AREA: SOUTHEAST REGION
TYPE: ALL REPORTING CMR
FIRMS REPORTING: 200
CYCLE: MAR 1999

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

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

Change in Rates	Net Portfolio Value			NPV as % of PV of Assets	
	$ Amount	$ Change	% Change	NPV Ratio	Change
+400 bp	-	-7,015	-100 %	0.00 %	0 bp
+300 bp	5,006	-2,008	-29 %	8.52 %	-276 bp
+200 bp	5,808	-1,207	-17 %	9.67 %	-160 bp
+100 bp	6,506	-509	-7 %	10.63 %	-65 bp
0 bp	7,015			11.28 %	
-100 bp	7,313	298	+4 %	11.61 %	+33 bp
-200 bp	7,486	471	+7 %	11.76 %	+48 bp
-300 bp	7,729	714	+10 %	12.00 %	+72 bp
-400 bp	-	-7,015	-100 %	0.00 %	0 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	03/31/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	11.28 %
Post-Shock NPV Ratio	9.67 %
Sensitivity Measure: Decline in NPV Ratio	160 bp

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	-	10,935	10,746	10,554	10,277	9,859	9,370	8,871	-
30-Yr Mortgage Securities ...	-	1,639	1,610	1,580	1,536	1,473	1,399	1,325	-
15-Year Mortgages & MBS	-	7,152	7,048	6,945	6,802	6,606	6,382	6,153	-
Balloon Mortgages & MBS	-	1,784	1,761	1,738	1,710	1,672	1,628	1,581	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	587	584	582	581	578	575	569	-
7 Mo to 2 Yrs Reset Freq ..	-	6,331	6,281	6,238	6,195	6,135	6,047	5,924	-
2+ to 5 Yrs Reset Freq	-	4,748	4,675	4,593	4,491	4,364	4,218	4,059	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	97	96	95	94	94	93	91	-
2 Mo to 5 Yrs Reset Freq...	-	1,089	1,075	1,062	1,049	1,035	1,017	996	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	384	381	377	374	371	368	365	-
Adjustable-Rate, Fully-Amort.	-	1,344	1,332	1,321	1,310	1,300	1,290	1,280	-
Fixed-Rate, Balloon	-	568	549	532	515	499	484	469	-
Fixed-Rate, Fully-Amortizing	-	1,683	1,622	1,564	1,511	1,460	1,413	1,369	-
Construction & Land Loans:									
Adjustable-Rate	-	2,062	2,057	2,052	2,047	2,043	2,038	2,034	-
Fixed-Rate	-	1,312	1,283	1,256	1,230	1,205	1,182	1,160	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	906	904	902	900	898	896	895	-
Fixed-Rate	-	816	798	781	765	749	734	720	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	109	107	105	104	102	100	98	-
Accrued Interest Receivable .	-	240	240	240	240	240	240	240	-
Advances for Taxes/Insurance	-	11	11	11	11	11	11	11	-
Float on Escrows on Owned Mtg	-	13	20	31	47	65	81	94	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	1	1	2	3	4	5	5	-
*Mortgage Loans & Securities	-	43,808	43,179	42,558	41,786	40,755	39,560	38,299	-

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

*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
				*** Change in Interest Rates ***					
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	794	793	791	789	787	786	784	-
Fixed-Rate	-	924	896	869	843	819	796	774	-
Consumer Loans:									
Adjustable-Rate	-	448	447	447	446	446	446	445	-
Fixed-Rate	-	3,440	3,387	3,336	3,287	3,239	3,192	3,147	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-112	-110	-109	-107	-105	-104	-102	-
Accrued Interest Receivable .	-	42	42	42	42	42	42	42	-
*Nonmortgage Loans	-	5,537	5,455	5,376	5,300	5,228	5,158	5,090	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	1,875	1,875	1,875	1,875	1,875	1,875	1,875	-
Equities & All Mutual Funds ...	-	786	759	733	703	670	635	600	-
Zero-Coupon Securities	-	57	51	46	41	37	33	30	-
Govt & Agency Securities	-	2,724	2,630	2,542	2,460	2,383	2,311	2,242	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	2,089	2,086	2,083	2,081	2,078	2,075	2,072	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	434	407	384	364	346	330	316	-
Mortgage-Derivative Securities:									
Valued by OTS	-	48	48	47	47	46	45	44	-
Valued by Institution	-	4,062	4,043	4,018	3,952	3,824	3,686	3,543	-
Structured Securities, Valued by Institution	-	377	357	344	332	318	304	291	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	12,451	12,255	12,072	11,854	11,576	11,294	11,014	-

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	-	163	163	163	163	163	163	163	-
REAL ESTATE HELD FOR INVESTMENT	-	51	51	51	51	51	51	51	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	30	28	28	27	25	23	19	-
OFFICE PREMISES & EQUIPMENT	-	929	929	929	929	929	929	929	-
*Subtotal	-	1,173	1,172	1,171	1,170	1,169	1,166	1,163	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	74	78	92	119	143	154	158	-
Adj-Rate Servicing	-	26	27	28	29	29	29	30	-
Float on Mtgs Svc'd for Others	-	43	50	58	68	78	85	92	-
*Mtg Ln Servicing for Others	-	143	155	178	216	249	269	280	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	1,191	1,191	1,191	1,191	1,191	1,191	1,191	-
Deposit Intangibles:									
Retail CD Intangible	-	48	54	60	65	70	75	79	-
Transaction Acct Intangible .	-	-4	59	157	263	366	465	556	-
MMDA Intangible	-	-6	5	34	87	153	219	283	-
Passbook Account Intangible .	-	-19	-11	-1	35	179	330	471	-
Non-Int-Bearing Acct Intang .	-	96	144	190	234	276	316	355	-
*Other Assets	-	1,306	1,443	1,632	1,875	2,235	2,596	2,935	-
*** TOTAL ASSETS	-	64,418	63,659	62,987	62,201	61,212	60,043	58,782	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT 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 ...	-	19,770	19,674	19,579	19,485	19,392	19,301	19,210	-
Maturing in 13 Mo or More ...	-	8,069	7,870	7,678	7,493	7,314	7,142	6,975	-
Variable-Rate, Fixed-Maturity .	-	583	583	583	582	582	582	582	-
Non-Maturity:									
Transaction Accts	-	3,924	3,924	3,924	3,924	3,924	3,924	3,924	-
MMDAs	-	5,307	5,307	5,307	5,307	5,307	5,307	5,307	-
Passbook Accts	-	4,541	4,541	4,541	4,541	4,541	4,541	4,541	-
Non-Interest-Bearing Accts ..	-	2,386	2,386	2,386	2,386	2,386	2,386	2,386	-
* Deposits	-	44,581	44,286	43,999	43,719	43,448	43,183	42,925	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	5,801	5,754	5,708	5,663	5,619	5,576	5,533	-
Maturing in 37 Mo or More ...	-	3,731	3,565	3,409	3,262	3,124	2,994	2,871	-
Variable-Rate, Fixed-Maturity .	-	1,315	1,314	1,313	1,312	1,311	1,310	1,309	-
* Borrowings	-	10,847	10,633	10,430	10,237	10,054	9,880	9,714	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	313	313	313	313	313	313	313	-
Other Escrow Accounts	-	102	99	96	93	91	88	86	-
Collat. Mtg Securities Issued .	-	15	15	15	15	15	15	15	-
Miscellaneous I	-	829	829	829	829	829	829	829	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	1,259	1,256	1,253	1,250	1,248	1,245	1,243	-
OPTIONS ON LIABILITIES	-	-16	-11	-5	0	6	11	15	-
*** TOTAL LIABILITIES	-	56,671	56,163	55,676	55,207	54,755	54,319	53,898	-

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	-	34	25	16	0	-22	-46	-70	-
ARMs	-	2	2	1	1	0	-2	-3	-
Other Mortgages	-	4	3	1	-	-2	-5	-8	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	86	60	33	-5	-52	-105	-158	-
Sell Mortgages & MBS	-	-110	-78	-43	9	73	139	203	-
Purchase Non-Mortgage Items ...	-	3	2	1	-	-1	-2	-3	-
Sell Non-Mortgage Items	-	-	-	-	-	-	-	-	-
OPTIONS ON MORTGAGES & MBS	-	-1	-1	0	0	3	7	10	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-24	-12	-1	8	16	24	30	-
Pay Floating, Receive Fixed ...	-	4	2	0	-2	-3	-4	-6	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	0	0	0	1	3	9	20	-
INTEREST-RATE FLOORS	-	6	3	1	0	0	0	0	-
FUTURES	-	-	-	-	-	-	-	-	-
OPTIONS ON FUTURES	-	-	-	-	-	-	-	-	-
CONSTRUCTION LIP	-	37	23	10	-1	-10	-19	-27	-
SELF-VALUED [CMR911-CMR919]	-	-59	-38	-18	8	45	88	135	-
	=========	=========	=========	=========	=========	=========	=========	=========	=========
*** OFF-BALANCE-SHEET POSITIONS	-	-18	-9	3	21	49	84	123	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	64,418	63,659	62,987	62,201	61,212	60,043	58,782	-
- LIABILITIES	-	56,671	56,163	55,676	55,207	54,755	54,319	53,898	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-18	-9	3	21	49	84	123	-
	=========	=========	=========	=========	=========	=========	=========	=========	=========
*** NET PORTFOLIO VALUE	-	7,729	7,486	7,313	7,015	6,506	5,808	5,006	-

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	10,144	10,277	101.31	3.4
30-Yr Mortgage Securities ...	1,522	1,536	100.86	3.5
15-Year Mortgages & MBS	6,697	6,802	101.54	2.5
Balloon Mortgages & MBS	1,686	1,710	101.42	1.9
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	579	581	100.27	0.3
7 Mo to 2 Yrs Reset Freq ..	6,110	6,195	101.38	0.8
2+ to 5 Yrs Reset Freq	4,494	4,491	99.94	2.5
Lagging Market Index ARMs:				
1 Mo Reset Freq............	93	94	101.52	0.8
2 Mo to 5 Yrs Reset Freq...	1,044	1,049	100.47	1.3
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	371	374	100.88	0.8
Adjustable-Rate, Fully-Amort.	1,285	1,310	101.96	0.8
Fixed-Rate, Balloon	514	515	100.17	3.2
Fixed-Rate, Fully-Amortizing	1,524	1,511	99.12	3.4
Construction & Land Loans:				
Adjustable-Rate	2,056	2,047	99.57	0.2
Fixed-Rate	1,204	1,230	102.16	2.1
Second Mtg Loans & Securities:				
Adjustable-Rate	908	900	99.09	0.2
Fixed-Rate	744	765	102.76	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	104	104	99.86	1.6
Accrued Interest Receivable .	240	240	100.10	0.0
Advances for Taxes/Insurance	11	11	98.97	0.0
Float on Escrows on Owned Mtg		47		-36.3
Less: Value of Servicing on Mtgs Serviced by Others ...		3		-43.6
*Mortgage Loans & Securities	41,331	41,786	101.09	2.2

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

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	780	789	101.17	0.2
Fixed-Rate	838	843	100.64	3.0
Consumer Loans:				
Adjustable-Rate	452	446	98.77	0.1
Fixed-Rate	3,244	3,287	101.32	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-107	-107	99.95	1.5
Accrued Interest Receivable .	42	42	99.52	0.0
*Nonmortgage Loans	5,249	5,300	100.98	1.4
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	1,875	1,875	100.02	0.0
Equities & All Mutual Funds ...	703	703	99.95	4.5
Zero-Coupon Securities	32	41	127.69	10.7
Govt & Agency Securities	2,380	2,460	103.35	3.2
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	2,080	2,081	100.03	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	377	364	96.43	5.2
Mortgage-Derivative Securities:				
Valued by OTS	47	47	1.18	1.0
Valued by Institution	3,954	3,952	-	2.5
Structured Securities, Valued by Institution	320	332	103.74	3.9
Less: Valuation Allowances for Investment Securities ..	0	0	-	3.3
*Cash, Deposits, & Securities	11,767	11,854	100.72	2.1

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
REPOSSESSED ASSETS	163	163	100.22	0.0
REAL ESTATE HELD FOR INVESTMENT	51	51	100.80	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	27	27	100.01	4.4
OFFICE PREMISES & EQUIPMENT	929	929	99.95	0.0
*Subtotal	1,170	1,170	100.03	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		119		-21.4
Adj-Rate Servicing		29		-1.4
Float on Mtgs Svc'd for Others		68		-14.5
*Mtg Ln Servicing for Others		216		-16.6
OTHER ASSETS				
Purchased & Excess Servicing ..	237			
Margin Account	-	-	-	-
Miscellaneous I	1,191	1,191	100.01	0.0
Miscellaneous II	251			
Deposit Intangibles:				
Retail CD Intangible		65		-7.7
Transaction Acct Intangible .		263		-39.8
MMDA Intangible		87		-67.6
Passbook Account Intangible .		35		-258.7
Non-Int-Bearing Acct Intang .		234		-18.4
*Other Assets	1,679	1,875		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-1			
*** TOTAL ASSETS	61,194	62,201	102/101*	1.4/1.9*

*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 ...	19,425	19,485	100.30	0.5
Maturing in 13 Mo or More ...	7,383	7,493	101.49	2.4
Variable-Rate, Fixed-Maturity .	582	582	-	0.0
Non-Maturity:				
Transaction Accts	3,924	3,924	100/ 93*	0.0/2.9*
MMDAs	5,307	5,307	100/ 98*	0.0/1.1*
Passbook Accts	4,541	4,541	100/ 99*	0.0/2.0*
Non-Interest-Bearing Accts ..	2,386	2,386	100/ 90*	0.0/2.0*
* Deposits	43,550	43,719	102/100*	0.6/1.3*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	5,666	5,663	99.91	0.8
Maturing in 37 Mo or More ...	3,267	3,262	99.88	4.4
Variable-Rate, Fixed-Maturity .	1,313	1,312	69.24	0.1
* Borrowings	10,246	10,237	94.53	1.8
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	313	313	99.70	0.0
Other Escrow Accounts	106	93	88.04	2.8
Collat. Mtg Securities Issued .	15	15	101.28	0.0
Miscellaneous I	829	829	99.96	0.0
Miscellaneous II	168			
*Other Liabilities	1,431	1,250	98.91	0.2
OPTIONS ON LIABILITIES	-	0	-	-1640.4
UNAMORTIZED YIELD ADJUSTMENTS ..	-2			
*** TOTAL LIABILITIES	55,225	55,207	100/ 99**	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	0
ARMs	1
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-5
Sell Mortgages & MBS	9
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	8
Pay Floating, Receive Fixed ...	-2
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	1
INTEREST-RATE FLOORS	0
FUTURES	-
OPTIONS ON FUTURES	-
CONSTRUCTION LIP	-1
SELF-VALUED [CMR911-CMR919]	8
*** OFF-BALANCE-SHEET POSITIONS	21

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	61,194	62,201	102/101*	1.4/1.9*	*Including/excluding deposit intangible values.
- LIABILITIES	55,225	55,207	100/ 99**	0.8/1.4**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		21			
*** NET PORTFOLIO VALUE	5,970	7,015	117.44	5.8	

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS

FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Coupon: Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	1,935	6,095	1,288	398	428
WARM (in months)		322 mo	336 mo	301 mo	246 mo	220 mo
WAC		6.67%	7.34%	8.32%	9.38%	10.59%
$ of Which Are FHA or VA Guaranteed	$	101	129	31	8	6
Securities Backed By Conventional Mortgages	$	553	339	132	27	11
WARM (in months)		314 mo	309 mo	246 mo	210 mo	219 mo
Wtd Avg Pass-Thru Rate		6.16%	7.18%	8.28%	9.25%	10.63%
Securities Backed By FHA or VA Mortgages	$	125	230	87	14	5
WARM (in months)		335 mo	319 mo	302 mo	229 mo	212 mo
Wtd Avg Pass-Thru Rate		6.37%	7.17%	8.19%	9.07%	10.47%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	2,189	2,108	881	448	241
WAC		6.60%	7.34%	8.37%	9.35%	10.98%
Mortgage Securities	$	579	171	59	17	6
Wtd Avg Pass-Thru Rate		6.23%	7.23%	8.19%	9.16%	11.05%
WARM (of Loans & Securities)		152 mo	153 mo	126 mo	108 mo	95 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	313	486	189	97	236
WAC		6.52%	7.33%	8.32%	9.43%	12.29%
Mortgage Securities	$	281	80	3	1	0
Wtd Avg Pass-Thru Rate		6.14%	7.09%	8.09%	9.77%	0.00%
WARM (of Loans & Securities)		69 mo	69 mo	61 mo	60 mo	78 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 20,050

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
		6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
TEASER ARMS:						
Balances Currently Subject to Intro Rates . .	$	5	580	905	0	17
WAC		7.35%	6.45%	5.84%	7.25%	6.46%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	574	5,530	3,589	93	1,027
Wtd Avg Margin (in bp)		252 bp	278 bp	301 bp	202 bp	258 bp
WAC		7.95%	7.60%	7.20%	7.16%	7.45%
WARM (in months)		226 mo	286 mo	328 mo	270 mo	249 mo
Wtd Avg Time Until Next Payment Reset (mo) .		3 mo	10 mo	44 mo	4 mo	10 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 12,320

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)		Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ARM BALANCES BY DISTANCE TO LIFTIME CAP		6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
Balances w/Coupon Within 200 bp of Lifetime Cap	$	45	67	5	0	6
Wtd Avg Distance from Lifetime Cap (in bp) .		181 bp	164 bp	138 bp	0 bp	157 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	81	1,030	116	19	187
Wtd Avg Distance from Lifetime Cap		335 bp	338 bp	376 bp	322 bp	327 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	363	4,873	4,266	59	674
Wtd Avg Distance from Lifetime Cap		679 bp	572 bp	582 bp	564 bp	620 bp
Balances Without Lifetime Cap	$	89	140	107	16	177
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	305	5,371	4,297	71	949
Wtd Avg Periodic Rate Cap (in bp)		156 bp	188 bp	201 bp	168 bp	169 bp
Balances Subject to Periodic Rate Floors . . .	$	211	4,392	2,177	65	862
MBS INCLUDED IN ARM BALANCES	$	121	529	155	19	9

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	371	1,285
WARM (in months)	66 mo	135 mo
Remaining Term to Full Amort. .	242 mo	
Rate Index Code	0000	0000
Margin (in bp)	244 bp	249 bp
Reset Frequency	25 mo	18 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	9	30
WA Distance to Lifetime Cap .	39 bp	75 bp
Fixed-Rate:		
Balances . . . . $	514	1,524
WARM (in months)	51 mo	100 mo
Remaining Term to Full Amort. .	227 mo	
WAC	8.81%	8.68%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,056	1,204
WARM (in months)	25 mo	31 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	121 bp	8.08%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	908	744
WARM (in months)	143 mo	142 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	136 bp	9.54%
Reset Frequency (in months) . . .	3 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	780	838
WARM (in months)	37 mo	46 mo
Margin in Col 1 (bp); WAC in Col 2	187 bp	8.71%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	452	3,244
WARM (in months)	65 mo	58 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	565 bp	11.87%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	1	701
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	87	2,789
Remaining WAL 5-10 Years . . . $	159	206
Remaining WAL over 10 Years . $	43	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	6	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	8	1
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	1	0
WAC . . . . $	8.25%	8.00%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	12.00%
Total Mortgage-Derivative Securities--Book Value . $	305	3,697

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	$ 3,980	8,298	2,055	606	446
WARM (in months)	250 mo	298 mo	267 mo	223 mo	195 mo
Wtd Avg Servicing Fee (in bp)	36 bp	33 bp	35 bp	36 bp	46 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	164,616 lns				
FHA/VA Loans	31,284 lns				
Subserviced by Others	311 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced	$ 3,573	41
WARM (in months)	305 mo	226 mo
Wtd Avg Servicing Fee (in bp)	36 bp	72 bp

Total # of Adjustable-Rate Loans Serviced 30,921 lns
Of Which, Number Subserviced By Others . 125 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 19,000

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.	$ 1,875		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$ 703		
Zero-Coupon Securities	$ 32	8.71%	131 mo
Government & Agency Securities	$ 2,380	5.86%	49 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$ 2,080	4.97%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$ 377	6.51%	113 mo
Structured Securities	$ 320		
Total Cash, Deposits, & Securities	$ 7,766		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	327
Accrued Interest Receivable	$	240
Advances for Taxes and Insurance	$	11
Less: Unamortized Yield Adjustments	$	-12
Valuation Allowances	$	223
Unrealized Gains (Losses)	$	11

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	47
Accrued Interest Receivable	$	42
Less: Unamortized Yield Adjustments	$	24
Valuation Allowances	$	154
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	51
REPOSSESSED ASSETS	$	163
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	27
OFFICE PREMISES AND EQUIPMENT	$	929

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-3
Less: Unamortized Yield Adjustments	$	-4
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	237
Margin Account	$	0
Miscellaneous I	$	1,191
Miscellaneous II	$	251
TOTAL ASSETS	$	61,194

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	301
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	525
Mortgage-Related Mutual Funds	$	177
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	2,752
Wtd Avg Servicing Fee (in bp)		26 bp
Adjustable-Rate Mortgage Loans Serviced	$	1,445
Wtd Avg Servicing Fee (in bp)		32 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	18

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:		Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawal During Quarter (Optional)
Balances Maturing in 3 Months or Less	$	4,919	1,190	266	$ 17
WAC		5.13%	5.86%	6.29%	
WARM (in months)		2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	8,020	3,935	1,097	$ 39
WAC		5.04%	5.72%	6.81%	
WARM (in months)		7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months	$		3,734	1,298	$ 15
WAC			5.41%	6.29%	
WARM (in months)			19 mo	25 mo	
Balances Maturing in 37 or More Months	$			2,351	$ 10
WAC				6.01%	
WARM (in months)				53 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 26,809

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	546	211	215
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	11,691	7,675	3,285
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.57 mo	6.39 mo	10.26 mo
Balances in New Accounts (Optional)	$	162	12	2

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 %	$	1,543	641	283	4.77%
5.00 to 5.99 %	$	1,439	1,493	2,346	5.42%
6.00 to 6.99 %	$	133	338	280	6.31%
7.00 to 7.99 %	$	1	51	56	7.38%
8.00 to 8.99 %	$	0	29	26	8.37%
9.00 to 9.99 %	$	0	0	275	9.23%
10.00 to 10.99 %	$	0	0	0	0.00%
11.00% and Above	$	0	0	0	15.01%
WARM		1 mo	21 mo	64 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 8,934

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	989	-4 bp	2 mo	2 mo	8 mo
Position 2	0000	0000	$	642	0 bp	1 mo	1 mo	4 mo
Position 3	0000	0000	$	87	12 bp	4 mo	3 mo	49 mo
All Other Positions			$	177	14 bp	1 mo	1 mo	1 mo

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	$	3,924	1.56%	$	5
Money Market Deposit Accounts (MMDAs)	$	5,307	3.74%	$	5
Passbook Accounts	$	4,541	2.79%	$	14
Non-Interest-Bearing Non-Maturity Deposits	$	2,386		$	8
ESCROW ACCOUNTS					
Escrow for Mortgages Held in Portfolio	$	232	0.17%		
Escrow for Mortgages Serviced for Others	$	82	0.27%		
Other Escrows	$	106	1.19%		
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$	16,578			
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$	-3			
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$	1			
OTHER LIABILITIES					
Collateralized Mortgage Securities Issued	$	15			
Miscellaneous I	$	829			
Miscellaneous II	$	168			
TOTAL LIABILITIES	$	55,225	(NOTE: Includes Redeemable Preferred Stock)		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$	147			
EQUITY CAPITAL	$	5,822			
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$	61,194			

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	0000	0.00	0.00
2.	0000	$ 0	0000	0.00	0.00
3.	0000	$ 0	0000	0.00	0.00
4.	0000	$ 0	0000	0.00	0.00
5.	0000	$ 0	0000	0.00	0.00
6.	0000	$ 0	0000	0.00	0.00
7.	0000	$ 0	0000	0.00	0.00
8.	0000	$ 0	0000	0.00	0.00
9.	0000	$ 0	0000	0.00	0.00
10.	0000	$ 0	0000	0.00	0.00
11.	0000	$ 0	0000	0.00	0.00
12.	0000	$ 0	0000	0.00	0.00
13.	0000	$ 0	0000	0.00	0.00
14.	0000	$ 0	0000	0.00	0.00
15.	0000	$ 0	0000	0.00	0.00
16.	0000	$ 0	0000	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	-	$ 5	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	-	$ 5	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	31	$ 46	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	13	$ 17	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	15	$ 134	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	77	$ 131	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	70	$ 342	-	-	-
1016	optional commitment to originate "other" mortgages	52	$ 106	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$ 1	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	7	$ 10	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 11	-	-	-
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 .	11	$ 17	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	9	$ 23	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	7	$ 26	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 2	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 0	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	10	$ 28	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	13	$ 80	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 1	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 17	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 1	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 28	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 3	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 7	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 76	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	8	$ 451	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 1	-	-	-

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
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 20	-	-	-
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 .	-	$ 16	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 38	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 1	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 6	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 0	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 1	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	13	$ 74	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	22	$ 480	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 23	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 0	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	18	$ 38	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	10	$ 51	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	10	$ 4	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	31	$ 138	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	31	$ 390	-	-	-
2216	firm commitment to originate "other" mortgage loans	22	$ 312	-	-	-
3016	option to purchase "other" mortgages	-	$ 6	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 3	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 55	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 9	-	-	-
3056	short option to purchase "other" mortgages	-	$ 0	-	-	-
4002	commitment to purchase non-mortgage financial assets	19	$ 179	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 220	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 30	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 200	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 1,401	-	-	-

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
6006	interest rate cap based on 6-month LIBOR	-	$ 10	-	-	-
6010	interest rate cap based on 1-year Treasury	-	$ 100	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$ 17	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 13	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 125	-	-	-
7014	interest rate floor based on 5-year Treasury	-	$ 15	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$ 25	-	-	-
9502	fixed-rate construction loans in process	89	$ 503	-	-	-
9512	adjustable-rate construction loans in process	43	$ 419	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

REPORTING OF MARKET VALUE ESTIMATES

Estimated Market Value After Specified Rate Shock

Rate Shock in Basis Points	Required Reporting Items: Off-Balance-Sheet Contracts Reported Under "Additional"	Required Reporting Items: Mortgage-Derivative Securities	Optional Reporting Items: Options on Liabilities	Optional Reporting Items: Collateralized Mortgage Securities Issued	Required Reporting Item: Structured Securities
+ 400	$ 0	$ 0	$ 0	$ 0	$ 0
+ 300	$ 135	$ 3,543	$ 15	$ 15	$ 291
+ 200	$ 88	$ 3,686	$ 11	$ 15	$ 304
+ 100	$ 45	$ 3,824	$ 6	$ 15	$ 318
No Change	$ 8	$ 3,952	$ 0	$ 15	$ 332
- 100	$ -18	$ 4,018	$ -5	$ 15	$ 344
- 200	$ -38	$ 4,043	$ -11	$ 15	$ 357
- 300	$ -59	$ 4,062	$ -16	$ 15	$ 377
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 176