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	80,083	-31,176	-28 %	8.35 %	-263 bp
+200 bp	91,951	-19,308	-17 %	9.39 %	-159 bp
+100 bp	103,145	-8,114	-7 %	10.34 %	-64 bp
0 bp	111,259			10.98 %	
-100 bp	113,639	2,380	+2 %	11.10 %	+12 bp

*** RISK MEASURES: +200/-100 BP RATE SHOCK ***	03/31/2002
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.98 %
Post-Shock NPV Ratio	9.39 %
Sensitivity Measure: Decline in NPV Ratio	159 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	-	-	-	105,663	102,156	97,043	91,671	86,494	-
30-Yr Mortgage Securities ...	-	-	-	33,246	31,947	30,225	28,453	26,772	-
15-Year Mortgages & MBS	-	-	-	69,280	67,136	64,536	61,907	59,369	-
Balloon Mortgages & MBS	-	-	-	19,968	19,530	18,967	18,378	17,793	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	-	14,101	14,031	13,940	13,809	13,624	-
7 Mo to 2 Yrs Reset Freq ..	-	-	-	52,160	51,704	51,150	50,382	49,309	-
2+ to 5 Yrs Reset Freq	-	-	-	70,085	68,335	66,303	64,048	61,648	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	-	-	110,832	110,004	108,827	107,231	105,206	-
2 Mo to 5 Yrs Reset Freq...	-	-	-	38,838	38,123	37,291	36,319	35,207	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	-	20,458	20,238	20,003	19,756	19,513	-
Adjustable-Rate, Fully-Amort.	-	-	-	42,215	41,832	41,456	41,080	40,703	-
Fixed-Rate, Balloon	-	-	-	14,149	13,568	13,019	12,500	12,010	-
Fixed-Rate, Fully-Amortizing	-	-	-	13,969	13,403	12,875	12,382	11,921	-
Construction & Land Loans:									
Adjustable-Rate	-	-	-	20,833	20,775	20,717	20,659	20,606	-
Fixed-Rate	-	-	-	6,085	5,945	5,816	5,695	5,582	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	-	22,381	22,336	22,290	22,245	22,206	-
Fixed-Rate	-	-	-	20,299	19,865	19,450	19,052	18,671	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	-	1,274	1,252	1,225	1,195	1,162	-
Accrued Interest Receivable .	-	-	-	3,536	3,536	3,536	3,536	3,536	-
Advances for Taxes/Insurance	-	-	-	395	395	395	395	395	-
Float on Escrows on Owned Mtg	-	-	-	247	440	602	725	823	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-	-	-106	-111	-107	-102	-98	-
*Mortgage Loans & Securities	-	-	-	680,123	666,663	649,772	631,522	612,649	-

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	-	-	-	19,859	19,819	19,779	19,742	19,708	-
Fixed-Rate	-	-	-	14,061	13,473	12,921	12,401	11,913	-
Consumer Loans:									
Adjustable-Rate	-	-	-	6,102	6,095	6,088	6,081	6,075	-
Fixed-Rate	-	-	-	43,027	42,440	41,870	41,317	40,779	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-	-1,264	-1,246	-1,229	-1,213	-1,197	-
Accrued Interest Receivable .	-	-	-	592	592	592	592	592	-
*Nonmortgage Loans	-	-	-	82,377	81,173	80,021	78,920	77,868	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	-	-	35,175	35,175	35,175	35,175	35,175	-
Equities & All Mutual Funds ...	-	-	-	4,165	4,000	3,825	3,645	3,470	-
Zero-Coupon Securities	-	-	-	1,199	1,174	1,153	1,135	1,118	-
Govt & Agency Securities	-	-	-	53,331	50,145	47,202	44,482	41,966	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	-	20,635	20,607	20,580	20,553	20,527	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	-	6,584	6,290	6,022	5,778	5,554	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	-	32	30	29	27	26	-
Valued by Institution	-	-	-	54,071	53,470	52,173	50,669	49,144	-
Structured Securities, Valued by Institution	-	-	-	9,203	8,987	8,603	8,231	7,870	-
Less: Valuation Allowances for Investment Securities ..	-	-	-	5	5	5	4	4	-
*Cash, Deposits, & Securities	-	-	-	184,390	179,873	174,757	169,691	164,845	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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

*** Change in Interest Rates ***

*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
REPOSSESSED ASSETS	-	-	-	972	972	972	972	972	-
REAL ESTATE HELD FOR INVESTMENT	-	-	-	317	317	317	317	317	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	-	372	365	343	310	273	-
OFFICE PREMISES & EQUIPMENT	-	-	-	8,678	8,678	8,678	8,678	8,678	-
*Subtotal	-	-	-	10,339	10,332	10,310	10,277	10,241	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	-	4,875	7,616	9,264	9,848	9,936	-
Adj-Rate Servicing	-	-	-	1,433	1,503	1,525	1,537	1,536	-
Float on Mtgs Svc'd for Others	-	-	-	2,602	3,643	4,404	4,916	5,275	-
*Mtg Ln Servicing for Others	-	-	-	8,910	12,762	15,193	16,302	16,748	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	33,054	33,054	33,054	33,054	33,054	-
Deposit Intangibles:									
Retail CD Intangible	-	-	-	844	897	944	982	1,021	-
Transaction Acct Intangible .	-	-	-	6,956	8,494	10,007	11,460	12,648	-
MMDA Intangible	-	-	-	7,308	8,755	10,027	11,253	12,522	-
Passbook Account Intangible .	-	-	-	6,616	8,001	9,360	10,634	11,781	-
Non-Int-Bearing Acct Intang .	-	-	-	2,649	3,481	4,278	5,035	5,756	-
*Other Assets	-	-	-	57,428	62,683	67,671	72,419	76,783	-
*** TOTAL ASSETS	-	-	-	1,023,566	1,013,486	997,724	979,130	959,133	-

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

*** LIABILITIES ***	*** Change in Interest Rates ***								
	-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 ...	-	-	-	196,808	195,972	195,147	194,329	193,519	-
Maturing in 13 Mo or More ...	-	-	-	80,510	78,438	76,444	74,524	72,676	-
Variable-Rate, Fixed-Maturity .	-	-	-	3,257	3,255	3,252	3,249	3,246	-
Non-Maturity:									
Transaction Accts	-	-	-	70,534	70,534	70,534	70,534	70,534	-
MMDAs	-	-	-	114,358	114,358	114,358	114,358	114,358	-
Passbook Accts	-	-	-	66,356	66,356	66,356	66,356	66,356	-
Non-Interest-Bearing Accts ..	-	-	-	39,425	39,425	39,425	39,425	39,425	-
* Deposits	-	-	-	571,249	568,339	565,516	562,776	560,114	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	-	146,793	145,865	144,953	144,056	143,175	-
Maturing in 37 Mo or More ...	-	-	-	17,900	17,069	16,288	15,553	14,862	-
Variable-Rate, Fixed-Maturity .	-	-	-	81,550	81,447	81,345	81,243	81,142	-
* Borrowings	-	-	-	246,242	244,381	242,586	240,853	239,180	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	-	7,686	7,686	7,686	7,686	7,686	-
Other Escrow Accounts	-	-	-	2,144	2,083	2,025	1,970	1,918	-
Collat. Mtg Securities Issued .	-	-	-	98	97	97	97	96	-
Miscellaneous I	-	-	-	20,964	20,964	20,964	20,964	20,964	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	-	30,892	30,830	30,772	30,717	30,665	-
SELF-VALUED	-	-	-	60,619	59,292	58,244	57,378	55,450	-
*** TOTAL LIABILITIES	-	-	-	909,003	902,842	897,117	891,724	885,409	-

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	-	-	-	866	-20	-1,115	-2,168	-3,136	-
ARMs	-	-	-	161	115	47	-43	-159	-
Other Mortgages	-	-	-	144	-	-153	-301	-444	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	-	403	-25	-526	-1,012	-1,467	-
Sell Mortgages & MBS	-	-	-	-2,528	261	3,507	6,627	9,506	-
Purchase Non-Mortgage Items ...	-	-	-	3	-	-3	-6	-8	-
Sell Non-Mortgage Items	-	-	-	-3	-	3	6	9	-
OPTIONS ON MORTGAGES & MBS	-	-	-	-145	13	184	328	458	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-	-1,099	-217	619	1,412	2,164	-
Pay Floating, Receive Fixed ...	-	-	-	808	90	-569	-1,171	-1,724	-
Basis Swaps	-	-	-	-2	-2	-2	-2	-2	-
Swaptions	-	-	-	224	393	585	778	968	-
INTEREST-RATE CAPS	-	-	-	5	12	26	45	71	-
INTEREST-RATE FLOORS	-	-	-	7	2	1	0	0	-
FUTURES	-	-	-	-21	-	21	41	62	-
OPTIONS ON FUTURES	-	-	-	2	-1	7	55	94	-
CONSTRUCTION LIP	-	-	-	-187	-270	-347	-417	-483	-
SELF-VALUED	-	-	-	438	265	251	372	449	-
*** OFF-BALANCE-SHEET POSITIONS	-	-	-	-925	615	2,539	4,545	6,358	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	-	-	1,023,566	1,013,486	997,724	979,130	959,133	-
- LIABILITIES	-	-	-	909,003	902,842	897,117	891,724	885,409	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	-	-925	615	2,539	4,545	6,358	-
*** NET PORTFOLIO VALUE	-	-	-	113,639	111,259	103,145	91,951	80,083	-

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	100,633	102,156	101.51	4.2
30-Yr Mortgage Securities ...	31,776	31,947	100.54	4.7
15-Year Mortgages & MBS	66,249	67,136	101.34	3.5
Balloon Mortgages & MBS	19,199	19,530	101.72	2.6
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	13,732	14,031	102.17	0.6
7 Mo to 2 Yrs Reset Freq ..	50,348	51,704	102.69	1.0
2+ to 5 Yrs Reset Freq	67,852	68,335	100.71	2.8
Lagging Market Index ARMs:				
1 Mo Reset Freq............	106,945	110,004	102.86	0.9
2 Mo to 5 Yrs Reset Freq...	37,433	38,123	101.84	2.0
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	20,200	20,238	100.19	1.1
Adjustable-Rate, Fully-Amort.	42,349	41,832	98.78	0.9
Fixed-Rate, Balloon	13,117	13,568	103.44	4.2
Fixed-Rate, Fully-Amortizing	13,143	13,403	101.98	4.1
Construction & Land Loans:				
Adjustable-Rate	20,661	20,775	100.56	0.3
Fixed-Rate	6,196	5,945	95.96	2.3
Second Mtg Loans & Securities:				
Adjustable-Rate	22,504	22,336	99.25	0.2
Fixed-Rate	19,537	19,865	101.68	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	1,252	1,252	100.00	2.0
Accrued Interest Receivable .	3,536	3,536	100.00	0.0
Advances for Taxes/Insurance	395	395	100.00	0.0
Float on Escrows on Owned Mtg		440		-40.3
Less: Value of Servicing on Mtgs Serviced by Others ...		-111		-0.5
*Mortgage Loans & Securities	657,058	666,663	101.46	2.3

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

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	19,764	19,819	100.28	0.2
Fixed-Rate	13,192	13,473	102.13	4.2
Consumer Loans:				
Adjustable-Rate	5,999	6,095	101.60	0.1
Fixed-Rate	41,678	42,440	101.83	1.4
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-1,246	-1,246	100.00	1.4
Accrued Interest Receivable .	592	592	100.00	0.0
*Nonmortgage Loans	79,978	81,173	101.49	1.5
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	35,175	35,175	100.00	0.0
Equities & All Mutual Funds ...	4,000	4,000	100.00	4.2
Zero-Coupon Securities	1,155	1,174	101.64	1.9
Govt & Agency Securities	48,293	50,145	103.84	6.1
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	20,607	20,607	100.00	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	6,736	6,290	93.38	4.5
Mortgage-Derivative Securities:				
Valued by OTS	30	30	100.00	5.6
Valued by Institution	53,546	53,470	99.86	1.8
Structured Securities, Valued by Institution	9,099	8,987	98.76	3.3
Less: Valuation Allowances for Investment Securities ..	5	5	100.00	1.6
*Cash, Deposits, & Securities	178,637	179,873	100.69	2.7

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	972	972	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	317	317	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	365	365	100.00	4.0
OFFICE PREMISES & EQUIPMENT	8,678	8,678	100.00	0.0
*Subtotal	10,332	10,332	100.00	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		7,616		-28.8
Adj-Rate Servicing		1,503		-3.1
Float on Mtgs Svc'd for Others		3,643		-24.7
*Mtg Ln Servicing for Others		12,762		-24.6
OTHER ASSETS				
Purchased & Excess Servicing ..	12,393			
Margin Account	-	-	-	-
Miscellaneous I	33,054	33,054	100.00	0.0
Miscellaneous II	11,892			
Deposit Intangibles:				
Retail CD Intangible		897		-5.6
Transaction Acct Intangible .		8,494		-18.0
MMDA Intangible		8,755		-15.5
Passbook Account Intangible .		8,001		-17.1
Non-Int-Bearing Acct Intang .		3,481		-23.4
*Other Assets	57,339	62,683		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	3,413			
*** TOTAL ASSETS	986,758	1,013,486	103/100*	1.3/1.8*

*Including/excluding deposit intangible values.

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

*** LIABILITIES ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
DEPOSITS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 12 Mo or Less ...	194,638	195,972	100.69	0.4
Maturing in 13 Mo or More ...	77,480	78,438	101.24	2.6
Variable-Rate, Fixed-Maturity .	3,244	3,255	100.33	0.1
Non-Maturity:				
Transaction Accts	70,534	70,534	100/ 88*	0.0/2.5*
MMDAs	114,358	114,358	100/ 92*	0.0/1.3*
Passbook Accts	66,356	66,356	100/ 88*	0.0/2.3*
Non-Interest-Bearing Accts ..	39,425	39,425	100/ 91*	0.0/2.3*
* Deposits	566,035	568,339	100/ 95*	0.5/1.5*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	144,920	145,865	100.65	0.6
Maturing in 37 Mo or More ...	17,024	17,069	100.26	4.7
Variable-Rate, Fixed-Maturity .	81,432	81,447	100.02	0.1
* Borrowings	243,375	244,381	100.41	0.7
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	7,686	7,686	100.00	0.0
Other Escrow Accounts	2,368	2,083	87.94	2.9
Collat. Mtg Securities Issued .	99	97	97.77	0.3
Miscellaneous I	20,964	20,964	100.00	0.0
Miscellaneous II	1,882			
*Other Liabilities	33,000	30,830	93.43	0.2
SELF-VALUED	57,648	59,292	102.85	2.0
UNAMORTIZED YIELD ADJUSTMENTS ..	54			
*** TOTAL LIABILITIES	900,112	902,842	100/ 97**	0.7/1.3**

*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	-20
ARMs	115
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-25
Sell Mortgages & MBS	261
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	13
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-217
Pay Floating, Receive Fixed ...	90
Basis Swaps	-2
Swaptions	393
INTEREST-RATE CAPS	12
INTEREST-RATE FLOORS	2
FUTURES	-
OPTIONS ON FUTURES	-1
CONSTRUCTION LIP	-270
SELF-VALUED	265
*** OFF-BALANCE-SHEET POSITIONS	615

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	986,758	1,013,486	103/100*	1.3/1.8*	*Including/excluding deposit intangible values.
- LIABILITIES	900,112	902,842	100/ 97**	0.7/1.3**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		615			
*** NET PORTFOLIO VALUE	86,646	111,259	128.41	4.7	

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	$	29,873	47,822	12,192	5,767	4,979
WARM (in months)		336 mo	327 mo	304 mo	270 mo	256 mo
WAC		6.64%	7.34%	8.38%	9.41%	11.43%
$ of Which Are FHA or VA Guaranteed	$	1,152	3,268	1,381	1,469	1,392
Securities Backed By Conventional Mortgages	$	15,071	3,498	2,721	483	115
WARM (in months)		331 mo	304 mo	308 mo	234 mo	165 mo
Wtd Avg Pass-Thru Rate		6.25%	7.21%	8.17%	9.17%	10.41%
Securities Backed By FHA or VA Mortgages	$	5,367	2,124	1,124	1,045	227
WARM (in months)		343 mo	311 mo	270 mo	226 mo	173 mo
Wtd Avg Pass-Thru Rate		6.34%	7.25%	8.13%	9.14%	10.46%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	31,009	14,001	3,990	1,330	1,048
WAC		6.44%	7.32%	8.34%	9.39%	11.11%
Mortgage Securities	$	12,664	1,903	260	36	8
Wtd Avg Pass-Thru Rate		6.01%	7.13%	8.12%	9.24%	10.75%
WARM (of Loans & Securities)		158 mo	144 mo	132 mo	118 mo	115 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	8,478	5,726	1,467	505	690
WAC		6.47%	7.34%	8.34%	9.39%	11.94%
Mortgage Securities	$	2,172	159	2	1	0
Wtd Avg Pass-Thru Rate		5.88%	7.10%	8.06%	9.23%	11.96%
WARM (of Loans & Securities)		85 mo	90 mo	91 mo	104 mo	112 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 217,857

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 . .	$	706	2,216	503	7,798	276
WAC		4.61%	5.93%	6.94%	4.80%	6.75%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	13,026	48,132	67,349	99,148	37,157
Wtd Avg Margin (in bp)		315 bp	321 bp	275 bp	256 bp	267 bp
WAC		6.92%	7.16%	6.76%	5.67%	7.08%
WARM (in months)		278 mo	298 mo	336 mo	328 mo	318 mo
Wtd Avg Time Until Next Payment Reset (mo) .		3 mo	11 mo	45 mo	4 mo	31 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 276,310

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	$	313	820	322	45	151
Wtd Avg Distance from Lifetime Cap (in bp) .		164 bp	176 bp	145 bp	117 bp	163 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	1,705	4,899	1,607	2,775	5,496
Wtd Avg Distance from Lifetime Cap		321 bp	336 bp	342 bp	341 bp	353 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	10,585	43,460	64,964	103,086	31,432
Wtd Avg Distance from Lifetime Cap		674 bp	595 bp	552 bp	624 bp	526 bp
Balances Without Lifetime Cap	$	1,129	1,170	958	1,039	354
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	9,946	44,497	55,610	1,736	17,344
Wtd Avg Periodic Rate Cap (in bp)		125 bp	183 bp	237 bp	194 bp	182 bp
Balances Subject to Periodic Rate Floors . . .	$	8,126	39,594	51,124	1,167	16,347
MBS INCLUDED IN ARM BALANCES	$	1,641	7,632	2,772	19,189	1,607

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	20,200	42,349
WARM (in months)	82 mo	223 mo
Remaining Term to Full Amort. .	276 mo	
Rate Index Code	0	0
Margin (in bp)	246 bp	247 bp
Reset Frequency	22 mo	12 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	1,019	772
WA Distance to Lifetime Cap .	98 bp	150 bp
Fixed-Rate:		
Balances . . . . $	13,117	13,143
WARM (in months)	67 mo	117 mo
Remaining Term to Full Amort. .	267 mo	
WAC	7.72%	7.98%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	20,661	6,196
WARM (in months)	22 mo	47 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	155 bp	7.74%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	22,504	19,537
WARM (in months)	186 mo	146 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	79 bp	8.81%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	19,764	13,192
WARM (in months)	43 mo	66 mo
Margin in Col 1 (bp); WAC in Col 2	186 bp	7.51%
Reset Frequency	3 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	5,999	41,678
WARM (in months)	54 mo	50 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	607 bp	11.47%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	366	16,589
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	4,199	23,014
Remaining WAL 5-10 Years . . . $	1,807	2,761
Remaining WAL over 10 Years . $	4,270	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	25	
Other . . . . $	18	21
CMO Residuals: $		
Fixed-Rate . . . . $	30	1
Floating-Rate . . . . $	11	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	334	2
WAC . . . . $	7.64%	3.87%
Principal-Only MBS . . . . $	129	0
WAC	7.31%	11.11%
Total Mortgage-Derivative Securities-Book Value . $	11,189	42,387

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 . . . . $	248,639	292,792	75,489	18,782	10,813
WARM (in months)	269 mo	302 mo	288 mo	241 mo	206 mo
Wtd Avg Servicing Fee (in bp)	37 bp	42 bp	45 bp	46 bp	50 bp

Total # of Fixed-Rate Loans Serviced That Are:	
Conventional Loans	4,636,876
FHA/VA Loans	1,682,974
Subserviced by Others	73,052 lns

Index on Serviced Loan

Adjustable-Rate Mortgage Loan Servicing	Current Mkt	Lagging Mkt
Balances Serviced . . . . $	60,204	38,134
WARM (in months)	312 mo	288 mo
Wtd Avg Servicing Fee (in bp)	46 bp	73 bp

Total # of Adjustable-Rate Loans Serviced 777,187 lns
Of Which, Number Subserviced By Others . 5,480 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 744,852

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	35,175		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	4,000		
Zero-Coupon Securities . . . . $	1,155	2.78%	21 mo
Government & Agency Securities . . . . $	48,293	5.82%	94 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	20,607	2.07%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) . . $	6,736	5.47%	89 mo
Structured Securities . . . . $	9,099		
Total Cash, Deposits, & Securities . . . . $	125,065		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	5,041
Accrued Interest Receivable	$	3,536
Advances for Taxes and Insurance	$	395
Less: Unamortized Yield Adjustments	$	-2,373
Valuation Allowances	$	3,789
Unrealized Gains (Losses)	$	291

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	938
Accrued Interest Receivable	$	592
Less: Unamortized Yield Adjustments	$	-306
Valuation Allowances	$	2,184
Unrealized Gains (Losses)	$	2

REAL ESTATE HELD FOR INVESTMENT	$	317
REPOSSESSED ASSETS	$	972
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	365
OFFICE PREMISES AND EQUIPMENT	$	8,678

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-1,916
Less: Unamortized Yield Adjustments	$	-2,357
Valuation Allowances	$	5

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	12,393
Margin Account	$	0
Miscellaneous I	$	33,054
Miscellaneous II	$	11,892
TOTAL ASSETS	$	986,758

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	2,410
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	9,253
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	2,729
Mortgage-Related Mutual Funds	$	1,271
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	26,596
Wtd Avg Servicing Fee (in bp)		24 bp
Adjustable-Rate Mortgage Loans Serviced	$	43,024
Wtd Avg Servicing Fee (in bp)		27 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	438

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	$	63,185	15,605	1,583	$	466
WAC		3.16%	5.90%	5.95%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	69,935	40,978	3,352	$	1,106
WAC		3.02%	4.96%	5.82%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		42,470	12,654	$	661
WAC			4.33%	6.18%		
WARM (in months)			21 mo	26 mo		
Balances Maturing in 37 or More Months	$			22,356	$	261
WAC				5.59%		
WARM (in months)				58 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 272,118

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	7,641	7,211	8,994
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	118,732	84,648	28,890
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.15 mo	5.51 mo	7.50 mo
Balances in New Accounts (Optional)	$	7,943	3,682	2,461

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 %	$	67,915	39,337	5,048	2.37%
5.00 to 5.99 %	$	1,672	13,404	5,407	5.45%
6.00 to 6.99 %	$	896	15,904	3,778	6.56%
7.00 to 7.99 %	$	883	4,757	1,427	7.30%
8.00 to 8.99 %	$	8	122	745	8.40%
9.00 to 9.99 %	$	0	11	304	9.24%
10.00 to 10.99 %	$	0	10	136	10.19%
11.00% and Above	$	0	1	181	12.18%
WARM		1 mo	15 mo	69 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 161,943

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 142,323

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	$	70,534	1.71%	$	1,858
Money Market Deposit Accounts (MMDAs).	$	114,358	2.00%	$	8,279
Passbook Accounts	$	66,356	1.71%	$	1,558
Non-Interest-Bearing Non-Maturity Deposits	$	39,425		$	1,480

ESCROW ACCOUNTS		Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$	1,906	0.30%
Escrow for Mortgages Serviced for Others	$	5,780	0.20%
Other Escrows	$	2,368	0.04%

TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$	300,729
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$	102
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$	-48
OTHER LIABILITIES		
Collateralized Mortgage Securities Issued	$	99
Miscellaneous I	$	20,964
Miscellaneous II	$	1,882
TOTAL LIABILITIES	$	900,112
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES . . .	$	1,311
EQUITY CAPITAL	$	85,341
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$	986,764

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	22	$	527	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	36	$	87	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	171	$	2,457	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	146	$	2,117	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	113	$	377	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	393	$	6,010	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	335	$	16,511	-	-	-
1016	optional commitment to originate "other" mortgages	255	$	5,054	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$	2	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$	3	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	15	$	38	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$	60	-	-	-
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 .	27	$	84	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	18	$	236	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	18	$	154	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$	27	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	8	$	95	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	23	$	88	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	81	$	2,628	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	105	$	9,172	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	13	$	26	-	-	-
2044	commitment to purchase 6-mo or 1-yr COFI ARM MBS	-	$	11	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	7	$	19	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$	5	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	10	$	457	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	16	$	1,643	-	-	-
2056	commitment to purchase "other" MBS	-	$	117	-	-	-

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
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 25	-	-	-
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	-	$ 4	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	27	$ 9,412	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	32	$ 23,379	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	$ 10	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	7	$ 163	-	-	-
2083	commitment to sell low-risk floating-rate mtg derivative product .	-	$ 228	-	-	-
2084	commitment to sell low-risk fixed-rate mtg derivative product . . .	-	$ 393	-	-	-
2086	commitment to purchase high-risk mortgage derivative product . . .	-	$ 10	-	-	-
2088	commitment to sell high-risk mortgage derivative product	-	$ 4	-	-	-
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 .	-	$ 0	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	13	$ 349	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	7	$ 46	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 31	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	10	$ 170	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	13	$ 1,145	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	6	$ 388	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	18	$ 2,181	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	16	$ 84	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	11	$ 252	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	70	$ 826	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	113	$ 5,219	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	17	$ 951	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	11	$ 27	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	57	$ 246	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	46	$ 166	-	-	-

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
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	36	$	122	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	146	$	1,127	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	126	$	2,156	-	-	-
2216	firm commitment to originate "other" mortgage loans	80	$	460	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$	7	-	-	-
3010	option to purchase 5- or 7-yr balloon or 2-step mtgs	-	$	0	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$	3	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$	21	-	-	-
3016	option to purchase "other" mortgages	-	$	0	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$	77	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$	5	-	-	-
3030	option to sell 5- or 7-yr balloon or 2-step mtgs	-	$	0	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	11	$	23	-	-	-
3034	option to sell 25- or 30-year FRMs	18	$	2,429	-	-	-
3036	option to sell "other" mortgages	-	$	4	-	-	-
3042	short option to purchase 1-month COFI ARMs	-	$	5	-	-	-
3046	short option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs . . .	-	$	12	-	-	-
3048	short option to purchase 3- or 5-yr Treasury ARMs	-	$	223	-	-	-
3050	short option to purchase 5- or 7-yr balloon or 2-step mtg lns . . .	-	$	52	-	-	-
3052	short option to purchase 10-, 15-, or 20-yr FRMs	-	$	598	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$	2,400	-	-	-
3056	short option to purchase "other" mortgages	-	$	7	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$	1	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$	5	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$	208	-	-	-
3076	short option to sell "other" mortgages	-	$	5	-	-	-
4002	commitment to purchase non-mortgage financial assets	90	$	793	-	-	-
4006	commitment to purchase "other" liabilities	-	$	130	-	-	-

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
4022	commitment to sell non-mortgage financial assets	10	$ 848	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	9	$ 3,323	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	16	$ 26,182	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 495	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 9	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 1,200	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 3,928	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	8	$ 8,274	-	-	-
5044	interest rate swap: pay the prime rate, receive fixed	-	$ 50	-	-	-
5064	interest rate swap: pay 3-month LIBOR, receive COFI	-	$ 100	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 6,130	-	-	-
5126	interest rate swaption: pay 3-month LIBOR, receive fixed	-	$ 1,500	-	-	-
5572	interest rate swap, amortizing: pay 1-mo LIBOR, receive MBS coupon	-	$ 20	-	-	-
5582	interest rate swap, amortizing: pay MBS coupon, receive 1-mo LIBOR	-	$ 60	-	-	-
6002	interest rate cap based on 1-month LIBOR	6	$ 1,005	-	-	-
6004	interest rate cap based on 3-month LIBOR	18	$ 3,111	-	-	-
6008	interest rate cap based on 3-month Treasury	-	$ 10	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 465	-	-	-
6022	interest rate cap based on the prime rate	-	$ 50	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	$ 103	-	-	-
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	-	$ 321	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 59	-	-	-
7010	interest rate floor based on 1-year Treasury	-	$ 3	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 470	-	-	-
7032	short interest rate floor based on 1-month LIBOR	-	$ 9	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 68	-	-	-

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
8038	short futures contract on 5-year Treasury note	-	$ 19	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 7	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 9,662	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 59	-	-	-
9016	long call option on 3-month Eurodollar futures contract	-	$ 200	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 8	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 494	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$ 77	-	-	-
9502	fixed-rate construction loans in process	410	$ 2,836	-	-	-
9512	adjustable-rate construction loans in process	246	$ 4,178	-	-	-