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
+300 bp	7,306	-3,292	-31 %	7.25 %	-273 bp
+200 bp	8,551	-2,047	-19 %	8.33 %	-165 bp
+100 bp	9,651	-948	-9 %	9.23 %	-75 bp
0 bp	10,598			9.98 %	
-100 bp	11,171	572	+5 %	10.39 %	+41 bp
-200 bp	11,188	590	+6 %	10.33 %	+35 bp
-300 bp	11,088	490	+5 %	10.16 %	+19 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	03/31/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	9.98 %
Post-Shock NPV Ratio	8.33 %
Sensitivity Measure: Decline in NPV Ratio	165 bp

AREA: MIDWEST REGION
TYPE: ALL REPORTING CMR
FIRMS REPORTING: 213
CYCLE: MAR 2000

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

DATE:07/12/2000
TIME:16:38:44
EDIT:07/12/2000

*** 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	-	13,513	13,281	12,960	12,485	11,932	11,360	10,805	-
30-Yr Mortgage Securities ...	-	4,348	4,271	4,166	4,008	3,818	3,622	3,433	-
15-Year Mortgages & MBS	-	9,247	9,105	8,880	8,582	8,263	7,948	7,645	-
Balloon Mortgages & MBS	-	2,509	2,480	2,439	2,381	2,315	2,249	2,184	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	2,532	2,524	2,514	2,495	2,465	2,423	2,369	-
7 Mo to 2 Yrs Reset Freq ..	-	10,677	10,601	10,514	10,389	10,210	9,980	9,707	-
2+ to 5 Yrs Reset Freq	-	4,090	4,022	3,938	3,834	3,714	3,585	3,450	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	3,050	3,025	3,000	2,974	2,944	2,904	2,852	-
2 Mo to 5 Yrs Reset Freq...	-	3,681	3,630	3,577	3,520	3,452	3,370	3,276	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	1,526	1,518	1,511	1,504	1,497	1,489	1,480	-
Adjustable-Rate, Fully-Amort.	-	3,644	3,623	3,604	3,584	3,566	3,546	3,526	-
Fixed-Rate, Balloon	-	1,437	1,376	1,318	1,264	1,213	1,165	1,119	-
Fixed-Rate, Fully-Amortizing	-	1,853	1,781	1,714	1,651	1,592	1,537	1,485	-
Construction & Land Loans:									
Adjustable-Rate	-	6,952	6,921	6,890	6,860	6,830	6,801	6,773	-
Fixed-Rate	-	1,629	1,601	1,574	1,549	1,524	1,500	1,477	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	1,095	1,093	1,091	1,089	1,087	1,085	1,084	-
Fixed-Rate	-	3,314	3,246	3,181	3,118	3,058	3,000	2,944	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-6	-6	-6	-6	-6	-6	-6	-
Accrued Interest Receivable .	-	529	529	529	529	529	529	529	-
Advances for Taxes/Insurance	-	36	36	36	36	36	36	36	-
Float on Escrows on Owned Mtg	-	67	103	156	205	244	274	298	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-5	-4	-3	-3	-3	-4	-4	-
*Mortgage Loans & Securities	-	75,731	74,767	73,591	72,055	70,287	68,400	66,471	-

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

*** Change in Interest Rates ***

*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	4,097	4,080	4,063	4,047	4,031	4,016	4,002	-
Fixed-Rate	-	1,624	1,573	1,524	1,477	1,433	1,391	1,351	-
Consumer Loans:									
Adjustable-Rate	-	5,160	5,156	5,151	5,146	5,142	5,137	5,133	-
Fixed-Rate	-	5,923	5,830	5,739	5,651	5,566	5,483	5,402	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-98	-97	-97	-96	-95	-95	-94	-
Accrued Interest Receivable .	-	108	108	108	108	108	108	108	-
*Nonmortgage Loans	-	16,814	16,649	16,488	16,334	16,185	16,041	15,902	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	1,741	1,741	1,741	1,741	1,741	1,741	1,741	-
Equities & All Mutual Funds ...	-	160	156	153	148	142	135	129	-
Zero-Coupon Securities	-	23	21	20	18	17	15	14	-
Govt & Agency Securities	-	1,043	1,018	995	974	953	934	916	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	805	804	802	801	800	798	797	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	432	409	388	369	351	335	319	-
Mortgage-Derivative Securities:									
Valued by OTS	-	16	16	16	15	15	15	14	-
Valued by Institution	-	4,407	4,375	4,302	4,171	4,017	3,872	3,706	-
Structured Securities, Valued by Institution	-	2,681	2,655	2,595	2,492	2,368	2,248	2,135	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	11,308	11,195	11,011	10,729	10,404	10,094	9,771	-

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	-	137	137	137	137	137	137	137	-
REAL ESTATE HELD FOR INVESTMENT	-	29	29	29	29	29	29	29	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	19	18	18	16	14	11	8	-
OFFICE PREMISES & EQUIPMENT	-	1,241	1,241	1,241	1,241	1,241	1,241	1,241	-
*Subtotal	-	1,426	1,426	1,425	1,423	1,421	1,418	1,415	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	511	629	798	893	922	919	900	-
Adj-Rate Servicing	-	155	158	160	163	168	171	171	-
Float on Mtgs Svc'd for Others	-	298	369	453	526	582	625	658	-
*Mtg Ln Servicing for Others	-	963	1,156	1,411	1,583	1,672	1,714	1,729	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	2,346	2,346	2,346	2,346	2,346	2,346	2,346	-
Deposit Intangibles:									
Retail CD Intangible	-	131	139	146	153	159	165	170	-
Transaction Acct Intangible .	-	135	293	453	605	745	877	1,002	-
MMDA Intangible	-	16	81	196	331	477	620	759	-
Passbook Account Intangible .	-	-8	6	125	267	401	524	640	-
Non-Int-Bearing Acct Intang .	-	235	292	347	399	449	497	543	-
*Other Assets	-	2,854	3,157	3,613	4,101	4,576	5,028	5,460	-
*** TOTAL ASSETS	-	109,096	108,348	107,539	106,224	104,544	102,695	100,748	-

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 ...	-	26,311	26,189	26,069	25,950	25,832	25,715	25,601	-
Maturing in 13 Mo or More ...	-	11,260	11,040	10,827	10,620	10,419	10,223	10,033	-
Variable-Rate, Fixed-Maturity .	-	918	917	916	916	915	915	914	-
Non-Maturity:									
Transaction Accts	-	5,828	5,828	5,828	5,828	5,828	5,828	5,828	-
MMDAs	-	11,625	11,625	11,625	11,625	11,625	11,625	11,625	-
Passbook Accts	-	4,205	4,205	4,205	4,205	4,205	4,205	4,205	-
Non-Interest-Bearing Accts ..	-	3,032	3,032	3,032	3,032	3,032	3,032	3,032	-
* Deposits	-	63,178	62,836	62,501	62,175	61,855	61,542	61,237	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	17,216	17,161	17,106	17,052	16,999	16,947	16,895	-
Maturing in 37 Mo or More ...	-	7,709	7,233	6,794	6,388	6,013	5,666	5,345	-
Variable-Rate, Fixed-Maturity .	-	7,389	7,381	7,373	7,365	7,357	7,349	7,342	-
* Borrowings	-	32,314	31,775	31,273	30,806	30,370	29,962	29,581	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,207	1,207	1,207	1,207	1,207	1,207	1,207	-
Other Escrow Accounts	-	71	69	67	65	63	62	60	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	1,242	1,242	1,242	1,242	1,242	1,242	1,242	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	2,520	2,518	2,516	2,514	2,512	2,511	2,509	-
OPTIONS ON LIABILITIES	-	105	159	256	388	528	656	773	-
*** TOTAL LIABILITIES	-	98,117	97,287	96,546	95,883	95,265	94,672	94,101	-

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	-	40	30	20	0	-26	-53	-79	-
ARMs	-	8	6	4	0	-5	-12	-19	-
Other Mortgages	-	35	24	14	-	-22	-48	-75	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	66	50	34	10	-23	-59	-96	-
Sell Mortgages & MBS	-	-75	-54	-29	10	57	104	149	-
Purchase Non-Mortgage Items ...	-	30	19	9	-	-9	-17	-25	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	0	1	3	5	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-197	-93	6	100	189	274	355	-
Pay Floating, Receive Fixed ...	-	15	10	5	0	-5	-9	-14	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	0	1	1	1	1	1	2	-
INTEREST-RATE CAPS	-	4	22	63	118	166	200	230	-
INTEREST-RATE FLOORS	-	161	94	38	11	3	2	1	-
FUTURES	-	-19	-12	-6	-	6	12	18	-
OPTIONS ON FUTURES	-	2	2	2	2	16	74	124	-
CONSTRUCTION LIP	-	26	13	1	-11	-21	-31	-41	-
SELF-VALUED [CMR911-CMR919]	-	13	14	16	16	43	86	122	-
*** OFF-BALANCE-SHEET POSITIONS	-	109	127	177	257	372	528	659	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	109,096	108,348	107,539	106,224	104,544	102,695	100,748	-
- LIABILITIES	-	98,117	97,287	96,546	95,883	95,265	94,672	94,101	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	109	127	177	257	372	528	659	-
*** NET PORTFOLIO VALUE	-	11,088	11,188	11,171	10,598	9,651	8,551	7,306	-

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	12,559	12,485	99.41	4.1
30-Yr Mortgage Securities ...	4,049	4,008	98.97	4.3
15-Year Mortgages & MBS	8,808	8,582	97.43	3.6
Balloon Mortgages & MBS	2,428	2,381	98.05	2.6
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	2,485	2,495	100.42	1.0
7 Mo to 2 Yrs Reset Freq ..	10,443	10,389	99.49	1.5
2+ to 5 Yrs Reset Freq	3,919	3,834	97.83	2.9
Lagging Market Index ARMs:				
1 Mo Reset Freq............	3,034	2,974	98.03	1.0
2 Mo to 5 Yrs Reset Freq...	3,684	3,520	95.54	1.8
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	1,529	1,504	98.35	0.5
Adjustable-Rate, Fully-Amort.	3,612	3,584	99.24	0.5
Fixed-Rate, Balloon	1,347	1,264	93.84	4.2
Fixed-Rate, Fully-Amortizing	1,796	1,651	91.95	3.7
Construction & Land Loans:				
Adjustable-Rate	6,894	6,860	99.50	0.4
Fixed-Rate	1,570	1,549	98.63	1.6
Second Mtg Loans & Securities:				
Adjustable-Rate	1,103	1,089	98.71	0.2
Fixed-Rate	3,159	3,118	98.70	2.0
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-6	-6	94.18	-2.2
Accrued Interest Receivable .	529	529	100.08	0.0
Advances for Taxes/Insurance	36	36	100.93	0.0
Float on Escrows on Owned Mtg		205		-21.5
Less: Value of Servicing on Mtgs Serviced by Others ...		-3		-0.3
*Mortgage Loans & Securities	72,980	72,055	98.73	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.

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	4,029	4,047	100.44	0.4
Fixed-Rate	1,483	1,477	99.63	3.1
Consumer Loans:				
Adjustable-Rate	5,204	5,146	98.88	0.1
Fixed-Rate	5,730	5,651	98.62	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-96	-96	100.04	0.6
Accrued Interest Receivable .	108	108	100.44	0.0
*Nonmortgage Loans	16,459	16,334	99.24	0.9
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	1,741	1,741	99.99	0.0
Equities & All Mutual Funds ...	148	148	100.18	3.6
Zero-Coupon Securities	16	18	112.41	8.2
Govt & Agency Securities	973	974	100.07	2.2
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	801	801	100.01	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	396	369	93.19	5.0
Mortgage-Derivative Securities:				
Valued by OTS	15	15	0.36	2.1
Valued by Institution	4,263	4,171	-	3.4
Structured Securities, Valued by Institution	2,584	2,492	96.45	4.6
Less: Valuation Allowances for Investment Securities ..	0	0	-	0.0
*Cash, Deposits, & Securities	10,938	10,729	98.09	2.8

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	137	137	99.84	0.0
REAL ESTATE HELD FOR INVESTMENT	29	29	100.66	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	16	16	100.09	11.9
OFFICE PREMISES & EQUIPMENT	1,241	1,241	100.01	0.0
*Subtotal	1,423	1,423	100.01	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		893		-6.9
Adj-Rate Servicing		163		-2.3
Float on Mtgs Svc'd for Others		526		-12.3
*Mtg Ln Servicing for Others		1,583		-8.2
OTHER ASSETS				
Purchased & Excess Servicing ..	1,252			
Margin Account	-	-	-	-
Miscellaneous I	2,346	2,346	99.98	0.0
Miscellaneous II	628			
Deposit Intangibles:				
Retail CD Intangible		153		-4.1
Transaction Acct Intangible .		605		-24.1
MMDA Intangible		331		-42.4
Passbook Account Intangible .		267		-51.5
Non-Int-Bearing Acct Intang .		399		-12.8
*Other Assets	4,225	4,101		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-30			
*** TOTAL ASSETS	105,995	106,224	101/ 99*	1.4/1.9*

*Including/excluding deposit intangible values.

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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 ...	26,051	25,950	99.61	0.5
Maturing in 13 Mo or More ...	10,880	10,620	97.62	1.9
Variable-Rate, Fixed-Maturity .	916	916	-	0.1
Non-Maturity:				
Transaction Accts	5,828	5,828	100/ 90*	0.0/2.8*
MMDAs	11,625	11,625	100/ 97*	0.0/1.2*
Passbook Accts	4,205	4,205	100/ 94*	0.0/3.5*
Non-Interest-Bearing Accts ..	3,032	3,032	100/ 87*	0.0/1.9*
* Deposits	62,536	62,175	101/ 98*	0.5/1.3*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	17,100	17,052	99.73	0.3
Maturing in 37 Mo or More ...	7,054	6,388	90.56	6.1
Variable-Rate, Fixed-Maturity .	7,373	7,365	88.85	0.1
* Borrowings	31,527	30,806	94.96	1.5
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,207	1,207	99.99	0.0
Other Escrow Accounts	80	65	81.42	2.7
Collat. Mtg Securities Issued .	-	-	-	-
Miscellaneous I	1,242	1,242	100.01	0.0
Miscellaneous II	77			
*Other Liabilities	2,606	2,514	99.41	0.1
OPTIONS ON LIABILITIES	-	388	-	-35.0
UNAMORTIZED YIELD ADJUSTMENTS ..	-1			
*** TOTAL LIABILITIES	96,668	95,883	99/ 97**	0.7/1.2**

*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	0
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	10
Sell Mortgages & MBS	10
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	100
Pay Floating, Receive Fixed ...	0
Basis Swaps	-
Swaptions	1
INTEREST-RATE CAPS	118
INTEREST-RATE FLOORS	11
FUTURES	-
OPTIONS ON FUTURES	2
CONSTRUCTION LIP	-11
SELF-VALUED [CMR911-CMR919]	16
	=========
*** OFF-BALANCE-SHEET POSITIONS	257

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	105,995	106,224	101/ 99*	1.4/1.9*	*Including/excluding deposit intangible values.
- LIABILITIES	96,668	95,883	99/ 97**	0.7/1.2**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		257			
	=========	=========			
*** NET PORTFOLIO VALUE	9,327	10,598	113.60	7.2	

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS

FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Coupon: Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	1,488	4,585	2,213	2,162	2,112
WARM (in months)		334 mo	323 mo	307 mo	200 mo	172 mo
WAC		6.68%	7.38%	8.35%	9.35%	10.66%
$ of Which Are FHA or VA Guaranteed	$	79	384	501	1,563	1,809
Securities Backed By Conventional Mortgages .	$	615	755	686	186	78
WARM (in months)		332 mo	338 mo	262 mo	219 mo	186 mo
Wtd Avg Pass-Thru Rate		6.26%	7.28%	8.16%	9.16%	10.39%
Securities Backed By FHA or VA Mortgages . . .	$	258	509	474	364	125
WARM (in months)		335 mo	310 mo	263 mo	226 mo	195 mo
Wtd Avg Pass-Thru Rate		6.12%	7.29%	8.12%	9.25%	10.39%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	3,148	3,206	1,024	315	132
WAC		6.59%	7.36%	8.31%	9.30%	10.72%
Mortgage Securities	$	772	160	35	11	5
Wtd Avg Pass-Thru Rate		6.18%	7.18%	8.14%	9.17%	10.31%
WARM (of Loans & Securities)		152 mo	147 mo	132 mo	110 mo	99 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	640	1,107	327	100	23
WAC		6.61%	7.33%	8.35%	9.25%	10.61%
Mortgage Securities	$	197	33	1	0	0
Wtd Avg Pass-Thru Rate		6.12%	7.05%	8.63%	9.00%	0.00%
WARM (of Loans & Securities)		58 mo	64 mo	56 mo	40 mo	40 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 27,845

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 . .	$	111	248	27	0	39
WAC		7.41%	6.95%	8.21%	0.00%	6.69%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	2,374	10,195	3,892	3,034	3,645
Wtd Avg Margin (in bp)		286 bp	257 bp	276 bp	162 bp	217 bp
WAC		8.07%	7.33%	7.30%	6.38%	7.00%
WARM (in months)		262 mo	295 mo	313 mo	276 mo	256 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	11 mo	38 mo	6 mo	14 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 23,565

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	$	317	125	12	37	16
Wtd Avg Distance from Lifetime Cap (in bp) .		148 bp	157 bp	164 bp	142 bp	183 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	666	1,452	772	293	1,108
Wtd Avg Distance from Lifetime Cap		303 bp	339 bp	345 bp	347 bp	326 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	1,316	8,630	2,954	2,693	2,408
Wtd Avg Distance from Lifetime Cap		566 bp	556 bp	538 bp	610 bp	595 bp
Balances Without Lifetime Cap	$	187	236	181	10	152
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	1,616	9,505	3,543	249	2,951
Wtd Avg Periodic Rate Cap (in bp)		128 bp	186 bp	195 bp	249 bp	195 bp
Balances Subject to Periodic Rate Floors . . .	$	1,540	9,145	3,480	245	2,718
MBS INCLUDED IN ARM BALANCES	$	370	1,713	188	2,406	571

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	1,529	3,612
WARM (in months)	70 mo	106 mo
Remaining Term to Full Amort. .	281 mo	
Rate Index Code	0000	0000
Margin (in bp)	215 bp	224 bp
Reset Frequency	14 mo	9 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	75	69
WA Distance to Lifetime Cap .	168 bp	122 bp
Fixed-Rate:		
Balances . . . . $	1,347	1,796
WARM (in months)	72 mo	110 mo
Remaining Term to Full Amort. .	252 mo	
WAC	8.29%	8.28%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	6,894	1,570
WARM (in months)	18 mo	25 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	121 bp	8.36%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	1,103	3,159
WARM (in months)	177 mo	117 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	124 bp	8.96%
Reset Frequency (in months) . . .	4 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	4,029	1,483
WARM (in months)	34 mo	47 mo
Margin in Col 1 (bp); WAC in Col 2	150 bp	8.86%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	5,204	5,730
WARM (in months)	53 mo	52 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	452 bp	8.83%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	26	978
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	18	984
Remaining WAL 5-10 Years . . . $	97	1,891
Remaining WAL over 10 Years . $	73	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	38	
Other . . . . $	3	8
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	123	0
WAC . . . . $	11.07%	10.66%
Principal-Only MBS . . . . $	40	1
WAC	7.63%	3.86%
Total Mortgage-Derivative Securities--Book Value . $	417	3,862

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 . . . . $	16,726	36,955	13,536	7,655	5,727
WARM (in months)	253 mo	287 mo	279 mo	215 mo	199 mo
Wtd Avg Servicing Fee (in bp)	29 bp	33 bp	39 bp	43 bp	43 bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	553,022 lns
FHA/VA Loans	576,935 lns
Subserviced by Others	145,721 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan Current Mkt	Lagging Mkt
Balances Serviced . . . . $	11,008	996
WARM (in months)	293 mo	237 mo
Wtd Avg Servicing Fee (in bp)	58 bp	41 bp

Total # of Adjustable-Rate Loans Serviced 136,428 lns
Of Which, Number Subserviced By Others . 17,465 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 92,601

CASH, DEPOSITS, & SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	1,741		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	148		
Zero-Coupon Securities . . . . $	16	6.35%	90 mo
Government & Agency Securities . . . . $	973	6.01%	32 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	801	5.97%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	396	6.02%	81 mo
Structured Securities . . . . $	2,584		
Total Cash, Deposits, & Securities . . . . $	6,660		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES		
Nonperforming Loans	$	358
Accrued Interest Receivable	$	529
Advances for Taxes and Insurance	$	36
Less: Unamortized Yield Adjustments	$	-212
Valuation Allowances	$	364
Unrealized Gains (Losses)	$	-135
ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES		
Nonperforming Loans	$	175
Accrued Interest Receivable	$	108
Less: Unamortized Yield Adjustments	$	11
Valuation Allowances	$	271
Unrealized Gains (Losses)	$	0
REAL ESTATE HELD FOR INVESTMENT	$	29
REPOSSESSED ASSETS	$	137
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	16
OFFICE PREMISES AND EQUIPMENT	$	1,241
ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES		
Unrealized Gains (Losses)	$	-80
Less: Unamortized Yield Adjustments	$	15
Valuation Allowances	$	0
OTHER ASSETS		
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,252
Margin Account	$	0
Miscellaneous I	$	2,346
Miscellaneous II	$	628
TOTAL ASSETS	$	105,995

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1,352
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	843
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	52
Mortgage-Related Mutual Funds	$	96
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	5,425
Wtd Avg Servicing Fee (in bp)		21 bp
Adjustable-Rate Mortgage Loans Serviced	$	6,649
Wtd Avg Servicing Fee (in bp)		34 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	686

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	$	6,349	2,473	496	$	2
WAC		5.25%	5.27%	6.73%		
WARM (in months)		2 mo	2 mo	1 mo		
Balances Maturing in 4 to 12 Months	$	9,078	6,954	701	$	4
WAC		5.67%	5.44%	6.25%		
WARM (in months)		7 mo	8 mo	7 mo		
Balances Maturing in 13 to 36 Months	$		7,071	2,229	$	3
WAC			5.76%	6.10%		
WARM (in months)			18 mo	23 mo		
Balances Maturing in 37 or More Months	$			1,579	$	0
WAC				5.83%		
WARM (in months)				51 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 36,930

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,598	548	8
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	10,860	12,391	3,551
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		2.81 mo	5.35 mo	6.53 mo
Balances in New Accounts (Optional)	$	203	46	10

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

Balances by Coupon Class:		Remaining Maturity in Months: 0 to 3	4 to 36	37 or More	WAC
Under 5.00 %	$	88	380	1,383	4.54%
5.00 to 5.99 %	$	2,113	1,274	3,413	5.56%
6.00 to 6.99 %	$	11,020	1,932	1,641	6.20%
7.00 to 7.99 %	$	1	279	456	7.29%
8.00 to 8.99 %	$	0	11	158	8.14%
9.00 to 9.99 %	$	0	0	2	9.15%
10.00 to 10.99 %	$	0	0	0	0.00%
11.00% and Above	$	0	0	1	13.41%
WARM		1 mo	14 mo	97 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 24,154

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	2,862	31 bp	2 mo	1 mo	31 mo
Position 2	0000	0000	$	3,921	-2 bp	3 mo	2 mo	16 mo
Position 3	0000	0000	$	1,495	-4 bp	4 mo	5 mo	16 mo
All Other Positions			$	11	17 bp	17 mo	17 mo	32 mo

MEMO: Book Value of Redeemable Preferred Stock . . . $ 0

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES (Con't.), MINORITY INTEREST, & CAPITAL

NON-MATURITY DEPOSITS	Total Balances	WAC	Balances in New Accounts (Optional)
Transaction Accounts	$ 5,828	1.77%	$ 7
Money Market Deposit Accounts (MMDAs)	$ 11,625	4.82%	$ 121
Passbook Accounts	$ 4,205	3.41%	$ 12
Non-Interest-Bearing Non-Maturity Deposits	$ 3,032		$ 12
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 559	0.04%	
Escrow for Mortgages Serviced for Others	$ 648	0.19%	
Other Escrows	$ 80	0.11%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 25,976		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ -1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 0		
Miscellaneous I	$ 1,242		
Miscellaneous II	$ 77		
TOTAL LIABILITIES	$ 96,668	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 228		
EQUITY CAPITAL	$ 9,099		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 105,995		

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	-	$ 8	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	11	$ 9	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	33	$ 95	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	27	$ 182	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	20	$ 22	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	71	$ 143	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	71	$ 500	-	-	-
1016	optional commitment to originate "other" mortgages	60	$ 973	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$ 7	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 26	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 229	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$ 2	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 1	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 12	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 1	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	11	$ 24	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	19	$ 211	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 2	-	-	-
2044	commitment to purchase 6-mo or 1-yr COFI ARM MBS	-	$ 7	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 9	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 1	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 36	-	-	-
2056	commitment to purchase "other" MBS	-	$ 4	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 1	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 12	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 167	-	-	-
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 .	-	$ 23	-	-	-

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	-	$ 1	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 2	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 16	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 0	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	8	$ 19	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 21	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	14	$ 26	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	35	$ 384	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 26	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 1	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 2	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	14	$ 143	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	7	$ 12	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	10	$ 8	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	30	$ 33	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	22	$ 101	-	-	-
2216	firm commitment to originate "other" mortgage loans	18	$ 340	-	-	-
3006	option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 1	-	-	-
3016	option to purchase "other" mortgages	-	$ 1	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 1	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 9	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 2	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 28	-	-	-
3036	option to sell "other" mortgages	-	$ 1	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 4	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 0	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 1	-	-	-
4002	commitment to purchase non-mortgage financial assets	15	$ 210	-	-	-

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
4022	commitment to sell non-mortgage financial assets	-	$ 3	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 1,026	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 667	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 1,125	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 390	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 10	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 4,940	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 29	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 2,600	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 165	-	-	-
7014	interest rate floor based on 5-year Treasury	-	$ 43	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 3,116	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 4	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 95	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 48	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 2	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 65	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 525	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$ 3	-	-	-
9502	fixed-rate construction loans in process	94	$ 367	-	-	-
9512	adjustable-rate construction loans in process	42	$ 1,590	-	-	-

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	$ 122	$ 3,706	$ 773	$ 0	$ 2,135
+ 200	$ 86	$ 3,872	$ 656	$ 0	$ 2,248
+ 100	$ 43	$ 4,017	$ 528	$ 0	$ 2,368
No Change	$ 16	$ 4,171	$ 388	$ 0	$ 2,492
- 100	$ 16	$ 4,302	$ 256	$ 0	$ 2,595
- 200	$ 14	$ 4,375	$ 159	$ 0	$ 2,655
- 300	$ 13	$ 4,407	$ 105	$ 0	$ 2,681
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 5,422