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	11,282	-1,506	-12 %	9.19 %	-85 bp
+200 bp	12,129	-659	-5 %	9.74 %	-30 bp
+100 bp	12,662	-125	-1 %	10.04 %	0 bp
0 bp	12,788			10.04 %	
-100 bp	12,413	-374	-3 %	9.69 %	-35 bp

*** RISK MEASURES: +200/-100 BP RATE SHOCK ***	06/30/2002
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.04 %
Post-Shock NPV Ratio	9.69 %
Sensitivity Measure: Decline in NPV Ratio	35 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	-	-	-	12,032	11,758	11,309	10,793	10,272	-
30-Yr Mortgage Securities ...	-	-	-	5,326	5,233	5,102	4,910	4,685	-
15-Year Mortgages & MBS	-	-	-	9,379	9,173	8,863	8,526	8,193	-
Balloon Mortgages & MBS	-	-	-	2,453	2,418	2,365	2,305	2,243	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	-	953	948	943	937	928	-
7 Mo to 2 Yrs Reset Freq ..	-	-	-	7,084	7,015	6,944	6,857	6,738	-
2+ to 5 Yrs Reset Freq	-	-	-	6,925	6,790	6,634	6,460	6,269	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	-	-	3,789	3,760	3,729	3,693	3,653	-
2 Mo to 5 Yrs Reset Freq...	-	-	-	3,321	3,267	3,210	3,147	3,077	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	-	3,532	3,489	3,445	3,402	3,360	-
Adjustable-Rate, Fully-Amort.	-	-	-	3,310	3,277	3,240	3,203	3,166	-
Fixed-Rate, Balloon	-	-	-	1,984	1,918	1,855	1,795	1,738	-
Fixed-Rate, Fully-Amortizing	-	-	-	1,963	1,902	1,844	1,789	1,738	-
Construction & Land Loans:									
Adjustable-Rate	-	-	-	6,451	6,418	6,386	6,355	6,324	-
Fixed-Rate	-	-	-	1,426	1,403	1,381	1,360	1,340	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	-	3,218	3,213	3,208	3,204	3,199	-
Fixed-Rate	-	-	-	4,752	4,658	4,568	4,481	4,398	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	-	18	17	17	16	16	-
Accrued Interest Receivable .	-	-	-	484	484	484	484	484	-
Advances for Taxes/Insurance	-	-	-	9	9	9	9	9	-
Float on Escrows on Owned Mtg	-	-	-	38	81	131	171	201	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-	-	-9	-9	-8	-8	-9	-
*Mortgage Loans & Securities	-	-	-	78,457	77,242	75,679	73,908	72,040	-

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	-	-	-	3,073	3,054	3,035	3,017	2,999	-
Fixed-Rate	-	-	-	1,913	1,861	1,811	1,764	1,718	-
Consumer Loans:									
Adjustable-Rate	-	-	-	7,324	7,318	7,311	7,305	7,299	-
Fixed-Rate	-	-	-	6,015	5,924	5,835	5,749	5,666	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-	-220	-219	-217	-216	-214	-
Accrued Interest Receivable .	-	-	-	114	114	114	114	114	-
*Nonmortgage Loans	-	-	-	18,218	18,051	17,889	17,733	17,581	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	-	-	2,866	2,866	2,866	2,866	2,866	-
Equities & All Mutual Funds ...	-	-	-	398	382	364	345	328	-
Zero-Coupon Securities	-	-	-	155	150	145	140	136	-
Govt & Agency Securities	-	-	-	2,700	2,603	2,513	2,427	2,348	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	-	9,335	9,326	9,317	9,308	9,299	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	-	589	563	539	516	495	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	-	4	4	4	3	3	-
Valued by Institution	-	-	-	5,969	5,936	5,792	5,604	5,406	-
Structured Securities, Valued by Institution	-	-	-	1,815	1,773	1,720	1,660	1,602	-
Less: Valuation Allowances for Investment Securities ..	-	-	-	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	-	-	23,832	23,602	23,258	22,870	22,484	-

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	-	-	-	141	141	141	141	141	-
REAL ESTATE HELD FOR INVESTMENT	-	-	-	98	98	98	98	98	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	-	10	10	9	8	7	-
OFFICE PREMISES & EQUIPMENT	-	-	-	1,303	1,303	1,303	1,303	1,303	-
*Subtotal	-	-	-	1,553	1,553	1,552	1,551	1,550	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	-	380	515	681	780	818	-
Adj-Rate Servicing	-	-	-	23	25	26	26	26	-
Float on Mtgs Svc'd for Others	-	-	-	227	309	412	491	547	-
*Mtg Ln Servicing for Others	-	-	-	631	849	1,119	1,297	1,391	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	3,222	3,222	3,222	3,222	3,222	-
Deposit Intangibles:									
Retail CD Intangible	-	-	-	78	87	94	102	109	-
Transaction Acct Intangible .	-	-	-	684	865	1,043	1,229	1,388	-
MMDA Intangible	-	-	-	731	924	1,088	1,240	1,390	-
Passbook Account Intangible .	-	-	-	510	640	769	895	1,003	-
Non-Int-Bearing Acct Intang .	-	-	-	209	299	386	468	547	-
*Other Assets	-	-	-	5,435	6,037	6,603	7,156	7,659	-
*** TOTAL ASSETS	-	-	-	128,125	127,334	126,100	124,516	122,704	-

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 ...	-	-	-	24,847	24,732	24,619	24,506	24,395	-
Maturing in 13 Mo or More ...	-	-	-	14,139	13,812	13,497	13,192	12,896	-
Variable-Rate, Fixed-Maturity .	-	-	-	820	819	817	816	815	-
Non-Maturity:									
Transaction Accts	-	-	-	8,321	8,321	8,321	8,321	8,321	-
MMDAs	-	-	-	13,644	13,644	13,644	13,644	13,644	-
Passbook Accts	-	-	-	6,091	6,091	6,091	6,091	6,091	-
Non-Interest-Bearing Accts ..	-	-	-	4,135	4,135	4,135	4,135	4,135	-
* Deposits	-	-	-	71,996	71,554	71,123	70,704	70,297	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	-	17,837	17,777	17,718	17,660	17,602	-
Maturing in 37 Mo or More ...	-	-	-	1,771	1,683	1,601	1,525	1,453	-
Variable-Rate, Fixed-Maturity .	-	-	-	8,880	8,869	8,858	8,847	8,836	-
* Borrowings	-	-	-	28,487	28,328	28,177	28,031	27,891	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	-	996	996	996	996	996	-
Other Escrow Accounts	-	-	-	90	87	85	83	80	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	2,770	2,770	2,770	2,770	2,770	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	-	3,856	3,853	3,851	3,848	3,846	-
SELF-VALUED	-	-	-	11,059	10,659	10,344	10,095	9,894	-
*** TOTAL LIABILITIES	-	-	-	115,398	114,394	113,494	112,679	111,928	-

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	-	-	-	108	21	-102	-220	-328	-
ARMs	-	-	-	6	3	-1	-6	-13	-
Other Mortgages	-	-	-	21	-	-26	-53	-79	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	-	29	3	-28	-60	-91	-
Sell Mortgages & MBS	-	-	-	-152	-4	189	375	544	-
Purchase Non-Mortgage Items ...	-	-	-	1	-	-1	-3	-4	-
Sell Non-Mortgage Items	-	-	-	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-	-	0	0	2	5	7	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-	-330	-168	-11	136	274	-
Pay Floating, Receive Fixed ...	-	-	-	6	3	0	-3	-6	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	0	15	69	145	215	-
INTEREST-RATE CAPS	-	-	-	0	0	0	0	1	-
INTEREST-RATE FLOORS	-	-	-	15	6	2	1	1	-
FUTURES	-	-	-	-1	-	1	2	3	-
OPTIONS ON FUTURES	-	-	-	-	-	5	22	36	-
CONSTRUCTION LIP	-	-	-	-25	-42	-57	-72	-85	-
SELF-VALUED	-	-	-	7	8	15	23	29	-
*** OFF-BALANCE-SHEET POSITIONS	-	-	-	-314	-153	57	292	506	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	-	-	128,125	127,334	126,100	124,516	122,704	-
- LIABILITIES	-	-	-	115,398	114,394	113,494	112,679	111,928	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	-	-314	-153	57	292	506	-
*** NET PORTFOLIO VALUE	-	-	-	12,413	12,788	12,662	12,129	11,282	-

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	11,254	11,758	104.48	3.1
30-Yr Mortgage Securities ...	4,947	5,233	105.78	2.1
15-Year Mortgages & MBS	8,858	9,173	103.56	2.8
Balloon Mortgages & MBS	2,349	2,418	102.91	1.8
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	942	948	100.71	0.5
7 Mo to 2 Yrs Reset Freq ..	6,912	7,015	101.49	1.0
2+ to 5 Yrs Reset Freq	6,722	6,790	101.00	2.1
Lagging Market Index ARMs:				
1 Mo Reset Freq............	3,708	3,760	101.42	0.8
2 Mo to 5 Yrs Reset Freq...	3,242	3,267	100.77	1.7
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	3,506	3,489	99.52	1.2
Adjustable-Rate, Fully-Amort.	3,242	3,277	101.09	1.1
Fixed-Rate, Balloon	1,832	1,918	104.71	3.4
Fixed-Rate, Fully-Amortizing	1,844	1,902	103.12	3.1
Construction & Land Loans:				
Adjustable-Rate	6,375	6,418	100.69	0.5
Fixed-Rate	1,410	1,403	99.47	1.6
Second Mtg Loans & Securities:				
Adjustable-Rate	3,233	3,213	99.39	0.2
Fixed-Rate	4,556	4,658	102.23	2.0
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	17	17	100.00	2.5
Accrued Interest Receivable .	484	484	100.00	0.0
Advances for Taxes/Insurance	9	9	100.00	0.0
Float on Escrows on Owned Mtg		81		-56.9
Less: Value of Servicing on Mtgs Serviced by Others ...		-9		5.6
*Mortgage Loans & Securities	75,443	77,242	102.38	1.8

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	3,080	3,054	99.16	0.6
Fixed-Rate	1,736	1,861	107.23	2.7
Consumer Loans:				
Adjustable-Rate	7,377	7,318	99.19	0.1
Fixed-Rate	5,946	5,924	99.62	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-219	-219	100.00	0.7
Accrued Interest Receivable .	114	114	100.00	0.0
*Nonmortgage Loans	18,034	18,051	100.09	0.9
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	2,866	2,866	100.00	0.0
Equities & All Mutual Funds ...	382	382	100.00	4.5
Zero-Coupon Securities	142	150	105.34	3.5
Govt & Agency Securities	2,466	2,603	105.57	3.6
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	9,323	9,326	100.04	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	593	563	94.91	4.5
Mortgage-Derivative Securities:				
Valued by OTS	4	4	100.00	0.8
Valued by Institution	5,886	5,936	100.84	1.5
Structured Securities, Valued by Institution	1,759	1,773	100.82	2.7
Less: Valuation Allowances for Investment Securities ..	0	0	100.00	0.0
*Cash, Deposits, & Securities	23,420	23,602	100.78	1.2

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	141	141	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	98	98	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	10	10	100.00	4.5
OFFICE PREMISES & EQUIPMENT	1,303	1,303	100.00	0.0
*Subtotal	1,553	1,553	100.00	0.0
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		515		-29.2
Adj-Rate Servicing		25		-4.2
Float on Mtgs Svc'd for Others		309		-29.9
*Mtg Ln Servicing for Others		849		-28.7
OTHER ASSETS				
Purchased & Excess Servicing ..	674			
Margin Account	-	-	-	-
Miscellaneous I	3,222	3,222	100.00	0.0
Miscellaneous II	729			
Deposit Intangibles:				
Retail CD Intangible		87		-9.4
Transaction Acct Intangible .		865		-20.7
MMDA Intangible		924		-19.3
Passbook Account Intangible .		640		-20.2
Non-Int-Bearing Acct Intang .		299		-29.6
*Other Assets	4,625	6,037		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	752			
*** TOTAL ASSETS	123,827	127,334	103/101*	0.8/1.3*

*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 ...	24,511	24,732	100.90	0.5
Maturing in 13 Mo or More ...	13,446	13,812	102.72	2.3
Variable-Rate, Fixed-Maturity .	807	819	101.46	0.2
Non-Maturity:				
Transaction Accts	8,321	8,321	100/ 90*	0.0/2.4*
MMDAs	13,644	13,644	100/ 93*	0.0/1.4*
Passbook Accts	6,091	6,091	100/ 89*	0.0/2.4*
Non-Interest-Bearing Accts ..	4,135	4,135	100/ 93*	0.0/2.3*
* Deposits	70,955	71,554	101/ 97*	0.6/1.5*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	17,689	17,777	100.49	0.3
Maturing in 37 Mo or More ...	1,619	1,683	103.98	5.0
Variable-Rate, Fixed-Maturity .	8,895	8,869	99.70	0.1
* Borrowings	28,203	28,328	100.44	0.5
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	996	996	100.00	0.0
Other Escrow Accounts	97	87	90.23	2.9
Collat. Mtg Securities Issued .	-	-	-	-
Miscellaneous I	2,770	2,770	100.00	0.0
Miscellaneous II	273			
*Other Liabilities	4,136	3,853	93.17	0.1
SELF-VALUED	10,037	10,659	106.20	3.4
UNAMORTIZED YIELD ADJUSTMENTS ..	-17			
*** TOTAL LIABILITIES	113,313	114,394	101/ 98**	0.8/1.4**

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

**Excluding/including deposit intangible values.

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

* OFF-BALANCE-SHEET POSITIONS *	Present Value Estimate
OPTIONAL COMMITMENTS TO ORIGINATE	
FRMs & Balloon/2-Step Mortgages	21
ARMs	3
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	3
Sell Mortgages & MBS	-4
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-168
Pay Floating, Receive Fixed ...	3
Basis Swaps	-
Swaptions	15
INTEREST-RATE CAPS	0
INTEREST-RATE FLOORS	6
FUTURES	-
OPTIONS ON FUTURES	-
CONSTRUCTION LIP	-42
SELF-VALUED	8
	=========
*** OFF-BALANCE-SHEET POSITIONS	-153

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	123,827	127,334	103/101*	0.8/1.3*	*Including/excluding deposit intangible values.
- LIABILITIES	113,313	114,394	101/ 98**	0.8/1.4**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		-153			
	=========	=========			
*** NET PORTFOLIO VALUE	10,514	12,788	121.63	-1.0	

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	$	2,557	3,867	2,058	1,487	1,285
WARM (in months)		332 mo	324 mo	199 mo	173 mo	147 mo
WAC		6.68%	7.27%	8.40%	9.31%	10.59%
$ of Which Are FHA or VA Guaranteed	$	143	307	1,321	1,264	1,175
Securities Backed By Conventional Mortgages	$	559	255	1,968	287	52
WARM (in months)		302 mo	292 mo	315 mo	242 mo	153 mo
Wtd Avg Pass-Thru Rate		6.23%	7.19%	8.17%	9.12%	10.30%
Securities Backed By FHA or VA Mortgages	$	288	218	377	673	270
WARM (in months)		301 mo	287 mo	240 mo	205 mo	161 mo
Wtd Avg Pass-Thru Rate		6.18%	7.30%	8.18%	9.12%	10.77%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	3,818	2,281	730	219	98
WAC		6.47%	7.32%	8.31%	9.28%	10.60%
Mortgage Securities	$	1,270	378	60	3	0
Wtd Avg Pass-Thru Rate		6.06%	7.17%	8.04%	9.17%	10.81%
WARM (of Loans & Securities)		151 mo	138 mo	121 mo	113 mo	113 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	773	716	271	82	23
WAC		6.42%	7.36%	8.33%	9.26%	10.63%
Mortgage Securities	$	472	11	0	0	0
Wtd Avg Pass-Thru Rate		5.79%	7.08%	0.00%	0.00%	0.00%
WARM (of Loans & Securities)		69 mo	58 mo	60 mo	63 mo	57 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 27,408

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:	6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
TEASER ARMS:					
Balances Currently Subject to Intro Rates . . $	70	496	190	16	88
WAC	6.20%	6.07%	7.05%	5.62%	5.90%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs . . . . $	871	6,416	6,532	3,692	3,155
Wtd Avg Margin (in bp)	176 bp	254 bp	254 bp	147 bp	220 bp
WAC	5.87%	6.52%	6.44%	5.20%	6.64%
WARM (in months)	218 mo	282 mo	327 mo	305 mo	262 mo
Wtd Avg Time Until Next Payment Reset (mo) .	4 mo	10 mo	36 mo	3 mo	17 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 21,526

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ARM BALANCES BY DISTANCE TO LIFETIME CAP	6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
Balances w/Coupon Within 200 bp of Lifetime Cap $	1	14	7	0	8
Wtd Avg Distance from Lifetime Cap (in bp) .	179 bp	141 bp	163 bp	200 bp	172 bp
Balances w/Coupon 201-400 bp from Lifetime Cap $	79	569	215	17	502
Wtd Avg Distance from Lifetime Cap	327 bp	347 bp	336 bp	362 bp	331 bp
Balances w/Coupon Over 400 bp from Lifetime Cap $	622	6,041	5,587	2,600	2,635
Wtd Avg Distance from Lifetime Cap	680 bp	587 bp	563 bp	688 bp	591 bp
Balances Without Lifetime Cap . . . . $	240	287	913	1,090	97
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps . . . . $	518	6,154	4,654	31	2,544
Wtd Avg Periodic Rate Cap (in bp)	155 bp	175 bp	204 bp	250 bp	191 bp
Balances Subject to Periodic Rate Floors . . . $	400	5,469	4,260	27	2,356
MBS INCLUDED IN ARM BALANCES . . . . $	284	1,774	2,136	3,332	379

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	3,506	3,242
WARM (in months)	73 mo	160 mo
Remaining Term to Full Amort. .	252 mo	
Rate Index Code	0	0
Margin (in bp)	251 bp	366 bp
Reset Frequency	16 mo	24 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	490	365
WA Distance to Lifetime Cap .	124 bp	99 bp
Fixed-Rate:		
Balances . . . . $	1,832	1,844
WARM (in months)	51 mo	85 mo
Remaining Term to Full Amort. .	238 mo	
WAC	7.62%	7.82%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	6,375	1,410
WARM (in months)	20 mo	25 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	192 bp	7.58%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	3,233	4,556
WARM (in months)	168 mo	117 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	92 bp	8.54%
Reset Frequency (in months) . . .	3 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	3,080	1,736
WARM (in months)	28 mo	38 mo
Margin in Col 1 (bp); WAC in Col 2	146 bp	7.63%
Reset Frequency	4 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	7,377	5,946
WARM (in months)	53 mo	49 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	521 bp	8.11%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	84	822
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	951	3,569
Remaining WAL 5-10 Years . . . $	59	364
Remaining WAL over 10 Years . $	35	
Super Floaters . . . . $	0	
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 . . . . $	2	2
WAC . . . . $	7.14%	3.12%
Principal-Only MBS . . . . $	2	0
WAC	8.72%	0.00%
Total Mortgage-Derivative Securities-Book Value . $	1,132	4,757

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 . . . . $	23,003	25,450	18,135	5,732	3,786
WARM (in months)	250 mo	287 mo	280 mo	196 mo	172 mo
Wtd Avg Servicing Fee (in bp)	27 bp	30 bp	47 bp	44 bp	42 bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	447,096 lns
FHA/VA Loans	571,149 lns
Subserviced by Others	132,250 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	2,476	348
WARM (in months)	292 mo	217 mo
Wtd Avg Servicing Fee (in bp)	38 bp	35 bp

Total # of Adjustable-Rate Loans Serviced	31,860 lns
Of Which, Number Subserviced By Others .	6,299 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 78,930

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	2,866		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	382		
Zero-Coupon Securities . . . . $	142	4.99%	42 mo
Government & Agency Securities . . . . $	2,466	5.12%	51 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	9,323	2.12%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) . . $	593	5.68%	76 mo
Structured Securities . . . . $	1,759		
Total Cash, Deposits, & Securities . . . . $	17,530		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	434
Accrued Interest Receivable	$	484
Advances for Taxes and Insurance	$	9
Less: Unamortized Yield Adjustments	$	-485
Valuation Allowances	$	417
Unrealized Gains (Losses)	$	176

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	131
Accrued Interest Receivable	$	114
Less: Unamortized Yield Adjustments	$	-25
Valuation Allowances	$	350
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	98
REPOSSESSED ASSETS	$	141
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	10
OFFICE PREMISES AND EQUIPMENT	$	1,303

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	46
Less: Unamortized Yield Adjustments	$	-20
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	674
Margin Account	$	0
Miscellaneous I	$	3,222
Miscellaneous II	$	729
TOTAL ASSETS	$	123,827

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	355
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,496
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	191
Mortgage-Related Mutual Funds	$	190
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	4,678
Wtd Avg Servicing Fee (in bp)		21 bp
Adjustable-Rate Mortgage Loans Serviced	$	3,519
Wtd Avg Servicing Fee (in bp)		28 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	1,316

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	$	6,712	2,142	253	$	111
WAC		2.87%	5.49%	5.87%		
WARM (in months)		2 mo	2 mo	1 mo		
Balances Maturing in 4 to 12 Months	$	8,610	6,171	623	$	226
WAC		2.74%	4.61%	5.85%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		8,481	1,689	$	122
WAC			4.06%	5.87%		
WARM (in months)			20 mo	27 mo		
Balances Maturing in 37 or More Months	$			3,276	$	118
WAC				5.22%		
WARM (in months)				51 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 37,958

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,398	746	210
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	12,216	14,671	4,860
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.17 mo	5.76 mo	5.98 mo
Balances in New Accounts (Optional)	$	971	617	389

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 %	$	14,044	1,664	355	2.08%
5.00 to 5.99 %	$	237	720	660	5.49%
6.00 to 6.99 %	$	70	298	287	6.49%
7.00 to 7.99 %	$	107	501	308	7.35%
8.00 to 8.99 %	$	0	2	4	8.21%
9.00 to 9.99 %	$	45	0	3	9.16%
10.00 to 10.99 %	$	0	0	0	0.00%
11.00% and Above	$	0	0	1	12.95%
WARM		1 mo	16 mo	75 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 19,308

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 19,739

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	$	8,321	0.69%	$	156
Money Market Deposit Accounts (MMDAs)	$	13,644	1.83%	$	438
Passbook Accounts	$	6,091	1.55%	$	162
Non-Interest-Bearing Non-Maturity Deposits	$	4,135		$	89

ESCROW ACCOUNTS		Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$	381	0.15%
Escrow for Mortgages Serviced for Others	$	615	0.14%
Other Escrows	$	97	0.22%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$	33,283	

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$	-4
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$	-14
OTHER LIABILITIES		
Collateralized Mortgage Securities Issued	$	0
Miscellaneous I	$	2,770
Miscellaneous II	$	273
TOTAL LIABILITIES	$	113,313
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$	41
EQUITY CAPITAL	$	10,457
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$	123,811

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	-	$	0	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	12	$	15	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	31	$	152	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	28	$	194	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	21	$	137	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	69	$	374	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	67	$	1,925	-	-	-
1016	optional commitment to originate "other" mortgages	68	$	901	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$	3	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$	2	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$	5	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$	119	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$	6	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$	15	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$	32	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$	15	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$	5	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$	62	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	7	$	22	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	30	$	155	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	34	$	1,364	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$	5	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$	54	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$	5	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	7	$	197	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	7	$	633	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	11	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$	36	-	-	-

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
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 7	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 9	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 32	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 7	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	7	$ 34	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 27	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 4	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	30	$ 57	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	41	$ 435	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	6	$ 44	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	6	$ 14	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	11	$ 29	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	6	$ 2	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	11	$ 6	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	30	$ 210	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	29	$ 156	-	-	-
2216	firm commitment to originate "other" mortgage loans	12	$ 11	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 0	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 0	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 1	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 5	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 11	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 29	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 1	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 0	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 2	-	-	-
4002	commitment to purchase non-mortgage financial assets	21	$ 95	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 2	-	-	-

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
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 1,900	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 1,475	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 1,200	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 15	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 100	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 1,700	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 767	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 29	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 470	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 464	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 150	-	-	-
9502	fixed-rate construction loans in process	105	$ 564	-	-	-
9512	adjustable-rate construction loans in process	55	$ 805	-	-	-