OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

*** INTEREST RATE SENSITIVITY OF NET PORTFOLIO VALUE (NPV) ***

	Net Portfolio Value			NPV as % of PV of Assets	
Change in Rates	$ Amount	$ Change	% Change	NPV Ratio	Change
+300 bp	33,815	-11,151	-25 %	7.96 %	-212 bp
+200 bp	38,931	-6,034	-13 %	8.99 %	-109 bp
+100 bp	42,840	-2,126	-5 %	9.73 %	-35 bp
0 bp	44,965			10.08 %	
-100 bp	45,760	794	+2 %	10.16 %	+8 bp

*** RISK MEASURES: +200/-100 BP RATE SHOCK ***	12/31/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.08 %
Post-Shock NPV Ratio	8.99 %
Sensitivity Measure: Decline in NPV Ratio	109 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	-	-	-	41,216	39,551	37,259	35,075	33,101	-
30-Yr Mortgage Securities ...	-	-	-	6,825	6,605	6,274	5,926	5,603	-
15-Year Mortgages & MBS	-	-	-	12,545	12,121	11,630	11,155	10,707	-
Balloon Mortgages & MBS	-	-	-	5,483	5,374	5,217	5,056	4,902	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	-	8,321	8,270	8,214	8,147	8,057	-
7 Mo to 2 Yrs Reset Freq ..	-	-	-	17,221	17,047	16,877	16,674	16,399	-
2+ to 5 Yrs Reset Freq	-	-	-	29,614	28,868	28,035	27,116	26,130	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	-	-	107,724	106,915	105,929	104,633	102,921	-
2 Mo to 5 Yrs Reset Freq...	-	-	-	32,671	32,025	31,310	30,495	29,566	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	-	9,838	9,744	9,639	9,527	9,414	-
Adjustable-Rate, Fully-Amort.	-	-	-	27,503	27,262	27,026	26,795	26,565	-
Fixed-Rate, Balloon	-	-	-	3,805	3,631	3,467	3,314	3,169	-
Fixed-Rate, Fully-Amortizing	-	-	-	2,804	2,677	2,559	2,448	2,346	-
Construction & Land Loans:									
Adjustable-Rate	-	-	-	4,957	4,950	4,941	4,933	4,926	-
Fixed-Rate	-	-	-	1,707	1,665	1,627	1,593	1,561	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	-	6,699	6,690	6,679	6,671	6,663	-
Fixed-Rate	-	-	-	4,547	4,442	4,342	4,246	4,155	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	-	499	491	482	472	461	-
Accrued Interest Receivable .	-	-	-	1,627	1,627	1,627	1,627	1,627	-
Advances for Taxes/Insurance	-	-	-	257	257	257	257	257	-
Float on Escrows on Owned Mtg	-	-	-	27	46	66	80	92	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-	-	-122	-139	-150	-155	-156	-
*Mortgage Loans & Securities	-	-	-	326,012	320,395	313,606	306,394	298,777	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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

*** Change in Interest Rates ***

*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	-	-	4,787	4,782	4,777	4,774	4,770	-
Fixed-Rate	-	-	-	2,074	1,965	1,866	1,775	1,693	-
Consumer Loans:									
Adjustable-Rate	-	-	-	763	763	762	762	762	-
Fixed-Rate	-	-	-	9,813	9,659	9,509	9,363	9,222	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-	-332	-327	-322	-318	-314	-
Accrued Interest Receivable .	-	-	-	112	112	112	112	112	-
*Nonmortgage Loans	-	-	-	17,218	16,954	16,704	16,469	16,247	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	-	-	13,278	13,278	13,278	13,278	13,278	-
Equities & All Mutual Funds ...	-	-	-	729	697	664	631	599	-
Zero-Coupon Securities	-	-	-	48	47	47	47	47	-
Govt & Agency Securities	-	-	-	31,182	29,143	27,264	25,533	23,936	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	-	3,528	3,524	3,521	3,518	3,514	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	-	655	617	583	552	525	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	-	1	1	1	1	1	-
Valued by Institution	-	-	-	23,749	23,644	23,274	22,728	22,161	-
Structured Securities, Valued by Institution	-	-	-	1,201	1,175	1,139	1,101	1,062	-
Less: Valuation Allowances for Investment Securities ..	-	-	-	1	1	1	1	1	-
*Cash, Deposits, & Securities	-	-	-	74,370	72,124	69,770	67,387	65,122	-

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	-	-	-	291	291	291	291	291	-
REAL ESTATE HELD FOR INVESTMENT	-	-	-	126	126	126	126	126	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	-	177	176	166	150	131	-
OFFICE PREMISES & EQUIPMENT	-	-	-	2,897	2,897	2,897	2,897	2,897	-
*Subtotal	-	-	-	3,492	3,490	3,480	3,465	3,445	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	-	3,444	4,863	6,266	6,754	6,767	-
Adj-Rate Servicing	-	-	-	1,118	1,195	1,221	1,229	1,228	-
Float on Mtgs Svc'd for Others	-	-	-	1,392	1,810	2,229	2,494	2,669	-
*Mtg Ln Servicing for Others	-	-	-	5,955	7,867	9,716	10,477	10,663	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	15,242	15,242	15,242	15,242	15,242	-
Deposit Intangibles:									
Retail CD Intangible	-	-	-	220	237	252	264	274	-
Transaction Acct Intangible .	-	-	-	1,849	2,290	2,722	3,162	3,520	-
MMDA Intangible	-	-	-	3,501	4,297	5,013	5,655	6,302	-
Passbook Account Intangible .	-	-	-	1,535	1,876	2,219	2,547	2,840	-
Non-Int-Bearing Acct Intang .	-	-	-	905	1,231	1,543	1,838	2,121	-
*Other Assets	-	-	-	23,253	25,174	26,992	28,709	30,299	-
*** TOTAL ASSETS	-	-	-	450,300	446,005	440,269	432,901	424,553	-

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 ...	-	-	-	82,676	82,360	82,046	81,738	81,431	-
Maturing in 13 Mo or More ...	-	-	-	16,450	16,048	15,661	15,287	14,926	-
Variable-Rate, Fixed-Maturity .	-	-	-	503	502	502	502	502	-
Non-Maturity:									
Transaction Accts	-	-	-	20,241	20,241	20,241	20,241	20,241	-
MMDAs	-	-	-	59,238	59,238	59,238	59,238	59,238	-
Passbook Accts	-	-	-	16,532	16,532	16,532	16,532	16,532	-
Non-Interest-Bearing Accts ..	-	-	-	15,214	15,214	15,214	15,214	15,214	-
* Deposits	-	-	-	210,853	210,136	209,435	208,752	208,084	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	-	94,065	93,504	92,952	92,409	91,874	-
Maturing in 37 Mo or More ...	-	-	-	4,908	4,660	4,428	4,211	4,008	-
Variable-Rate, Fixed-Maturity .	-	-	-	58,763	58,665	58,567	58,471	58,375	-
* Borrowings	-	-	-	157,736	156,828	155,947	155,090	154,257	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	-	3,003	3,003	3,003	3,003	3,003	-
Other Escrow Accounts	-	-	-	1,987	1,930	1,875	1,824	1,776	-
Collat. Mtg Securities Issued .	-	-	-	103	103	103	103	102	-
Miscellaneous I	-	-	-	16,421	16,421	16,421	16,421	16,421	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	-	21,515	21,457	21,403	21,351	21,303	-
SELF-VALUED	-	-	-	13,903	13,711	13,489	13,249	13,001	-
*** TOTAL LIABILITIES	-	-	-	404,007	402,133	400,273	398,443	396,645	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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	-	-	-	322	-33	-446	-819	-1,155	-
ARMs	-	-	-	61	41	16	-17	-61	-
Other Mortgages	-	-	-	100	-	-99	-190	-274	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	-	975	-112	-1,314	-2,393	-3,364	-
Sell Mortgages & MBS	-	-	-	-2,392	878	4,277	7,289	9,992	-
Purchase Non-Mortgage Items ...	-	-	-	1	-	-1	-1	-2	-
Sell Non-Mortgage Items	-	-	-	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-	-	0	1	2	4	5	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-	-759	-299	153	585	998	-
Pay Floating, Receive Fixed ...	-	-	-	158	50	-50	-142	-227	-
Basis Swaps	-	-	-	1	1	0	0	0	-
Swaptions	-	-	-	214	305	403	505	607	-
INTEREST-RATE CAPS	-	-	-	0	0	0	0	1	-
INTEREST-RATE FLOORS	-	-	-	-	-	-	-	-	-
FUTURES	-	-	-	-28	-	27	55	82	-
OPTIONS ON FUTURES	-	-	-	0	0	1	3	6	-
CONSTRUCTION LIP	-	-	-	-42	-73	-102	-129	-155	-
SELF-VALUED	-	-	-	856	336	-25	-276	-547	-
*** OFF-BALANCE-SHEET POSITIONS	-	-	-	-532	1,094	2,844	4,474	5,907	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	-	-	450,300	446,005	440,269	432,901	424,553	-
- LIABILITIES	-	-	-	404,007	402,133	400,273	398,443	396,645	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	-	-532	1,094	2,844	4,474	5,907	-
*** NET PORTFOLIO VALUE	-	-	-	45,760	44,965	42,840	38,931	33,815	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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	39,260	39,551	100.74	5.0
30-Yr Mortgage Securities ...	6,462	6,605	102.21	4.2
15-Year Mortgages & MBS	12,035	12,121	100.71	3.8
Balloon Mortgages & MBS	5,307	5,374	101.25	2.5
Adjustable-Rate Single Family				
First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	8,127	8,270	101.76	0.7
7 Mo to 2 Yrs Reset Freq ..	16,370	17,047	104.13	1.0
2+ to 5 Yrs Reset Freq	28,350	28,868	101.83	2.7
Lagging Market Index ARMs:				
1 Mo Reset Freq............	103,308	106,915	103.49	0.8
2 Mo to 5 Yrs Reset Freq...	31,355	32,025	102.14	2.1
Multifamily & Nonresidential				
Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	9,726	9,744	100.19	1.0
Adjustable-Rate, Fully-Amort.	27,429	27,262	99.39	0.9
Fixed-Rate, Balloon	3,438	3,631	105.61	4.7
Fixed-Rate, Fully-Amortizing	2,593	2,677	103.25	4.6
Construction & Land Loans:				
Adjustable-Rate	4,954	4,950	99.92	0.2
Fixed-Rate	1,719	1,665	96.86	2.4
Second Mtg Loans & Securities:				
Adjustable-Rate	6,755	6,690	99.05	0.1
Fixed-Rate	4,365	4,442	101.76	2.3
Other Assets Related to				
Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	491	491	100.00	1.7
Accrued Interest Receivable .	1,627	1,627	100.00	0.0
Advances for Taxes/Insurance	257	257	100.00	0.0
Float on Escrows on Owned Mtg		46		-41.6
Less: Value of Servicing on Mtgs Serviced by Others ...		-139		-10.0
*Mortgage Loans & Securities	313,927	320,395	102.06	1.9

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

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	4,753	4,782	100.60	0.1
Fixed-Rate	1,929	1,965	101.85	5.3
Consumer Loans:				
Adjustable-Rate	790	763	96.58	0.0
Fixed-Rate	9,032	9,659	106.94	1.6
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-327	-327	100.00	1.4
Accrued Interest Receivable .	112	112	100.00	0.0
*Nonmortgage Loans	16,290	16,954	104.08	1.5
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	13,278	13,278	100.00	0.0
Equities & All Mutual Funds ...	697	697	100.00	4.7
Zero-Coupon Securities	47	47	100.02	0.2
Govt & Agency Securities	27,491	29,143	106.01	6.7
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	3,522	3,524	100.05	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	714	617	86.41	5.8
Mortgage-Derivative Securities:				
Valued by OTS	1	1	100.00	1.0
Valued by Institution	23,567	23,644	100.32	1.0
Structured Securities, Valued by Institution	1,166	1,175	100.75	2.7
Less: Valuation Allowances for Investment Securities ..	1	1	100.00	1.1
*Cash, Deposits, & Securities	70,483	72,124	102.33	3.2

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	291	291	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	126	126	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	176	176	100.00	3.2
OFFICE PREMISES & EQUIPMENT	2,897	2,897	100.00	0.0
*Subtotal	3,490	3,490	100.00	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		4,863		-29.0
Adj-Rate Servicing		1,195		-4.3
Float on Mtgs Svc'd for Others		1,810		-23.1
*Mtg Ln Servicing for Others		7,867		-23.9
OTHER ASSETS				
Purchased & Excess Servicing ..	8,086			
Margin Account	-	-	-	-
Miscellaneous I	15,242	15,242	100.00	0.0
Miscellaneous II	3,531			
Deposit Intangibles:				
Retail CD Intangible		237		-6.7
Transaction Acct Intangible .		2,290		-19.1
MMDA Intangible		4,297		-17.6
Passbook Account Intangible .		1,876		-18.2
Non-Int-Bearing Acct Intang .		1,231		-25.9
*Other Assets	26,860	25,174		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	2,638			
*** TOTAL ASSETS	433,687	446,005	103/101*	1.1/1.6*

*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 ...	81,706	82,360	100.80	0.4	
Maturing in 13 Mo or More ...	15,703	16,048	102.20	2.5	
Variable-Rate, Fixed-Maturity .	502	502	100.07	0.0	
Non-Maturity:					
Transaction Accts	20,241	20,241	100/ 89*	0.0/2.4*	
MMDAs	59,238	59,238	100/ 93*	0.0/1.4*	
Passbook Accts	16,532	16,532	100/ 89*	0.0/2.3*	*Excluding/including deposit intangible values
Non-Interest-Bearing Accts ..	15,214	15,214	100/ 92*	0.0/2.3*	listed on asset side of report.
* Deposits	209,136	210,136	100/ 96*	0.3/1.3*	
BORROWINGS					
Fixed-Rate, Fixed-Maturity:					
Maturing in 36 Mo or Less ...	92,701	93,504	100.87	0.6	
Maturing in 37 Mo or More ...	4,455	4,660	104.60	5.1	
Variable-Rate, Fixed-Maturity .	58,760	58,665	99.84	0.2	
* Borrowings	155,916	156,828	100.59	0.6	
OTHER LIABILITIES					
Escrow Accounts					
For Mortgages	3,003	3,003	100.00	0.0	
Other Escrow Accounts	2,169	1,930	88.98	2.9	
Collat. Mtg Securities Issued .	104	103	98.69	0.2	
Miscellaneous I	16,421	16,421	100.00	0.0	
Miscellaneous II	1,434				
*Other Liabilities	23,131	21,457	92.76	0.3	
SELF-VALUED	13,655	13,711	100.41	1.5	
UNAMORTIZED YIELD ADJUSTMENTS ..	9				
*** TOTAL LIABILITIES	401,848	402,133	100/ 98**	0.5/1.0**	**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	-33
ARMs	41
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-112
Sell Mortgages & MBS	878
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	1
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-299
Pay Floating, Receive Fixed ...	50
Basis Swaps	1
Swaptions	305
INTEREST-RATE CAPS	0
INTEREST-RATE FLOORS	-
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-73
SELF-VALUED	336
	=========
*** OFF-BALANCE-SHEET POSITIONS	1,094

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	433,687	446,005	103/101*	1.1/1.6*	*Including/excluding deposit intangible values.
- LIABILITIES	401,848	402,133	100/ 98**	0.5/1.0**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		1,094			
	=========	=========			
*** NET PORTFOLIO VALUE	31,839	44,965	141.23	3.2	

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	$	15,588	18,079	3,794	1,084	714
WARM (in months)		348 mo	327 mo	313 mo	290 mo	285 mo
WAC		6.57%	7.29%	8.33%	9.38%	10.83%
$ of Which Are FHA or VA Guaranteed	$	937	1,132	296	42	18
Securities Backed By Conventional Mortgages	$	1,892	1,660	344	140	47
WARM (in months)		313 mo	300 mo	275 mo	219 mo	186 mo
Wtd Avg Pass-Thru Rate		6.26%	7.30%	8.26%	9.29%	10.35%
Securities Backed By FHA or VA Mortgages	$	409	975	635	341	20
WARM (in months)		320 mo	320 mo	297 mo	276 mo	193 mo
Wtd Avg Pass-Thru Rate		6.45%	7.28%	8.11%	9.17%	10.22%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	8,094	1,577	363	168	167
WAC		6.20%	7.33%	8.36%	9.45%	10.91%
Mortgage Securities	$	1,320	247	76	17	6
Wtd Avg Pass-Thru Rate		6.09%	7.25%	8.21%	9.27%	10.91%
WARM (of Loans & Securities)		163 mo	141 mo	106 mo	70 mo	36 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	3,507	1,298	221	24	20
WAC		6.29%	7.38%	8.22%	9.34%	10.80%
Mortgage Securities	$	160	76	1	0	0
Wtd Avg Pass-Thru Rate		6.10%	7.10%	8.07%	9.44%	10.33%
WARM (of Loans & Securities)		62 mo	62 mo	71 mo	82 mo	84 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 63,064

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 . .	$	124	78	1	6,312	114
WAC		6.35%	6.25%	5.89%	5.25%	6.99%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	8,003	16,291	28,349	96,996	31,241
Wtd Avg Margin (in bp)		324 bp	356 bp	282 bp	259 bp	276 bp
WAC		7.32%	7.57%	7.21%	6.43%	7.29%
WARM (in months)		296 mo	312 mo	364 mo	295 mo	332 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	13 mo	48 mo	4 mo	34 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 187,510

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)		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
ARM BALANCES BY DISTANCE TO LIFETIME CAP						
Balances w/Coupon Within 200 bp of Lifetime Cap	$	126	128	5	111	133
Wtd Avg Distance from Lifetime Cap (in bp) .		126 bp	166 bp	119 bp	140 bp	166 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	1,068	1,466	368	8,153	5,688
Wtd Avg Distance from Lifetime Cap		328 bp	329 bp	340 bp	331 bp	360 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	6,870	14,642	27,813	94,262	25,463
Wtd Avg Distance from Lifetime Cap		585 bp	576 bp	513 bp	556 bp	468 bp
Balances Without Lifetime Cap	$	64	134	164	782	71
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	5,221	15,027	16,657	1,137	13,211
Wtd Avg Periodic Rate Cap (in bp)		141 bp	181 bp	219 bp	250 bp	180 bp
Balances Subject to Periodic Rate Floors . . .	$	5,183	14,423	16,490	1,147	12,877
MBS INCLUDED IN ARM BALANCES	$	569	2,145	313	22,127	347

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	9,726	27,429
WARM (in months)	90 mo	254 mo
Remaining Term to Full Amort. .	269 mo	
Rate Index Code	0	0
Margin (in bp)	258 bp	243 bp
Reset Frequency	9 mo	3 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	705	288
WA Distance to Lifetime Cap .	191 bp	203 bp
Fixed-Rate:		
Balances . . . . $	3,438	2,593
WARM (in months)	77 mo	131 mo
Remaining Term to Full Amort. .	288 mo	
WAC	7.82%	8.01%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	4,954	1,719
WARM (in months)	11 mo	58 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	148 bp	8.37%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	6,755	4,365
WARM (in months)	235 mo	178 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	166 bp	8.94%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	4,753	1,929
WARM (in months)	76 mo	100 mo
Margin in Col 1 (bp); WAC in Col 2	176 bp	7.35%
Reset Frequency	3 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	790	9,032
WARM (in months)	81 mo	59 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	250 bp	13.86%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	99	10,518
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	583	11,085
Remaining WAL 5-10 Years . . . $	547	490
Remaining WAL over 10 Years . $	5	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	21	0
Floating-Rate . . . . $	6	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	211	0
WAC . . . . $	8.28%	9.50%
Principal-Only MBS . . . . $	4	0
WAC	7.33%	0.00%
Total Mortgage-Derivative Securities-Book Value . $	1,475	22,093

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

Coupon of Fixed-Rate Mortgages Serviced for Others

MORTGAGE LOANS SERVICED FOR OTHERS	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced . . . . $	123,675	213,120	63,575	10,619	3,369
WARM (in months)	269 mo	302 mo	296 mo	268 mo	212 mo
Wtd Avg Servicing Fee (in bp)	39 bp	44 bp	47 bp	49 bp	55 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	2,952,413				
FHA/VA Loans	970,111 lns				
Subserviced by Others	42,733 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan Current Mkt	Lagging Mkt
Balances Serviced . . . . $	31,355	42,372
WARM (in months)	300 mo	294 mo
Wtd Avg Servicing Fee (in bp)	45 bp	71 bp

Total # of Adjustable-Rate Loans Serviced 582,788 lns
Of Which, Number Subserviced By Others . 1,816 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 488,085

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	13,278		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	697		
Zero-Coupon Securities . . . . $	47	1.80%	2 mo
Government & Agency Securities . . . . $	27,491	5.84%	103 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	3,522	2.36%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) . . $	714	5.18%	122 mo
Structured Securities . . . . $	1,166		
Total Cash, Deposits, & Securities . . . . $	46,915		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	2,452
Accrued Interest Receivable	$	1,627
Advances for Taxes and Insurance	$	257
Less: Unamortized Yield Adjustments	$	-1,421
Valuation Allowances	$	1,962
Unrealized Gains (Losses)	$	300

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	220
Accrued Interest Receivable	$	112
Less: Unamortized Yield Adjustments	$	-142
Valuation Allowances	$	547
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	126
REPOSSESSED ASSETS	$	291
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	176
OFFICE PREMISES AND EQUIPMENT	$	2,897

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-1,055
Less: Unamortized Yield Adjustments	$	-1,830
Valuation Allowances	$	1

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	8,086
Margin Account	$	0
Miscellaneous I	$	15,242
Miscellaneous II	$	3,531

TOTAL ASSETS	$	433,710

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1,299
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,659
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	591
Mortgage-Related Mutual Funds	$	106
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	11,460
Wtd Avg Servicing Fee (in bp)		14 bp
Adjustable-Rate Mortgage Loans Serviced	$	27,438
Wtd Avg Servicing Fee (in bp)		23 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	11

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:		Original Maturity in Months: 12 or Less	13 to 36	37 or More		Early Withdrawal During Quarter (Optional)
Balances Maturing in 3 Months or Less	$	30,153	6,615	303	$	0
WAC		3.70%	6.02%	5.76%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	32,769	11,050	816	$	0
WAC		3.28%	4.90%	5.89%		
WARM (in months)		6 mo	8 mo	7 mo		
Balances Maturing in 13 to 36 Months	$		10,340	1,327	$	0
WAC			4.35%	5.74%		
WARM (in months)			21 mo	25 mo		
Balances Maturing in 37 or More Months	$			4,036	$	0
WAC				5.65%		
WARM (in months)				58 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 97,409

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	2,506	393	113
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	57,053	27,269	6,269
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		2.89 mo	4.59 mo	7.94 mo
Balances in New Accounts (Optional)	$	33	10	3

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

Remaining Maturity in Months

Balances by Coupon Class:		0 to 3	4 to 36	37 or More	WAC
Under 5.00 %	$	46,573	21,015	321	2.14%
5.00 to 5.99 %	$	3,043	9,224	1,350	5.47%
6.00 to 6.99 %	$	703	9,022	1,678	6.60%
7.00 to 7.99 %	$	129	2,937	559	7.33%
8.00 to 8.99 %	$	14	34	423	8.36%
9.00 to 9.99 %	$	0	3	11	9.26%
10.00 to 10.99 %	$	0	2	111	10.10%
11.00% and Above	$	0	2	0	15.37%
WARM		1 mo	15 mo	78 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 97,156

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 72,917

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	$ 20,241	1.82%	$ 8
Money Market Deposit Accounts (MMDAs)	$ 59,238	2.05%	$ 38
Passbook Accounts	$ 16,532	1.64%	$ 37
Non-Interest-Bearing Non-Maturity Deposits	$ 15,214		$ 9

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 229	0.95%
Escrow for Mortgages Serviced for Others	$ 2,774	1.49%
Other Escrows	$ 2,169	0.05%

TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 116,398
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 17
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ -8

OTHER LIABILITIES	
Collateralized Mortgage Securities Issued	$ 104
Miscellaneous I	$ 16,421
Miscellaneous II	$ 1,434
TOTAL LIABILITIES	$ 401,848
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 617
EQUITY CAPITAL	$ 31,222
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 433,687

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

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	12	$	189	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	12	$	50	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	23	$	980	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	14	$	1,127	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	14	$	71	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	31	$	3,055	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	31	$	5,481	-	-	-
1016	optional commitment to originate "other" mortgages	27	$	2,987	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$	2	-	-	-
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	-	$	67	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	13	$	11,183	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	13	$	19,349	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$	65	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$	2	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$	8,241	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	7	$	9,748	-	-	-
2056	commitment to purchase "other" MBS	-	$	50	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	6	$	9,157	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	6	$	15,280	-	-	-
2102	commitment to purchase 1-mo COFI ARM loans, svc released	-	$	1	-	-	-
2104	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc released .	-	$	14	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	410	-	-	-
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	-	$	59	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$	175	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$	1,433	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$	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
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	5	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$	11	-	-	-
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 . . .	6	$	112	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	10	$	138	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$	9	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$	3	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	-	$	11	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	-	$	3	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	8	$	24	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	7	$	49	-	-	-
2216	firm commitment to originate "other" mortgage loans	10	$	17	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$	1	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$	2	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$	23	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$	0	-	-	-
4002	commitment to purchase non-mortgage financial assets	10	$	126	-	-	-
4006	commitment to purchase "other" liabilities	-	$	10	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$	69	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$	640	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	6	$	16,661	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$	485	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$	9	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$	270	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$	1,503	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$	4,750	-	-	-
5572	interest rate swap, amortizing: pay 1-mo LIBOR, receive MBS coupon	-	$	23	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$	24	-	-	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
6004	interest rate cap based on 3-month LIBOR	-	$ 200	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 361	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 361	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 100	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 13,644	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 19	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 10	-	-	-
9502	fixed-rate construction loans in process	39	$ 918	-	-	-
9512	adjustable-rate construction loans in process	28	$ 1,977	-	-	-