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	9,123	-1,467	-14 %	9.15 %	-105 bp
+200 bp	9,843	-747	-7 %	9.72 %	-48 bp
+100 bp	10,386	-204	-2 %	10.12 %	-8 bp
0 bp	10,590			10.20 %	
-100 bp	10,347	-243	-2 %	9.89 %	-31 bp
-200 bp	10,028	-562	-5 %	9.51 %	-69 bp

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

	09/30/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.20 %
Post-Shock NPV Ratio	9.51 %
Sensitivity Measure: Decline in NPV Ratio	69 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	-	-	12,314	12,044	11,693	11,190	10,644	10,115	-
30-Yr Mortgage Securities ...	-	-	4,582	4,481	4,366	4,211	4,016	3,817	-
15-Year Mortgages & MBS	-	-	8,018	7,875	7,693	7,436	7,158	6,887	-
Balloon Mortgages & MBS	-	-	2,172	2,144	2,113	2,065	2,008	1,950	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	1,169	1,163	1,158	1,152	1,145	1,135	-
7 Mo to 2 Yrs Reset Freq ..	-	-	7,195	7,102	7,019	6,942	6,861	6,759	-
2+ to 5 Yrs Reset Freq	-	-	4,285	4,210	4,132	4,046	3,947	3,835	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	-	2,357	2,326	2,296	2,267	2,241	2,218	-
2 Mo to 5 Yrs Reset Freq...	-	-	3,097	3,042	2,990	2,938	2,888	2,834	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	1,541	1,532	1,523	1,514	1,504	1,494	-
Adjustable-Rate, Fully-Amort.	-	-	3,165	3,135	3,105	3,075	3,046	3,016	-
Fixed-Rate, Balloon	-	-	1,452	1,401	1,353	1,307	1,263	1,221	-
Fixed-Rate, Fully-Amortizing	-	-	1,862	1,796	1,735	1,676	1,622	1,570	-
Construction & Land Loans:									
Adjustable-Rate	-	-	6,539	6,504	6,470	6,437	6,404	6,371	-
Fixed-Rate	-	-	1,201	1,178	1,156	1,136	1,116	1,097	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	1,570	1,568	1,566	1,564	1,562	1,560	-
Fixed-Rate	-	-	3,997	3,913	3,832	3,754	3,679	3,608	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	119	118	116	113	111	109	-
Accrued Interest Receivable .	-	-	443	443	443	443	443	443	-
Advances for Taxes/Insurance	-	-	20	20	20	20	20	20	-
Float on Escrows on Owned Mtg	-	-	42	74	141	209	258	293	-
Less: Value of Servicing on Mtgs									
Serviced by Others ...	-	-	-1	-1	1	2	2	2	-
*Mortgage Loans & Securities	-	-	67,143	66,070	64,919	63,494	61,933	60,348	-

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	-	-	2,976	2,956	2,936	2,916	2,897	2,878	-
Fixed-Rate	-	-	1,464	1,424	1,387	1,351	1,316	1,282	-
Consumer Loans:									
Adjustable-Rate	-	-	6,002	5,997	5,991	5,986	5,981	5,976	-
Fixed-Rate	-	-	5,231	5,153	5,076	5,001	4,929	4,858	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-198	-196	-195	-194	-192	-191	-
Accrued Interest Receivable .	-	-	107	107	107	107	107	107	-
*Nonmortgage Loans	-	-	15,582	15,440	15,301	15,168	15,038	14,911	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	-	2,088	2,088	2,088	2,088	2,088	2,088	-
Equities & All Mutual Funds ...	-	-	307	297	284	271	258	246	-
Zero-Coupon Securities	-	-	179	177	175	173	171	169	-
Govt & Agency Securities	-	-	1,876	1,796	1,721	1,652	1,587	1,527	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	7,279	7,272	7,266	7,259	7,252	7,246	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	681	644	611	582	555	530	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	27	27	27	27	26	26	-
Valued by Institution	-	-	3,581	3,576	3,581	3,531	3,440	3,333	-
Structured Securities, Valued by Institution	-	-	984	982	953	912	873	834	-
Less: Valuation Allowances for Investment Securities ..	-	-	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	-	17,001	16,858	16,705	16,494	16,250	15,998	-

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 ***						
REPOSSESSED ASSETS	-	-	143	143	143	143	143	143	-
REAL ESTATE HELD FOR INVESTMENT	-	-	50	50	50	50	50	50	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	13	12	12	11	10	8	-
OFFICE PREMISES & EQUIPMENT	-	-	1,140	1,140	1,140	1,140	1,140	1,140	-
*Subtotal	-	-	1,346	1,345	1,345	1,344	1,343	1,341	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	332	368	470	571	612	619	-
Adj-Rate Servicing	-	-	30	33	34	35	35	35	-
Float on Mtgs Svc'd for Others	-	-	181	221	289	361	412	448	-
*Mtg Ln Servicing for Others	-	-	543	622	793	966	1,059	1,101	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	2,650	2,650	2,650	2,650	2,650	2,650	-
Deposit Intangibles:									
Retail CD Intangible	-	-	23	31	37	43	50	55	-
Transaction Acct Intangible .	-	-	389	542	693	846	999	1,120	-
MMDA Intangible	-	-	397	550	690	797	896	1,019	-
Passbook Account Intangible .	-	-	287	385	486	591	683	764	-
Non-Int-Bearing Acct Intang .	-	-	78	142	204	262	317	370	-
*Other Assets	-	-	3,824	4,299	4,760	5,189	5,595	5,979	-
*** TOTAL ASSETS	-	-	105,439	104,635	103,824	102,655	101,217	99,678	-

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 ...	-	-	23,534	23,431	23,330	23,229	23,129	23,031	-
Maturing in 13 Mo or More ...	-	-	10,603	10,371	10,147	9,929	9,718	9,513	-
Variable-Rate, Fixed-Maturity .	-	-	625	625	624	624	624	623	-
Non-Maturity:									
Transaction Accts	-	-	6,711	6,711	6,711	6,711	6,711	6,711	-
MMDAs	-	-	10,410	10,410	10,410	10,410	10,410	10,410	-
Passbook Accts	-	-	4,643	4,643	4,643	4,643	4,643	4,643	-
Non-Interest-Bearing Accts ..	-	-	2,782	2,782	2,782	2,782	2,782	2,782	-
* Deposits	-	-	59,308	58,972	58,646	58,327	58,016	57,712	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	15,686	15,642	15,597	15,554	15,511	15,469	-
Maturing in 37 Mo or More ...	-	-	1,991	1,887	1,790	1,700	1,616	1,537	-
Variable-Rate, Fixed-Maturity .	-	-	6,719	6,714	6,710	6,705	6,700	6,695	-
* Borrowings	-	-	24,397	24,243	24,097	23,958	23,826	23,701	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	1,284	1,284	1,284	1,284	1,284	1,284	-
Other Escrow Accounts	-	-	51	50	48	47	46	44	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	1,479	1,479	1,479	1,479	1,479	1,479	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	2,814	2,813	2,811	2,810	2,809	2,807	-
SELF-VALUED	-	-	8,373	7,911	7,540	7,259	7,047	6,876	-
*** TOTAL LIABILITIES	-	-	94,891	93,939	93,094	92,354	91,697	91,097	-

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	-	-	141	103	33	-65	-160	-246	-
ARMs	-	-	5	3	2	0	-2	-5	-
Other Mortgages	-	-	8	5	-	-8	-16	-25	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	49	31	6	-24	-53	-81	-
Sell Mortgages & MBS	-	-	-289	-181	-13	187	376	547	-
Purchase Non-Mortgage Items ...	-	-	1	1	-	-1	-1	-2	-
Sell Non-Mortgage Items	-	-	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-	1	1	3	10	25	40	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-503	-352	-189	-37	107	242	-
Pay Floating, Receive Fixed ...	-	-	-	-	-	-	-	-	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	0	1	5	10	15	19	-
INTEREST-RATE CAPS	-	-	0	0	0	1	2	5	-
INTEREST-RATE FLOORS	-	-	26	13	5	2	1	1	-
FUTURES	-	-	-	-	-	-	-	-	-
OPTIONS ON FUTURES	-	-	-	-	-	10	40	64	-
CONSTRUCTION LIP	-	-	17	-2	-19	-35	-51	-66	-
SELF-VALUED	-	-	26	27	28	34	43	49	-
*** OFF-BALANCE-SHEET POSITIONS	-	-	-520	-349	-140	85	323	542	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	-	105,439	104,635	103,824	102,655	101,217	99,678	-
- LIABILITIES	-	-	94,891	93,939	93,094	92,354	91,697	91,097	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	-520	-349	-140	85	323	542	-
*** NET PORTFOLIO VALUE	-	-	10,028	10,347	10,590	10,386	9,843	9,123	-

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

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.

*** 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	11,242	11,693	104.02	3.7
30-Yr Mortgage Securities ...	4,163	4,366	104.89	3.1
15-Year Mortgages & MBS	7,445	7,693	103.33	2.9
Balloon Mortgages & MBS	2,054	2,113	102.87	1.9
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	1,162	1,158	99.67	0.5
7 Mo to 2 Yrs Reset Freq ..	6,919	7,019	101.45	1.1
2+ to 5 Yrs Reset Freq	3,993	4,132	103.48	2.0
Lagging Market Index ARMs:				
1 Mo Reset Freq............	2,223	2,296	103.28	1.3
2 Mo to 5 Yrs Reset Freq...	2,962	2,990	100.92	1.7
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	1,515	1,523	100.54	0.6
Adjustable-Rate, Fully-Amort.	3,083	3,105	100.69	1.0
Fixed-Rate, Balloon	1,279	1,353	105.80	3.5
Fixed-Rate, Fully-Amortizing	1,684	1,735	103.02	3.5
Construction & Land Loans:				
Adjustable-Rate	6,462	6,470	100.13	0.5
Fixed-Rate	1,147	1,156	100.78	1.8
Second Mtg Loans & Securities:				
Adjustable-Rate	1,607	1,566	97.44	0.1
Fixed-Rate	3,704	3,832	103.44	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	116	116	100.00	1.7
Accrued Interest Receivable .	443	443	100.00	0.0
Advances for Taxes/Insurance	20	20	100.00	0.0
Float on Escrows on Owned Mtg		141		-47.8
Less: Value of Servicing on Mtgs Serviced by Others ...		1		-307.0
*Mortgage Loans & Securities	63,222	64,919	102.68	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
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	2,938	2,936	99.91	0.7
Fixed-Rate	1,340	1,387	103.52	2.7
Consumer Loans:				
Adjustable-Rate	6,082	5,991	98.51	0.1
Fixed-Rate	5,039	5,076	100.73	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-195	-195	100.00	0.8
Accrued Interest Receivable .	107	107	100.00	0.0
*Nonmortgage Loans	15,310	15,301	99.94	0.9
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	2,088	2,088	100.00	0.0
Equities & All Mutual Funds ...	284	284	100.00	4.6
Zero-Coupon Securities	172	175	101.69	1.1
Govt & Agency Securities	1,632	1,721	105.50	4.2
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	7,254	7,266	100.17	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	672	611	91.03	5.1
Mortgage-Derivative Securities:				
Valued by OTS	27	27	100.00	0.7
Valued by Institution	3,540	3,581	101.17	0.6
Structured Securities, Valued by Institution	942	953	101.12	3.7
Less: Valuation Allowances for Investment Securities ..	0	0	100.00	0.4
*Cash, Deposits, & Securities	16,608	16,705	100.58	1.1

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	143	143	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	50	50	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	12	12	100.00	5.4
OFFICE PREMISES & EQUIPMENT	1,140	1,140	100.00	0.0
*Subtotal	1,345	1,345	100.00	0.0
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		470		-21.6
Adj-Rate Servicing		34		-3.5
Float on Mtgs Svc'd for Others		289		-24.1
*Mtg Ln Servicing for Others		793		-21.7
OTHER ASSETS				
Purchased & Excess Servicing ..	604			
Margin Account	-	-	-	-
Miscellaneous I	2,650	2,650	100.00	0.0
Miscellaneous II	531			
Deposit Intangibles:				
Retail CD Intangible		37		-17.1
Transaction Acct Intangible .		693		-21.9
MMDA Intangible		690		-17.9
Passbook Account Intangible .		486		-21.2
Non-Int-Bearing Acct Intang .		204		-29.3
*Other Assets	3,785	4,760		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	491			
*** TOTAL ASSETS	100,762	103,824	103/101*	1.0/1.4*

*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 ...	23,044	23,330	101.24	0.4
Maturing in 13 Mo or More ...	9,732	10,147	104.26	2.2
Variable-Rate, Fixed-Maturity .	624	624	100.10	0.1
Non-Maturity:				
Transaction Accts	6,711	6,711	100/ 90*	0.0/2.5*
MMDAs	10,410	10,410	100/ 93*	0.0/1.3*
Passbook Accts	4,643	4,643	100/ 90*	0.0/2.5*
Non-Interest-Bearing Accts ..	2,782	2,782	100/ 93*	0.0/2.3*
* Deposits	57,945	58,646	101/ 98*	0.6/1.4*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	15,506	15,597	100.59	0.3
Maturing in 37 Mo or More ...	1,670	1,790	107.18	5.2
Variable-Rate, Fixed-Maturity .	6,701	6,710	100.12	0.1
* Borrowings	23,878	24,097	100.92	0.6
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,284	1,284	100.00	0.0
Other Escrow Accounts	54	48	89.68	2.9
Collat. Mtg Securities Issued .	-	-	-	-
Miscellaneous I	1,479	1,479	100.00	0.0
Miscellaneous II	289			
*Other Liabilities	3,106	2,811	90.51	0.1
SELF-VALUED	6,937	7,540	108.68	4.3
UNAMORTIZED YIELD ADJUSTMENTS ..	11			
*** TOTAL LIABILITIES	91,877	93,094	101/ 99**	0.9/1.4**

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

**Excluding/including deposit intangible values.

(Balances in $Mil)

* OFF-BALANCE-SHEET POSITIONS *	Present Value Estimate
OPTIONAL COMMITMENTS TO ORIGINATE	
FRMs & Balloon/2-Step Mortgages	33
ARMs	2
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	6
Sell Mortgages & MBS	-13
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	3
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-189
Pay Floating, Receive Fixed ...	-
Basis Swaps	-
Swaptions	5
INTEREST-RATE CAPS	0
INTEREST-RATE FLOORS	5
FUTURES	-
OPTIONS ON FUTURES	-
CONSTRUCTION LIP	-19
SELF-VALUED	28
*** OFF-BALANCE-SHEET POSITIONS	-140

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	100,762	103,824	103/101*	1.0/1.4*	*Including/excluding deposit intangible values.
- LIABILITIES	91,877	93,094	101/ 99**	0.9/1.4**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		-140			
*** NET PORTFOLIO VALUE	8,885	10,590	119.19	-0.2	

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS

FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Coupon: Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	1,793	4,563	1,508	1,727	1,650
WARM (in months)		338 mo	329 mo	287 mo	177 mo	152 mo
WAC		6.71%	7.30%	8.32%	9.33%	10.64%
$ of Which Are FHA or VA Guaranteed	$	163	491	427	1,439	1,499
Securities Backed By Conventional Mortgages	$	374	352	1,150	341	69
WARM (in months)		323 mo	307 mo	303 mo	246 mo	163 mo
Wtd Avg Pass-Thru Rate		6.32%	7.20%	8.27%	9.14%	10.31%
Securities Backed By FHA or VA Mortgages	$	167	289	499	752	170
WARM (in months)		309 mo	298 mo	259 mo	219 mo	176 mo
Wtd Avg Pass-Thru Rate		6.48%	7.30%	8.14%	9.10%	10.47%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	2,595	2,560	906	274	111
WAC		6.62%	7.34%	8.32%	9.28%	10.66%
Mortgage Securities	$	726	189	77	5	1
Wtd Avg Pass-Thru Rate		6.12%	7.18%	8.04%	9.13%	10.47%
WARM (of Loans & Securities)		151 mo	141 mo	139 mo	111 mo	94 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	442	756	360	123	33
WAC		6.58%	7.40%	8.35%	9.27%	10.47%
Mortgage Securities	$	318	21	0	0	0
Wtd Avg Pass-Thru Rate		6.07%	7.09%	8.00%	0.00%	0.00%
WARM (of Loans & Securities)		67 mo	64 mo	59 mo	56 mo	47 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 24,903

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 . .	$	135	261	9	0	29
WAC		7.23%	6.63%	8.31%	0.00%	7.22%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	1,026	6,658	3,984	2,223	2,934
Wtd Avg Margin (in bp)		189 bp	248 bp	267 bp	159 bp	159 bp
WAC		7.47%	7.34%	7.34%	8.25%	7.36%
WARM (in months)		235 mo	283 mo	316 mo	261 mo	262 mo
Wtd Avg Time Until Next Payment Reset (mo) .		3 mo	12 mo	38 mo	6 mo	15 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 17,259

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	$	44	104	14	17	95
Wtd Avg Distance from Lifetime Cap (in bp) .		163 bp	152 bp	178 bp	172 bp	158 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	383	1,528	545	227	1,177
Wtd Avg Distance from Lifetime Cap		329 bp	333 bp	325 bp	338 bp	325 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	525	5,027	3,332	1,941	1,577
Wtd Avg Distance from Lifetime Cap		542 bp	543 bp	545 bp	625 bp	565 bp
Balances Without Lifetime Cap	$	211	259	102	39	113
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	404	5,936	3,452	48	2,416
Wtd Avg Periodic Rate Cap (in bp)		150 bp	181 bp	206 bp	186 bp	196 bp
Balances Subject to Periodic Rate Floors . . .	$	355	5,639	3,288	48	2,248
MBS INCLUDED IN ARM BALANCES	$	367	1,689	501	1,919	479

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	1,515	3,083
WARM (in months)	76 mo	116 mo
Remaining Term to Full Amort. .	261 mo	
Rate Index Code	0	0
Margin (in bp)	234 bp	314 bp
Reset Frequency	16 mo	20 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	94	122
WA Distance to Lifetime Cap .	107 bp	160 bp
Fixed-Rate:		
Balances . . . . $	1,279	1,684
WARM (in months)	55 mo	96 mo
Remaining Term to Full Amort. .	236 mo	
WAC	8.23%	8.12%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	6,462	1,147
WARM (in months)	17 mo	29 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	182 bp	8.52%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	1,607	3,704
WARM (in months)	184 mo	122 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	83 bp	9.08%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,938	1,340
WARM (in months)	26 mo	37 mo
Margin in Col 1 (bp); WAC in Col 2	137 bp	7.94%
Reset Frequency	4 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	6,082	5,039
WARM (in months)	55 mo	48 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	413 bp	8.77%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	11	438
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	178	2,669
Remaining WAL 5-10 Years . . . $	73	183
Remaining WAL over 10 Years . $	7	
Super Floaters . . . . $	1	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	3	0
WAC . . . . $	7.11%	9.93%
Principal-Only MBS . . . . $	3	0
WAC	8.70%	0.00%
Total Mortgage-Derivative Securities-Book Value . $	277	3,290

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

MORTGAGE LOANS SERVICED FOR OTHERS	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
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced . . . . $	14,779	25,881	10,146	5,934	4,683
WARM (in months)	259 mo	295 mo	275 mo	204 mo	182 mo
Wtd Avg Servicing Fee (in bp)	28 bp	30 bp	33 bp	42 bp	44 bp

Total # of Fixed-Rate Loans Serviced That Are:	
Conventional Loans	425,597 lns
FHA/VA Loans	474,606 lns
Subserviced by Others	130,885 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	2,550	1,237
WARM (in months)	285 mo	233 mo
Wtd Avg Servicing Fee (in bp)	39 bp	39 bp

Total # of Adjustable-Rate Loans Serviced	44,146 lns
Of Which, Number Subserviced By Others .	5,909 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 65,210

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	2,088		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	284		
Zero-Coupon Securities . . . . $	172	3.63%	13 mo
Government & Agency Securities . . . . $	1,632	5.51%	61 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	7,254	4.10%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) . . $	672	5.99%	98 mo
Structured Securities . . . . $	942		
Total Cash, Deposits, & Securities . . . . $	13,042		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	454
Accrued Interest Receivable	$	443
Advances for Taxes and Insurance	$	20
Less: Unamortized Yield Adjustments	$	-271
Valuation Allowances	$	338
Unrealized Gains (Losses)	$	149

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	87
Accrued Interest Receivable	$	107
Less: Unamortized Yield Adjustments	$	-28
Valuation Allowances	$	282
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	50
REPOSSESSED ASSETS	$	143
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	12
OFFICE PREMISES AND EQUIPMENT	$	1,140

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	42
Less: Unamortized Yield Adjustments	$	0
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	604
Margin Account	$	0
Miscellaneous I	$	2,650
Miscellaneous II	$	531

TOTAL ASSETS	$	100,762

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	430
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	908
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	137
Mortgage-Related Mutual Funds	$	146
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	4,380
Wtd Avg Servicing Fee (in bp)		25 bp
Adjustable-Rate Mortgage Loans Serviced	$	4,247
Wtd Avg Servicing Fee (in bp)		33 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	905

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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	$	5,883	2,076	268	$	2
WAC		4.96%	6.26%	6.04%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	9,166	4,845	806	$	4
WAC		4.55%	5.91%	5.86%		
WARM (in months)		7 mo	7 mo	7 mo		
Balances Maturing in 13 to 36 Months	$		6,430	1,346	$	2
WAC			5.03%	5.77%		
WARM (in months)			20 mo	23 mo		
Balances Maturing in 37 or More Months	$			1,957	$	0
WAC				6.04%		
WARM (in months)				50 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 32,776

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	996	185	88
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	10,792	9,557	3,258
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		2.92 mo	5.64 mo	5.81 mo
Balances in New Accounts (Optional)	$	92	86	7

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 %	$	12,668	455	39	3.13%
5.00 to 5.99 %	$	183	967	749	5.48%
6.00 to 6.99 %	$	277	461	382	6.50%
7.00 to 7.99 %	$	11	475	492	7.33%
8.00 to 8.99 %	$	1	10	5	8.08%
9.00 to 9.99 %	$	0	0	1	9.26%
10.00 to 10.99 %	$	0	0	0	0.00%
11.00% and Above	$	0	0	1	13.43%
WARM		1 mo	16 mo	79 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 17,176

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 14,262

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	$ 6,711	1.37%	$ 51
Money Market Deposit Accounts (MMDAs)	$ 10,410	2.88%	$ 169
Passbook Accounts	$ 4,643	2.42%	$ 45
Non-Interest-Bearing Non-Maturity Deposits	$ 2,782		$ 3

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 648	0.02%
Escrow for Mortgages Serviced for Others	$ 636	0.06%
Other Escrows	$ 54	0.23%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 25,883	

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 1
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 9
OTHER LIABILITIES	
Collateralized Mortgage Securities Issued	$ 0
Miscellaneous I	$ 1,479
Miscellaneous II	$ 289
TOTAL LIABILITIES	$ 91,877
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 309
EQUITY CAPITAL	$ 8,577
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 100,762

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
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	10	$	12	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	28	$	95	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	25	$	68	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	22	$	77	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	72	$	460	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	69	$	1,548	-	-	-
1016	optional commitment to originate "other" mortgages	53	$	286	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$	7	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$	1	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$	12	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$	47	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$	1	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	6	$	8	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$	18	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$	20	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$	1	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$	8	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	24	$	287	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	27	$	1,239	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$	1	-	-	-
2044	commitment to purchase 6-mo or 1-yr COFI ARM MBS	-	$	7	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$	14	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$	1	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$	5	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$	4	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$	18	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$	2	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$	30	-	-	-

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
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	7	$	195	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	8	$	942	-	-	-
2076	commitment to sell "other" MBS	-	$	0	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	14	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$	8	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	2	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$	14	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$	25	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	6	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$	16	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	3	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	22	$	76	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	43	$	363	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	9	$	68	-	-	-
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	$	27	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	9	$	3	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	9	$	6	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	36	$	194	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	28	$	188	-	-	-
2216	firm commitment to originate "other" mortgage loans	17	$	31	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$	0	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$	29	-	-	-
3030	option to sell 5- or 7-yr balloon or 2-step mtgs	-	$	6	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$	166	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$	157	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$	3	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$	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
3074	short option to sell 25- or 30-yr FRMs	-	$ 3	-	-	-
4002	commitment to purchase non-mortgage financial assets	22	$ 183	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 15	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 2,065	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 1,455	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 1,200	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 100	-	-	-
6004	interest rate cap based on 3-month LIBOR	6	$ 867	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 630	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 250	-	-	-
9502	fixed-rate construction loans in process	99	$ 542	-	-	-
9512	adjustable-rate construction loans in process	52	$ 597	-	-	-