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 $ Amount	$ Change	% Change	NPV as % of PV of Assets NPV Ratio	Change
+300 bp	6,360	-8,468	-57 %	3.91 %	-459 bp
+200 bp	9,248	-5,580	-38 %	5.55 %	-295 bp
+100 bp	12,145	-2,682	-18 %	7.12 %	-138 bp
0 bp	14,827			8.51 %	
-100 bp	17,094	2,266	+15 %	9.62 %	+111 bp
-200 bp	18,119	3,291	+22 %	10.08 %	+157 bp
-300 bp	18,947	4,120	+28 %	10.42 %	+192 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	03/31/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	8.51 %
Post-Shock NPV Ratio	5.55 %
Sensitivity Measure: Decline in NPV Ratio	295 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	-	19,495	19,195	18,736	18,020	17,191	16,340	15,510	-
30-Yr Mortgage Securities ...	-	10,412	10,231	9,867	9,367	8,843	8,343	7,878	-
15-Year Mortgages & MBS	-	18,183	17,899	17,452	16,864	16,237	15,616	15,016	-
Balloon Mortgages & MBS	-	8,601	8,472	8,285	8,025	7,743	7,462	7,189	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	1,535	1,530	1,525	1,517	1,502	1,481	1,453	-
7 Mo to 2 Yrs Reset Freq ..	-	15,019	14,909	14,788	14,620	14,378	14,062	13,686	-
2+ to 5 Yrs Reset Freq	-	13,032	12,784	12,492	12,139	11,739	11,310	10,865	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	890	883	876	868	859	848	834	-
2 Mo to 5 Yrs Reset Freq...	-	1,798	1,776	1,753	1,726	1,694	1,655	1,611	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	3,436	3,387	3,340	3,294	3,249	3,206	3,163	-
Adjustable-Rate, Fully-Amort.	-	3,602	3,552	3,504	3,457	3,413	3,368	3,324	-
Fixed-Rate, Balloon	-	5,513	5,260	5,022	4,799	4,590	4,393	4,207	-
Fixed-Rate, Fully-Amortizing	-	3,613	3,456	3,310	3,174	3,047	2,928	2,816	-
Construction & Land Loans:									
Adjustable-Rate	-	1,426	1,423	1,419	1,416	1,413	1,410	1,407	-
Fixed-Rate	-	867	835	805	777	751	726	703	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	2,737	2,730	2,723	2,716	2,710	2,704	2,698	-
Fixed-Rate	-	5,005	4,894	4,789	4,688	4,591	4,498	4,410	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	521	502	484	467	452	437	423	-
Accrued Interest Receivable .	-	577	577	577	577	577	577	577	-
Advances for Taxes/Insurance	-	51	51	51	51	51	51	51	-
Float on Escrows on Owned Mtg	-	64	99	142	180	211	238	261	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	1	1	1	1	1	1	1	-
*Mortgage Loans & Securities	-	116,377	114,442	111,937	108,741	105,239	101,649	98,080	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT 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	-	3,178	3,174	3,169	3,166	3,163	3,159	3,157	-
Fixed-Rate	-	3,148	3,028	2,915	2,807	2,706	2,610	2,519	-
Consumer Loans:									
Adjustable-Rate	-	765	764	763	762	761	761	760	-
Fixed-Rate	-	9,696	9,529	9,367	9,211	9,060	8,914	8,772	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-259	-254	-250	-246	-242	-238	-235	-
Accrued Interest Receivable .	-	164	164	164	164	164	164	164	-
*Nonmortgage Loans	-	16,692	16,404	16,128	15,864	15,612	15,370	15,138	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	4,077	4,077	4,077	4,077	4,077	4,077	4,077	-
Equities & All Mutual Funds ...	-	1,515	1,459	1,407	1,349	1,289	1,228	1,167	-
Zero-Coupon Securities	-	129	120	112	106	101	96	93	-
Govt & Agency Securities	-	2,357	2,282	2,212	2,145	2,083	2,024	1,968	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,414	1,409	1,405	1,401	1,397	1,393	1,389	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	2,664	2,443	2,257	2,098	1,961	1,843	1,740	-
Mortgage-Derivative Securities:									
Valued by OTS	-	55	55	54	53	52	51	49	-
Valued by Institution	-	19,460	19,350	19,009	18,313	17,666	16,952	16,281	-
Structured Securities, Valued by Institution	-	6,446	6,339	6,194	5,909	5,560	5,241	4,947	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	38,117	37,535	36,725	35,451	34,186	32,905	31,711	-

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 ***					
REPOSSESSED ASSETS	-	248	248	248	248	248	248	248	-
REAL ESTATE HELD FOR INVESTMENT	-	92	92	92	92	92	92	92	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	81	79	75	69	59	47	34	-
OFFICE PREMISES & EQUIPMENT	-	1,608	1,608	1,608	1,608	1,608	1,608	1,608	-
*Subtotal	-	2,030	2,027	2,024	2,017	2,007	1,996	1,983	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	580	771	987	1,088	1,112	1,101	1,073	-
Adj-Rate Servicing	-	119	121	122	124	126	127	128	-
Float on Mtgs Svc'd for Others	-	233	297	369	424	464	495	520	-
*Mtg Ln Servicing for Others	-	933	1,189	1,478	1,636	1,703	1,723	1,720	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	6,700	6,700	6,700	6,700	6,700	6,700	6,700	-
Deposit Intangibles:									
Retail CD Intangible	-	165	176	183	191	198	205	210	-
Transaction Acct Intangible .	-	269	509	745	970	1,180	1,378	1,566	-
MMDA Intangible	-	69	173	312	461	608	752	891	-
Passbook Account Intangible .	-	-18	77	739	1,475	2,165	2,809	3,409	-
Non-Int-Bearing Acct Intang .	-	482	599	711	818	921	1,019	1,114	-
*Other Assets	-	7,667	8,235	9,390	10,615	11,772	12,862	13,890	-
*** TOTAL ASSETS	-	181,815	179,833	177,683	174,325	170,518	166,505	162,523	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** LIABILITIES ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
				*** Change in Interest Rates ***					
DEPOSITS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 12 Mo or Less ...	-	38,543	38,380	38,218	38,058	37,901	37,744	37,589	-
Maturing in 13 Mo or More ...	-	15,844	15,440	15,054	14,684	14,331	13,991	13,665	-
Variable-Rate, Fixed-Maturity .	-	1,096	1,096	1,096	1,096	1,096	1,095	1,095	-
Non-Maturity:									
Transaction Accts	-	8,858	8,858	8,858	8,858	8,858	8,858	8,858	-
MMDAs	-	12,012	12,012	12,012	12,012	12,012	12,012	12,012	-
Passbook Accts	-	21,987	21,987	21,987	21,987	21,987	21,987	21,987	-
Non-Interest-Bearing Accts ..	-	6,314	6,314	6,314	6,314	6,314	6,314	6,314	-
* Deposits	-	104,654	104,086	103,538	103,009	102,497	102,001	101,521	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	43,101	42,820	42,543	42,271	42,003	41,740	41,481	-
Maturing in 37 Mo or More ...	-	6,124	5,846	5,584	5,337	5,104	4,885	4,677	-
Variable-Rate, Fixed-Maturity .	-	4,888	4,885	4,881	4,878	4,875	4,871	4,868	-
* Borrowings	-	54,114	53,550	53,008	52,486	51,982	51,496	51,027	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,224	1,224	1,224	1,224	1,224	1,224	1,224	-
Other Escrow Accounts	-	54	53	51	50	49	47	46	-
Collat. Mtg Securities Issued .	-	66	66	66	66	66	66	66	-
Miscellaneous I	-	2,602	2,602	2,602	2,602	2,602	2,602	2,602	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	3,946	3,944	3,943	3,941	3,940	3,939	3,938	-
OPTIONS ON LIABILITIES	-	1	4	21	79	116	166	215	-
*** TOTAL LIABILITIES	-	162,714	161,585	160,511	159,515	158,536	157,602	156,700	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** Change in Interest Rates ***

* OFF-BALANCE-SHEET POSITIONS *	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs & Balloon/2-Step Mortgages	-	111	84	54	-7	-84	-162	-238	-
ARMs	-	28	24	19	9	-7	-25	-46	-
Other Mortgages	-	14	10	6	-	-9	-18	-28	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	47	34	19	-3	-30	-59	-88	-
Sell Mortgages & MBS	-	-509	-366	-229	-44	193	459	732	-
Purchase Non-Mortgage Items ...	-	1	0	0	-	0	0	-1	-
Sell Non-Mortgage Items	-	0	0	-	-	-	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	3	8	13	18	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-9	-4	1	6	10	14	18	-
Pay Floating, Receive Fixed ...	-	102	63	25	-10	-44	-75	-106	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	1	3	6	11	18	26	34	-
INTEREST-RATE FLOORS	-	12	6	2	0	0	0	-	-
FUTURES	-	-14	-9	-4	-	5	9	13	-
OPTIONS ON FUTURES	-	12	11	10	9	17	25	32	-
CONSTRUCTION LIP	-	23	13	3	-7	-16	-24	-32	-
SELF-VALUED [CMR911-CMR919]	-	27	1	11	51	101	164	229	-
	=========	=========	=========	=========	=========	=========	=========	=========	=========
*** OFF-BALANCE-SHEET POSITIONS	-	-154	-129	-78	17	163	345	537	-

*** NET PORTFOLIO VALUE ***

ASSETS	-	181,815	179,833	177,683	174,325	170,518	166,505	162,523	-
- LIABILITIES	-	162,714	161,585	160,511	159,515	158,536	157,602	156,700	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-154	-129	-78	17	163	345	537	-
	=========	=========	=========	=========	=========	=========	=========	=========	=========
*** NET PORTFOLIO VALUE	-	18,947	18,119	17,094	14,827	12,145	9,248	6,360	-

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	18,332	18,020	98.30	4.3
30-Yr Mortgage Securities ...	9,891	9,367	94.70	5.5
15-Year Mortgages & MBS	17,296	16,864	97.51	3.6
Balloon Mortgages & MBS	8,270	8,025	97.04	3.4
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	1,533	1,517	99.00	0.7
7 Mo to 2 Yrs Reset Freq ..	14,594	14,620	100.18	1.4
2+ to 5 Yrs Reset Freq	12,414	12,139	97.78	3.1
Lagging Market Index ARMs:				
1 Mo Reset Freq............	869	868	99.94	1.0
2 Mo to 5 Yrs Reset Freq...	1,789	1,726	96.47	1.7
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	3,334	3,294	98.80	1.4
Adjustable-Rate, Fully-Amort.	3,539	3,457	97.69	1.3
Fixed-Rate, Balloon	5,187	4,799	92.52	4.5
Fixed-Rate, Fully-Amortizing	3,477	3,174	91.29	4.2
Construction & Land Loans:				
Adjustable-Rate	1,427	1,416	99.22	0.2
Fixed-Rate	810	777	95.91	3.5
Second Mtg Loans & Securities:				
Adjustable-Rate	2,760	2,716	98.41	0.2
Fixed-Rate	4,817	4,688	97.31	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	467	467	99.87	3.4
Accrued Interest Receivable .	577	577	100.04	0.0
Advances for Taxes/Insurance	51	51	99.16	0.0
Float on Escrows on Owned Mtg		180		-19.0
Less: Value of Servicing on Mtgs Serviced by Others ...		1		-25.2
*Mortgage Loans & Securities	111,436	108,741	97.58	3.1

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	3,272	3,166	96.75	0.1
Fixed-Rate	2,858	2,807	98.23	3.7
Consumer Loans:				
Adjustable-Rate	773	762	98.60	0.1
Fixed-Rate	9,391	9,211	98.09	1.7
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-246	-246	99.90	1.6
Accrued Interest Receivable .	164	164	99.88	0.0
*Nonmortgage Loans	16,211	15,864	97.86	1.6
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	4,077	4,077	100.00	0.0
Equities & All Mutual Funds ...	1,349	1,349	100.01	4.3
Zero-Coupon Securities	98	106	107.97	5.5
Govt & Agency Securities	2,144	2,145	100.06	3.0
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,402	1,401	99.91	0.3
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,095	2,098	100.13	7.0
Mortgage-Derivative Securities:				
Valued by OTS	53	53	0.29	2.1
Valued by Institution	18,430	18,313	-	3.7
Structured Securities, Valued by Institution	6,266	5,909	94.31	5.4
Less: Valuation Allowances for Investment Securities ..	0	0	-	2.2
*Cash, Deposits, & Securities	35,914	35,451	98.71	3.6

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	248	248	100.15	0.0
REAL ESTATE HELD FOR INVESTMENT	92	92	100.04	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	69	69	99.33	11.9
OFFICE PREMISES & EQUIPMENT	1,608	1,608	100.00	0.0
*Subtotal	2,017	2,017	100.00	0.4
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,088		-5.8
Adj-Rate Servicing		124		-1.5
Float on Mtgs Svc'd for Others		424		-11.2
*Mtg Ln Servicing for Others		1,636		-6.9
OTHER ASSETS				
Purchased & Excess Servicing ..	1,267			
Margin Account	-	-	-	-
Miscellaneous I	6,700	6,700	100.00	0.0
Miscellaneous II	2,051			
Deposit Intangibles:				
Retail CD Intangible		191		-3.7
Transaction Acct Intangible .		970		-22.4
MMDA Intangible		461		-32.1
Passbook Account Intangible .		1,475		-48.4
Non-Int-Bearing Acct Intang .		818		-12.8
*Other Assets	10,018	10,615		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-707			
*** TOTAL ASSETS	174,889	174,325	100/ 98*	2.1/2.8*

*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 ...	38,221	38,058	99.57	0.4
Maturing in 13 Mo or More ...	15,068	14,684	97.45	2.5
Variable-Rate, Fixed-Maturity .	1,096	1,096	-	0.0
Non-Maturity:				
Transaction Accts	8,858	8,858	100/ 89*	0.0/2.8*
MMDAs	12,012	12,012	100/ 96*	0.0/1.3*
Passbook Accts	21,987	21,987	100/ 93*	0.0/3.5*
Non-Interest-Bearing Accts ..	6,314	6,314	100/ 87*	0.0/1.9*
* Deposits	103,555	103,009	101/ 97*	0.5/1.7*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	42,662	42,271	99.08	0.6
Maturing in 37 Mo or More ...	5,675	5,337	94.05	4.5
Variable-Rate, Fixed-Maturity .	4,871	4,878	81.75	0.1
* Borrowings	53,208	52,486	96.65	1.0
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,224	1,224	100.02	0.0
Other Escrow Accounts	61	50	81.81	2.7
Collat. Mtg Securities Issued .	66	66	99.37	0.0
Miscellaneous I	2,602	2,602	99.99	0.0
Miscellaneous II	48			
*Other Liabilities	4,000	3,941	99.71	0.0
OPTIONS ON LIABILITIES	-	79	-	-60.2
UNAMORTIZED YIELD ADJUSTMENTS ..	-7			
*** TOTAL LIABILITIES	160,757	159,515	99/ 97**	0.6/1.4**

*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	-7
ARMs	9
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-3
Sell Mortgages & MBS	-44
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	3
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	6
Pay Floating, Receive Fixed ...	-10
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	11
INTEREST-RATE FLOORS	0
FUTURES	-
OPTIONS ON FUTURES	9
CONSTRUCTION LIP	-7
SELF-VALUED [CMR911-CMR919]	51
	=========
*** OFF-BALANCE-SHEET POSITIONS	17

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	174,889	174,325	100/ 98*	2.1/2.8*	*Including/excluding deposit intangible values.
- LIABILITIES	160,757	159,515	99/ 97**	0.6/1.4**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		17			
	=========	=========			
*** NET PORTFOLIO VALUE	14,132	14,827	104.96	16.7	

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS

FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Coupon: Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	2,795	8,149	3,717	1,840	1,831
WARM (in months)		322 mo	314 mo	300 mo	298 mo	307 mo
WAC		6.52%	7.41%	8.38%	9.46%	11.21%
$ of Which Are FHA or VA Guaranteed	$	46	194	425	170	32
Securities Backed By Conventional Mortgages .	$	5,825	1,658	380	32	14
WARM (in months)		316 mo	328 mo	269 mo	181 mo	170 mo
Wtd Avg Pass-Thru Rate		6.15%	7.29%	8.14%	9.23%	11.45%
Securities Backed By FHA or VA Mortgages . . .	$	744	981	225	21	12
WARM (in months)		323 mo	326 mo	281 mo	194 mo	165 mo
Wtd Avg Pass-Thru Rate		6.48%	7.28%	8.08%	9.17%	10.85%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	6,211	5,207	1,307	511	531
WAC		6.57%	7.34%	8.34%	9.45%	11.26%
Mortgage Securities	$	1,776	1,556	173	21	2
Wtd Avg Pass-Thru Rate		6.28%	7.17%	8.15%	9.16%	10.53%
WARM (of Loans & Securities)		150 mo	152 mo	138 mo	128 mo	136 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	3,370	3,566	376	97	51
WAC		6.63%	7.34%	8.25%	9.43%	11.05%
Mortgage Securities	$	649	156	5	0	0
Wtd Avg Pass-Thru Rate		6.14%	7.15%	8.07%	9.50%	10.11%
WARM (of Loans & Securities)		80 mo	87 mo	91 mo	134 mo	130 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 53,790

(Balances in $Mil)

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 . .	$	208	984	92	2	49
WAC		6.40%	6.44%	6.72%	7.04%	6.82%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	1,324	13,610	12,322	867	1,740
Wtd Avg Margin (in bp)		213 bp	295 bp	309 bp	250 bp	237 bp
WAC		7.50%	7.64%	7.42%	7.08%	7.23%
WARM (in months)		254 mo	294 mo	336 mo	260 mo	237 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	11 mo	41 mo	4 mo	9 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 31,199

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	$	51	323	31	0	9
Wtd Avg Distance from Lifetime Cap (in bp) .		143 bp	153 bp	130 bp	0 bp	156 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	235	2,416	323	107	104
Wtd Avg Distance from Lifetime Cap		310 bp	332 bp	338 bp	300 bp	334 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	1,173	11,624	11,936	754	1,601
Wtd Avg Distance from Lifetime Cap		606 bp	591 bp	564 bp	650 bp	636 bp
Balances Without Lifetime Cap	$	73	231	123	7	75
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	1,218	13,771	11,884	247	1,674
Wtd Avg Periodic Rate Cap (in bp)		139 bp	185 bp	244 bp	114 bp	165 bp
Balances Subject to Periodic Rate Floors . . .	$	1,110	12,271	11,678	242	1,173
MBS INCLUDED IN ARM BALANCES	$	735	3,221	341	401	337

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	3,334	3,539
WARM (in months)	95 mo	162 mo
Remaining Term to Full Amort. .	279 mo	
Rate Index Code	0000	0000
Margin (in bp)	222 bp	233 bp
Reset Frequency	44 mo	37 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	65	194
WA Distance to Lifetime Cap .	28 bp	97 bp
Fixed-Rate:		
Balances . . . . $	5,187	3,477
WARM (in months)	78 mo	124 mo
Remaining Term to Full Amort. .	270 mo	
WAC	8.07%	8.31%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	1,427	810
WARM (in months)	52 mo	59 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	167 bp	8.15%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	2,760	4,817
WARM (in months)	122 mo	138 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	150 bp	8.34%
Reset Frequency (in months) . . .	3 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	3,272	2,858
WARM (in months)	60 mo	58 mo
Margin in Col 1 (bp); WAC in Col 2	67 bp	8.36%
Reset Frequency	3 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	773	9,391
WARM (in months)	102 mo	61 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	247 bp	9.43%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	497	1,518
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	341	6,025
Remaining WAL 5-10 Years . . . $	5,703	2,685
Remaining WAL over 10 Years . $	1,696	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	17	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	1	0
WAC . . . . $	10.07%	0.00%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	7.85%
Total Mortgage-Derivative Securities--Book Value . $	8,254	10,228

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

MORTGAGE LOANS SERVICED FOR OTHERS

Fixed-Rate Mortgage Loan Servicing	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
	Coupon of Fixed-Rate Mortgages Serviced for Others				
Balances Serviced . . . . $	20,424	27,966	9,983	2,876	3,178
WARM (in months)	273 mo	302 mo	290 mo	240 mo	225 mo
Wtd Avg Servicing Fee (in bp)	46 bp	44 bp	43 bp	43 bp	48 bp

Total # of Fixed-Rate Loans Serviced That Are:	
Conventional Loans	558,353 lns
FHA/VA Loans	132,781 lns
Subserviced by Others	31,365 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	9,192	838
WARM (in months)	320 mo	209 mo
Wtd Avg Servicing Fee (in bp)	44 bp	95 bp

Total # of Adjustable-Rate Loans Serviced 97,614 lns
Of Which, Number Subserviced By Others . 3,559 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 74,456

CASH, DEPOSITS, & SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	4,077		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	1,349		
Zero-Coupon Securities . . . . $	98	6.00%	55 mo
Government & Agency Securities . . . . $	2,144	6.14%	44 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	1,402	5.51%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	2,095	7.03%	177 mo
Structured Securities . . . . $	6,266		
Total Cash, Deposits, & Securities . . . . $	17,431		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	1,096
Accrued Interest Receivable	$	577
Advances for Taxes and Insurance	$	51
Less: Unamortized Yield Adjustments	$	18
Valuation Allowances	$	628
Unrealized Gains (Losses)	$	-264

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	82
Accrued Interest Receivable	$	164
Less: Unamortized Yield Adjustments	$	7
Valuation Allowances	$	328
Unrealized Gains (Losses)	$	-8

REAL ESTATE HELD FOR INVESTMENT	$	92
REPOSSESSED ASSETS	$	248
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	69
OFFICE PREMISES AND EQUIPMENT	$	1,608

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-417
Less: Unamortized Yield Adjustments	$	-6
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,267
Margin Account	$	0
Miscellaneous I	$	6,700
Miscellaneous II	$	2,051

TOTAL ASSETS	$	174,889

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	94
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	2,705
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	1,165
Mortgage-Related Mutual Funds	$	185
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	3,935
Wtd Avg Servicing Fee (in bp)		20 bp
Adjustable-Rate Mortgage Loans Serviced	$	1,666
Wtd Avg Servicing Fee (in bp)		38 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	6

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	$	10,883	3,124	586	$ 6
WAC		4.98%	5.17%	6.26%	
WARM (in months)		1 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$	15,055	7,548	1,026	$ 5
WAC		5.40%	5.26%	5.90%	
WARM (in months)		7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months	$		8,853	2,813	$ 4
WAC			5.75%	6.11%	
WARM (in months)			19 mo	24 mo	
Balances Maturing in 37 or More Months	$			3,402	$ 0
WAC				6.28%	
WARM (in months)				69 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 53,289

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,769	1,140	1,538
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	21,005	16,746	5,263
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.44 mo	6.03 mo	7.49 mo
Balances in New Accounts (Optional)	$	50	60	25

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 %	$	525	5,585	661	4.72%
5.00 to 5.99 %	$	4,683	8,268	2,609	5.50%
6.00 to 6.99 %	$	16,370	6,129	1,741	6.26%
7.00 to 7.99 %	$	16	1,078	416	7.13%
8.00 to 8.99 %	$	1	4	161	8.08%
9.00 to 9.99 %	$	0	1	14	9.66%
10.00 to 10.99 %	$	2	0	3	10.19%
11.00% and Above	$	0	0	70	12.18%
WARM		1 mo	16 mo	67 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 48,337

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	2,715	-9 bp	2 mo	2 mo	12 mo
Position 2	0000	0000	$	1,391	-48 bp	3 mo	2 mo	12 mo
Position 3	0000	0000	$	986	-126 bp	1 mo	2 mo	5 mo
All Other Positions			$	875	2 bp	2 mo	1 mo	36 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	$ 8,858	1.50%	$ 2
Money Market Deposit Accounts (MMDAs)	$ 12,012	4.02%	$ 7
Passbook Accounts	$ 21,987	2.58%	$ 21
Non-Interest-Bearing Non-Maturity Deposits	$ 6,314		$ 9
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 684	0.67%	
Escrow for Mortgages Serviced for Others	$ 540	0.15%	
Other Escrows	$ 61	0.36%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 50,456		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -8		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 66		
Miscellaneous I	$ 2,602		
Miscellaneous II	$ 48		
TOTAL LIABILITIES	$ 160,757	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 5		
EQUITY CAPITAL	$ 14,127		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 174,889		

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	-	$ 0	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	-	$ 1	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	44	$ 268	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	46	$ 529	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	23	$ 48	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	94	$ 297	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	76	$ 1,549	-	-	-
1016	optional commitment to originate "other" mortgages	52	$ 363	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	7	$ 9	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	7	$ 14	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 4	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	12	$ 15	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	9	$ 23	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	7	$ 9	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 0	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 23	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	9	$ 18	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	15	$ 147	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 1	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 1	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$ 1	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 4	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 40	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 13	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 115	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 268	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 1,815	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 2	-	-	-

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 .	-	$ 50	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 3	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 3	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 3	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 9	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 2,782	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 1	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 98	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	-	$ 72	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	9	$ 880	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 644	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	10	$ 63	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	13	$ 116	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	16	$ 48	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	42	$ 52	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	41	$ 127	-	-	-
2216	firm commitment to originate "other" mortgage loans	25	$ 156	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 0	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 1	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 49	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 2	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 82	-	-	-
3036	option to sell "other" mortgages	-	$ 1	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 3	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 2	-	-	-
3076	short option to sell "other" mortgages	-	$ 3	-	-	-
4002	commitment to purchase non-mortgage financial assets	11	$ 73	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 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
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 65	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 50	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 2,207	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 40	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 18	-	-	-
6004	interest rate cap based on 3-month LIBOR	6	$ 465	-	-	-
6008	interest rate cap based on 3-month Treasury	-	$ 5	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 500	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 200	-	-	-
8036	short futures contract on 2-year Treasury note	-	$ 20	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 66	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 18	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 266	-	-	-
9012	long call option on Treasury bond futures contract	-	$ 10	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 10	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 82	-	-	-
9502	fixed-rate construction loans in process	75	$ 294	-	-	-
9512	adjustable-rate construction loans in process	46	$ 510	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

REPORTING OF MARKET VALUE ESTIMATES

Estimated Market Value After Specified Rate Shock

	Required Reporting Items		Optional Reporting Items		Required Reporting Item
Rate Shock in Basis Points	Off-Balance-Sheet Contracts Reported Under "Additional"	Mortgage-Derivative Securities	Options on Liabilities	Collateralized Mortgage Securities Issued	Structured Securities
+ 400	$ 0	$ 0	$ 0	$ 0	$ 0
+ 300	$ 229	$ 16,281	$ 215	$ 0	$ 4,947
+ 200	$ 164	$ 16,952	$ 166	$ 0	$ 5,241
+ 100	$ 101	$ 17,666	$ 116	$ 0	$ 5,560
No Change	$ 51	$ 18,313	$ 79	$ 0	$ 5,909
- 100	$ 11	$ 19,009	$ 21	$ 0	$ 6,194
- 200	$ 1	$ 19,350	$ 4	$ 0	$ 6,339
- 300	$ 27	$ 19,460	$ 1	$ 0	$ 6,446
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 1,267