bp	11.51%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	298	18,297
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	4,465	29,355
Remaining WAL 5-10 Years . . . $	3,041	4,339
Remaining WAL over 10 Years . $	1,174	
Super Floaters . . . . $	3	
Inverse Floaters & Super POs . . $	8	
Other . . . . $	31	30
CMO Residuals: $		
Fixed-Rate . . . . $	38	11
Floating-Rate . . . . $	44	454
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	343	13
WAC . . . . $	8.72%	9.65%
Principal-Only MBS . . . . $	13	0
WAC	7.50%	9.75%
Total Mortgage-Derivative Securities--Book Value . $	9,456	52,499

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 . . . . $	184,422	343,672	131,991	31,042	18,985
WARM (in months)	262 mo	294 mo	296 mo	252 mo	207 mo
Wtd Avg Servicing Fee (in bp)	39 bp	41 bp	45 bp	46 bp	52 bp

Total # of Fixed-Rate Loans Serviced That Are:	
Conventional Loans	6,060,815
FHA/VA Loans	2,205,361
Subserviced by Others	181,654 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Index on Serviced Loan: Lagging Mkt
Balances Serviced . . . . $	59,735	54,185
WARM (in months)	296 mo	297 mo
Wtd Avg Servicing Fee (in bp)	40 bp	63 bp

Total # of Adjustable-Rate Loans Serviced	981,552 lns
Of Which, Number Subserviced By Others .	8,835 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 824,032

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	27,589		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	3,441		
Zero-Coupon Securities . . . . $	875	4.52%	26 mo
Government & Agency Securities . . . . $	16,394	5.75%	74 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	15,062	4.53%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	5,702	6.36%	105 mo
Structured Securities . . . . $	11,851		
Total Cash, Deposits, & Securities . . . . $	80,915		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	4,244
Accrued Interest Receivable	$	3,938
Advances for Taxes and Insurance	$	312
Less: Unamortized Yield Adjustments	$	-1,370
Valuation Allowances	$	3,567
Unrealized Gains (Losses)	$	547

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	775
Accrued Interest Receivable	$	664
Less: Unamortized Yield Adjustments	$	-228
Valuation Allowances	$	2,208
Unrealized Gains (Losses)	$	1

REAL ESTATE HELD FOR INVESTMENT	$	452
REPOSSESSED ASSETS	$	928
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	382
OFFICE PREMISES AND EQUIPMENT	$	8,688

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-171
Less: Unamortized Yield Adjustments	$	-27
Valuation Allowances	$	4

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	12,669
Margin Account	$	0
Miscellaneous I	$	30,739
Miscellaneous II	$	8,049
TOTAL ASSETS	$	963,813

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	2,805
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	8,729
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	2,505
Mortgage-Related Mutual Funds	$	936
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	25,074
Wtd Avg Servicing Fee (in bp)		23 bp
Adjustable-Rate Mortgage Loans Serviced	$	43,979
Wtd Avg Servicing Fee (in bp)		27 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	1,166

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	$	67,562	26,011	1,687	$ 4
WAC		5.45%	6.23%	6.10%	
WARM (in months)		2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	84,038	51,668	4,187	$ 6
WAC		5.10%	6.20%	6.02%	
WARM (in months)		7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months	$		36,566	10,140	$ 3
WAC			5.78%	5.96%	
WARM (in months)			19 mo	25 mo	
Balances Maturing in 37 or More Months	$			16,629	$ 0
WAC				6.49%	
WARM (in months)				55 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 298,488

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	4,995	7,107	6,410
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	131,921	96,429	22,735
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.12 mo	5.31 mo	7.37 mo
Balances in New Accounts (Optional)	$	1,218	1,117	408

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 %	$	82,968	15,423	930	4.02%
5.00 to 5.99 %	$	9,238	19,352	4,777	5.45%
6.00 to 6.99 %	$	4,595	21,287	6,762	6.53%
7.00 to 7.99 %	$	374	6,452	2,422	7.27%
8.00 to 8.99 %	$	8	207	910	8.38%
9.00 to 9.99 %	$	0	14	342	9.21%
10.00 to 10.99 %	$	0	2	119	10.11%
11.00% and Above	$	0	3	179	12.06%
WARM		1 mo	17 mo	73 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 176,365

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 131,725

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	$ 43,261	1.49%	$ 210
Money Market Deposit Accounts (MMDAs)	$ 101,132	3.42%	$ 421
Passbook Accounts	$ 58,677	2.47%	$ 101
Non-Interest-Bearing Non-Maturity Deposits	$ 35,618		$ 37

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 2,511	0.33%
Escrow for Mortgages Serviced for Others	$ 6,445	0.17%
Other Escrows	$ 1,497	0.20%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 249,141	

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -22
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ -89
OTHER LIABILITIES	
Collateralized Mortgage Securities Issued	$ 2,904
Miscellaneous I	$ 23,322
Miscellaneous II	$ 3,016
TOTAL LIABILITIES	$ 884,849
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 1,309
EQUITY CAPITAL	$ 77,673
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 963,831

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	16	$ 226	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	39	$ 54	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	183	$ 2,349	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	142	$ 2,106	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	113	$ 481	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	407	$ 4,457	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	354	$ 20,317	-	-	-
1016	optional commitment to originate "other" mortgages	264	$ 4,379	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 3	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$ 0	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	16	$ 281	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	11	$ 43	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 3	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	29	$ 47	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	18	$ 58	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	18	$ 101	-	-	-
2022	commitment to sell 1-mo COFI ARM loans, svc retained	-	$ 2	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	6	$ 42	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	11	$ 427	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	12	$ 133	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	82	$ 5,956	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	102	$ 27,611	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	12	$ 200	-	-	-
2044	commitment to purchase 6-mo or 1-yr COFI ARM MBS	-	$ 15	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 193	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$ 31	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 4	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	11	$ 1,721	-	-	-

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
2054	commitment to purchase 25- to 30-year FRM MBS	22	$	6,107	-	-	-
2056	commitment to purchase "other" MBS	-	$	142	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$	37	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$	33	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$	30	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	27	$	3,982	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	30	$	19,779	-	-	-
2076	commitment to sell "other" MBS	-	$	0	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	$	16	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$	89	-	-	-
2083	commitment to sell low-risk floating-rate mtg derivative product .	-	$	64	-	-	-
2084	commitment to sell low-risk fixed-rate mtg derivative product . . .	-	$	1,135	-	-	-
2086	commitment to purchase high-risk mortgage derivative product . . .	-	$	1	-	-	-
2088	commitment to sell high-risk mortgage derivative product	-	$	43	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	10	$	300	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	6	$	20	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	27	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	11	$	97	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	13	$	998	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$	274	-	-	-
2122	commitment to sell 1-mo COFI ARM loans, svc released	-	$	1	-	-	-
2124	commitment to sell 6-mo or 1-yr COFI ARM loans, svc released . . .	-	$	2	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	16	$	759	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	12	$	180	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	98	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	68	$	256	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	119	$	3,740	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	13	$	1,396	-	-	-

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
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 37	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	8	$ 31	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	51	$ 471	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	38	$ 215	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	36	$ 80	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	143	$ 856	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	121	$ 2,705	-	-	-
2216	firm commitment to originate "other" mortgage loans	85	$ 412	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 1	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 4	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 25	-	-	-
3016	option to purchase "other" mortgages	-	$ 3	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 203	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 19	-	-	-
3030	option to sell 5- or 7-yr balloon or 2-step mtgs	-	$ 2	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	12	$ 75	-	-	-
3034	option to sell 25- or 30-year FRMs	18	$ 308	-	-	-
3036	option to sell "other" mortgages	-	$ 5	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 5	-	-	-
3056	short option to purchase "other" mortgages	-	$ 4	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 2	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 1	-	-	-
3074	short option to sell 25- or 30-yr FRMs	6	$ 11	-	-	-
3076	short option to sell "other" mortgages	-	$ 2	-	-	-
4002	commitment to purchase non-mortgage financial assets	71	$ 732	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 15	-	-	-
4022	commitment to sell non-mortgage financial assets	8	$ 329	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	7	$ 1,967	-	-	-

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
5004	interest rate swap: pay fixed, receive 3-month LIBOR	14	$ 21,483	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 492	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 19	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 1,200	-	-	-
5022	interest rate swap: pay fixed, receive the prime rate	-	$ 5	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 2,014	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	8	$ 9,429	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 87	-	-	-
5044	interest rate swap: pay the prime rate, receive fixed	-	$ 5	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 4,750	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR	-	$ 82	-	-	-
5572	interest rate swap, amortizing: pay 1-mo LIBOR, receive MBS coupon	-	$ 30	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 510	-	-	-
6004	interest rate cap based on 3-month LIBOR	17	$ 2,627	-	-	-
6010	interest rate cap based on 1-year Treasury	-	$ 100	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$ 495	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 438	-	-	-
6022	interest rate cap based on the prime rate	-	$ 50	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	$ 29	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 20	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 3	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 438	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 34	-	-	-
7010	interest rate floor based on 1-year Treasury	-	$ 3	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 1,305	-	-	-
7032	short interest rate floor based on 1-month LIBOR	-	$ 9	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 80	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 75	-	-	-

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
9010	long call option on 10-year Treasury note futures contract	-	$ 57	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 39	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 467	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$ 64	-	-	-
9502	fixed-rate construction loans in process	443	$ 3,315	-	-	-
9512	adjustable-rate construction loans in process	271	$ 6,216	-	-	-