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	7,782	-8,192	-51 %	4.63 %	-426 bp
+200 bp	10,591	-5,383	-34 %	6.16 %	-274 bp
+100 bp	13,388	-2,586	-16 %	7.61 %	-129 bp
0 bp	15,974			8.89 %	
-100 bp	17,969	1,995	+12 %	9.83 %	+94 bp
-200 bp	18,771	2,798	+18 %	10.16 %	+127 bp
-300 bp	19,627	3,653	+23 %	10.51 %	+161 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	06/30/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	8.89 %
Post-Shock NPV Ratio	6.16 %
Sensitivity Measure: Decline in NPV Ratio	274 bp

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

*** Change in Interest Rates ***

*** ASSETS ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
MORTGAGE LOANS & SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans & MBS:									
30-Yr Mortgage Loans	-	23,152	22,760	22,235	21,438	20,494	19,515	18,558	-
30-Yr Mortgage Securities ...	-	9,363	9,205	8,923	8,492	8,023	7,572	7,153	-
15-Year Mortgages & MBS	-	17,582	17,300	16,882	16,328	15,736	15,148	14,582	-
Balloon Mortgages & MBS	-	8,466	8,336	8,163	7,917	7,646	7,373	7,108	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	1,402	1,396	1,391	1,385	1,374	1,357	1,332	-
7 Mo to 2 Yrs Reset Freq ..	-	14,440	14,328	14,220	14,085	13,881	13,591	13,237	-
2+ to 5 Yrs Reset Freq	-	13,994	13,721	13,416	13,056	12,646	12,199	11,735	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	854	847	840	833	824	814	801	-
2 Mo to 5 Yrs Reset Freq...	-	1,836	1,813	1,790	1,767	1,740	1,707	1,667	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	3,776	3,722	3,669	3,619	3,570	3,522	3,475	-
Adjustable-Rate, Fully-Amort.	-	3,835	3,784	3,735	3,687	3,642	3,597	3,552	-
Fixed-Rate, Balloon	-	5,697	5,432	5,183	4,950	4,731	4,526	4,333	-
Fixed-Rate, Fully-Amortizing	-	3,977	3,800	3,635	3,482	3,338	3,205	3,079	-
Construction & Land Loans:									
Adjustable-Rate	-	1,469	1,466	1,463	1,460	1,457	1,454	1,451	-
Fixed-Rate	-	877	842	809	779	750	723	698	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	3,121	3,113	3,105	3,098	3,090	3,083	3,076	-
Fixed-Rate	-	4,777	4,672	4,572	4,477	4,385	4,297	4,213	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	437	422	408	395	384	373	362	-
Accrued Interest Receivable .	-	609	609	609	609	609	609	609	-
Advances for Taxes/Insurance	-	46	46	46	46	46	46	46	-
Float on Escrows on Owned Mtg	-	68	102	148	190	224	252	277	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	6	8	10	12	13	13	12	-
*Mortgage Loans & Securities	-	119,771	117,709	115,234	112,080	108,578	104,949	101,331	-

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	-	3,974	3,972	3,970	3,968	3,967	3,965	3,964	-
Fixed-Rate	-	3,678	3,541	3,412	3,290	3,175	3,066	2,962	-
Consumer Loans:									
Adjustable-Rate	-	865	863	862	861	860	859	858	-
Fixed-Rate	-	9,679	9,540	9,405	9,275	9,147	9,024	8,903	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-211	-208	-205	-202	-199	-196	-194	-
Accrued Interest Receivable .	-	179	179	179	179	179	179	179	-
*Nonmortgage Loans	-	18,163	17,887	17,624	17,371	17,129	16,896	16,672	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	4,025	4,025	4,025	4,025	4,025	4,025	4,025	-
Equities & All Mutual Funds ...	-	1,278	1,231	1,186	1,138	1,088	1,036	984	-
Zero-Coupon Securities	-	87	83	79	76	74	72	70	-
Govt & Agency Securities	-	2,085	2,021	1,961	1,904	1,851	1,801	1,753	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,122	1,118	1,114	1,110	1,107	1,104	1,101	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	2,696	2,506	2,338	2,189	2,057	1,938	1,832	-
Mortgage-Derivative Securities:									
Valued by OTS	-	49	49	48	47	46	45	44	-
Valued by Institution	-	18,149	18,038	17,698	17,025	16,425	15,746	15,120	-
Structured Securities, Valued by Institution	-	6,349	6,253	6,131	5,846	5,523	5,222	4,931	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	35,840	35,323	34,580	33,360	32,194	30,988	29,860	-

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	-	254	254	254	254	254	254	254	-
REAL ESTATE HELD FOR INVESTMENT	-	96	96	96	96	96	96	96	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	84	82	80	72	62	50	37	-
OFFICE PREMISES & EQUIPMENT	-	1,647	1,647	1,647	1,647	1,647	1,647	1,647	-
*Subtotal	-	2,082	2,080	2,077	2,070	2,060	2,048	2,035	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	551	713	927	1,046	1,080	1,074	1,048	-
Adj-Rate Servicing	-	106	108	109	111	112	114	114	-
Float on Mtgs Svc'd for Others	-	222	282	355	418	461	494	520	-
*Mtg Ln Servicing for Others	-	878	1,103	1,391	1,574	1,654	1,681	1,682	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	9,174	9,174	9,174	9,174	9,174	9,174	9,174	-
Deposit Intangibles:									
Retail CD Intangible	-	27	37	48	58	68	75	84	-
Transaction Acct Intangible .	-	191	397	641	878	1,099	1,307	1,505	-
MMDA Intangible	-	59	163	305	453	597	738	875	-
Passbook Account Intangible .	-	-11	91	771	1,513	2,199	2,838	3,435	-
Non-Int-Bearing Acct Intang .	-	646	798	945	1,085	1,219	1,347	1,471	-
*Other Assets	-	10,086	10,661	11,885	13,160	14,355	15,479	16,544	-
*** TOTAL ASSETS	-	186,821	184,763	182,791	179,615	175,970	172,041	168,123	-

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 ...	-	37,726	37,554	37,383	37,214	37,048	36,882	36,719	-
Maturing in 13 Mo or More ...	-	17,540	17,085	16,652	16,237	15,841	15,460	15,097	-
Variable-Rate, Fixed-Maturity .	-	1,054	1,054	1,054	1,054	1,053	1,053	1,053	-
Non-Maturity:									
Transaction Accts	-	9,077	9,077	9,077	9,077	9,077	9,077	9,077	-
MMDAs	-	11,793	11,793	11,793	11,793	11,793	11,793	11,793	-
Passbook Accts	-	21,916	21,916	21,916	21,916	21,916	21,916	21,916	-
Non-Interest-Bearing Accts ..	-	8,273	8,273	8,273	8,273	8,273	8,273	8,273	-
* Deposits	-	107,379	106,753	106,148	105,564	105,001	104,455	103,928	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	45,093	44,839	44,589	44,342	44,100	43,862	43,627	-
Maturing in 37 Mo or More ...	-	6,325	6,038	5,767	5,512	5,271	5,044	4,829	-
Variable-Rate, Fixed-Maturity .	-	3,933	3,931	3,928	3,926	3,924	3,922	3,920	-
* Borrowings	-	55,351	54,807	54,284	53,781	53,295	52,828	52,376	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,266	1,266	1,266	1,266	1,266	1,266	1,266	-
Other Escrow Accounts	-	103	100	97	94	92	90	87	-
Collat. Mtg Securities Issued .	-	64	64	64	64	64	64	64	-
Miscellaneous I	-	2,709	2,709	2,709	2,709	2,709	2,709	2,709	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	4,141	4,138	4,136	4,133	4,131	4,128	4,126	-
OPTIONS ON LIABILITIES	-	21	30	73	103	248	337	424	-
*** TOTAL LIABILITIES	-	166,892	165,728	164,640	163,580	162,675	161,748	160,855	-

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	-	146	108	72	0	-96	-196	-291	-
ARMs	-	19	15	10	2	-10	-26	-45	-
Other Mortgages	-	12	9	5	-	-8	-17	-26	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	80	57	34	2	-39	-84	-129	-
Sell Mortgages & MBS	-	-715	-529	-349	-114	180	511	850	-
Purchase Non-Mortgage Items ...	-	1	1	0	-	0	-1	-1	-
Sell Non-Mortgage Items	-	-1	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	0	2	4	6	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-2	-1	0	1	2	3	4	-
Pay Floating, Receive Fixed ...	-	170	112	56	3	-47	-95	-141	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	1	2	5	10	17	25	33	-
INTEREST-RATE FLOORS	-	5	2	0	0	0	0	0	-
FUTURES	-	-10	-7	-3	-	3	7	10	-
OPTIONS ON FUTURES	-	4	3	3	3	4	4	5	-
CONSTRUCTION LIP	-	32	18	6	-5	-15	-24	-33	-
SELF-VALUED [CMR911-CMR919]	-	-44	-53	-22	36	100	188	270	-
*** OFF-BALANCE-SHEET POSITIONS	-	-301	-263	-182	-61	93	299	513	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	186,821	184,763	182,791	179,615	175,970	172,041	168,123	-
- LIABILITIES	-	166,892	165,728	164,640	163,580	162,675	161,748	160,855	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-301	-263	-182	-61	93	299	513	-
*** NET PORTFOLIO VALUE	-	19,627	18,771	17,969	15,974	13,388	10,591	7,782	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	21,727	21,438	98.67	4.1
30-Yr Mortgage Securities ...	8,863	8,492	95.81	5.3
15-Year Mortgages & MBS	16,733	16,328	97.58	3.5
Balloon Mortgages & MBS	8,145	7,917	97.19	3.3
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	1,392	1,385	99.47	0.6
7 Mo to 2 Yrs Reset Freq ..	14,132	14,085	99.67	1.2
2+ to 5 Yrs Reset Freq	13,542	13,056	96.41	3.0
Lagging Market Index ARMs:				
1 Mo Reset Freq............	834	833	99.86	0.9
2 Mo to 5 Yrs Reset Freq...	1,823	1,767	96.92	1.4
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	3,651	3,619	99.12	1.4
Adjustable-Rate, Fully-Amort.	3,766	3,687	97.91	1.3
Fixed-Rate, Balloon	5,145	4,950	96.21	4.6
Fixed-Rate, Fully-Amortizing	3,639	3,482	95.68	4.3
Construction & Land Loans:				
Adjustable-Rate	1,469	1,460	99.36	0.2
Fixed-Rate	808	779	96.36	3.8
Second Mtg Loans & Securities:				
Adjustable-Rate	3,146	3,098	98.46	0.2
Fixed-Rate	4,580	4,477	97.75	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	395	395	99.84	3.1
Accrued Interest Receivable .	609	609	100.07	0.0
Advances for Taxes/Insurance	46	46	100.48	0.0
Float on Escrows on Owned Mtg		190		-19.8
Less: Value of Servicing on Mtgs Serviced by Others ...		12		-10.2
*Mortgage Loans & Securities	114,445	112,080	97.93	3.0

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	4,119	3,968	96.33	0.0
Fixed-Rate	3,350	3,290	98.22	3.6
Consumer Loans:				
Adjustable-Rate	858	861	100.33	0.1
Fixed-Rate	9,341	9,275	99.29	1.4
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-202	-202	100.33	1.4
Accrued Interest Receivable .	179	179	100.00	0.0
*Nonmortgage Loans	17,645	17,371	98.44	1.4
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	4,025	4,025	99.99	0.0
Equities & All Mutual Funds ...	1,138	1,138	100.00	4.3
Zero-Coupon Securities	73	76	104.33	3.6
Govt & Agency Securities	1,895	1,904	100.48	2.9
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,112	1,110	99.85	0.3
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,275	2,189	96.23	6.4
Mortgage-Derivative Securities:				
Valued by OTS	47	47	0.27	2.1
Valued by Institution	17,178	17,025	-	3.7
Structured Securities, Valued by Institution	6,220	5,846	93.99	5.2
Less: Valuation Allowances for Investment Securities ..	0	0	-	2.1
*Cash, Deposits, & Securities	33,963	33,360	98.23	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	254	254	100.15	0.0
REAL ESTATE HELD FOR INVESTMENT	96	96	99.94	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	72	72	100.46	12.3
OFFICE PREMISES & EQUIPMENT	1,647	1,647	100.03	0.0
*Subtotal	2,070	2,070	100.06	0.4
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,046		-7.3
Adj-Rate Servicing		111		-1.5
Float on Mtgs Svc'd for Others		418		-12.8
*Mtg Ln Servicing for Others		1,574		-8.3
OTHER ASSETS				
Purchased & Excess Servicing ..	1,193			
Margin Account	-	-	-	-
Miscellaneous I	9,174	9,174	100.00	0.0
Miscellaneous II	2,390			
Deposit Intangibles:				
Retail CD Intangible		58		-16.7
Transaction Acct Intangible .		878		-26.1
MMDA Intangible		453		-32.2
Passbook Account Intangible .		1,513		-47.2
Non-Int-Bearing Acct Intang .		1,085		-12.6
*Other Assets	12,756	13,160		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-999			
*** TOTAL ASSETS	179,880	179,615	101/ 98*	1.9/2.6*

*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 ...	37,407	37,214	99.48	0.5
Maturing in 13 Mo or More ...	16,631	16,237	97.63	2.5
Variable-Rate, Fixed-Maturity .	1,054	1,054	-	0.0
Non-Maturity:				
Transaction Accts	9,077	9,077	100/ 90*	0.0/2.8*
MMDAs	11,793	11,793	100/ 96*	0.0/1.3*
Passbook Accts	21,916	21,916	100/ 93*	0.0/3.5*
Non-Interest-Bearing Accts ..	8,273	8,273	100/ 87*	0.0/1.9*
* Deposits	106,151	105,564	100/ 97*	0.5/1.8*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	44,694	44,342	99.22	0.6
Maturing in 37 Mo or More ...	5,798	5,512	95.07	4.5
Variable-Rate, Fixed-Maturity .	3,927	3,926	78.83	0.1
* Borrowings	54,419	53,781	96.95	0.9
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,266	1,266	100.04	0.0
Other Escrow Accounts	116	94	81.32	2.7
Collat. Mtg Securities Issued .	64	64	99.23	0.0
Miscellaneous I	2,709	2,709	99.99	0.0
Miscellaneous II	34			
*Other Liabilities	4,189	4,133	99.47	0.1
OPTIONS ON LIABILITIES	-	103	-	-85.0
UNAMORTIZED YIELD ADJUSTMENTS ..	-9			
*** TOTAL LIABILITIES	164,750	163,580	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	0
ARMs	2
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	2
Sell Mortgages & MBS	-114
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	1
Pay Floating, Receive Fixed ...	3
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	10
INTEREST-RATE FLOORS	0
FUTURES	-
OPTIONS ON FUTURES	3
CONSTRUCTION LIP	-5
SELF-VALUED [CMR911-CMR919]	36
	=========
*** OFF-BALANCE-SHEET POSITIONS	-61

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	179,880	179,615	101/ 98*	1.9/2.6*	*Including/excluding deposit intangible values.
- LIABILITIES	164,750	163,580	99/ 97**	0.6/1.4**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		-61			
	=========	=========			
*** NET PORTFOLIO VALUE	15,130	15,974	105.55	14.3	

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	$	3,534	8,213	5,370	2,331	2,280
WARM (in months)		272 mo	296 mo	298 mo	301 mo	303 mo
WAC		6.29%	7.38%	8.46%	9.47%	11.42%
$ of Which Are FHA or VA Guaranteed	$	30	133	504	207	32
Securities Backed By Conventional Mortgages	$	4,823	1,602	443	42	13
WARM (in months)		325 mo	322 mo	279 mo	230 mo	165 mo
Wtd Avg Pass-Thru Rate		6.40%	7.28%	8.16%	9.31%	11.52%
Securities Backed By FHA or VA Mortgages	$	727	950	232	20	11
WARM (in months)		320 mo	324 mo	286 mo	191 mo	162 mo
Wtd Avg Pass-Thru Rate		6.48%	7.28%	8.07%	9.17%	10.87%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	6,297	5,249	1,468	548	612
WAC		6.50%	7.35%	8.35%	9.45%	11.66%
Mortgage Securities	$	1,461	946	131	19	2
Wtd Avg Pass-Thru Rate		6.25%	7.18%	8.19%	9.16%	10.50%
WARM (of Loans & Securities)		145 mo	150 mo	140 mo	128 mo	139 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	3,178	3,454	524	127	83
WAC		6.63%	7.35%	8.28%	9.44%	11.25%
Mortgage Securities	$	614	163	3	0	0
Wtd Avg Pass-Thru Rate		6.17%	7.15%	8.06%	0.00%	0.00%
WARM (of Loans & Securities)		77 mo	85 mo	93 mo	138 mo	168 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 55,469

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 . .	$	188	1,109	74	1	52
WAC		6.10%	6.59%	6.65%	7.28%	6.90%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	1,204	13,023	13,468	833	1,771
Wtd Avg Margin (in bp)		200 bp	289 bp	292 bp	252 bp	243 bp
WAC		7.67%	7.58%	7.47%	7.22%	7.50%
WARM (in months)		253 mo	292 mo	327 mo	254 mo	242 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	10 mo	40 mo	4 mo	10 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 31,722

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)		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
ARM BALANCES BY DISTANCE TO LIFTIME CAP						
Balances w/Coupon Within 200 bp of Lifetime Cap	$	39	475	56	0	7
Wtd Avg Distance from Lifetime Cap (in bp) .		162 bp	147 bp	106 bp	0 bp	172 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	194	2,604	368	112	117
Wtd Avg Distance from Lifetime Cap		316 bp	326 bp	341 bp	281 bp	334 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	1,087	10,856	12,963	716	1,629
Wtd Avg Distance from Lifetime Cap		541 bp	583 bp	559 bp	643 bp	623 bp
Balances Without Lifetime Cap	$	73	197	155	5	70
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	1,052	13,345	13,038	229	1,712
Wtd Avg Periodic Rate Cap (in bp)		135 bp	187 bp	243 bp	112 bp	190 bp
Balances Subject to Periodic Rate Floors . . .	$	933	11,956	12,833	226	1,128
MBS INCLUDED IN ARM BALANCES	$	610	2,924	290	373	303

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	3,651	3,766
WARM (in months)	89 mo	155 mo
Remaining Term to Full Amort. .	292 mo	
Rate Index Code	0000	0000
Margin (in bp)	226 bp	227 bp
Reset Frequency	44 mo	37 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	69	221
WA Distance to Lifetime Cap .	27 bp	107 bp
Fixed-Rate:		
Balances . . . . $	5,145	3,639
WARM (in months)	77 mo	125 mo
Remaining Term to Full Amort. .	274 mo	
WAC	7.99%	8.33%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	1,469	808
WARM (in months)	50 mo	64 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	170 bp	8.19%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	3,146	4,580
WARM (in months)	121 mo	132 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	172 bp	8.44%
Reset Frequency (in months) . . .	3 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	4,119	3,350
WARM (in months)	53 mo	56 mo
Margin in Col 1 (bp); WAC in Col 2	55 bp	8.49%
Reset Frequency	3 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	858	9,341
WARM (in months)	118 mo	49 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	253 bp	9.81%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	469	1,517
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	139	4,675
Remaining WAL 5-10 Years . . . $	3,770	3,901
Remaining WAL over 10 Years . $	2,733	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	5
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	16	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	0	0
WAC . . . . $	10.12%	0.00%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	6.07%
Total Mortgage-Derivative Securities--Book Value . $	7,128	10,097

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

Coupon of Fixed-Rate Mortgages Serviced for Others

MORTGAGE LOANS 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 . . . . $	18,720	24,261	11,682	3,086	3,138
WARM (in months)	272 mo	301 mo	302 mo	253 mo	222 mo
Wtd Avg Servicing Fee (in bp)	47 bp	46 bp	44 bp	43 bp	48 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	531,525 lns				
FHA/VA Loans	130,250 lns				
Subserviced by Others	29,960 lns				

Index on Serviced Loan

Adjustable-Rate Mortgage Loan Servicing	Current Mkt	Lagging Mkt
Balances Serviced . . . . $	8,555	813
WARM (in months)	320 mo	207 mo
Wtd Avg Servicing Fee (in bp)	44 bp	93 bp

Total # of Adjustable-Rate Loans Serviced 88,969 lns
Of Which, Number Subserviced By Others . 2,927 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 70,255

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	4,025		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	1,138		
Zero-Coupon Securities . . . . $	73	6.05%	35 mo
Government & Agency Securities . . . . $	1,895	6.18%	43 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	1,112	5.98%	5 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	2,275	7.06%	140 mo
Structured Securities . . . . $	6,220		
Total Cash, Deposits, & Securities . . . . $	16,738		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES		
Nonperforming Loans	$	1,018
Accrued Interest Receivable	$	609
Advances for Taxes and Insurance	$	46
Less: Unamortized Yield Adjustments	$	156
Valuation Allowances	$	622
Unrealized Gains (Losses)	$	-257
ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES		
Nonperforming Loans	$	125
Accrued Interest Receivable	$	179
Less: Unamortized Yield Adjustments	$	29
Valuation Allowances	$	326
Unrealized Gains (Losses)	$	-4
REAL ESTATE HELD FOR INVESTMENT	$	96
REPOSSESSED ASSETS	$	254
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	72
OFFICE PREMISES AND EQUIPMENT	$	1,647
ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES		
Unrealized Gains (Losses)	$	-549
Less: Unamortized Yield Adjustments	$	5
Valuation Allowances	$	0
OTHER ASSETS		
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,193
Margin Account	$	0
Miscellaneous I	$	9,174
Miscellaneous II	$	2,390
TOTAL ASSETS	$	179,880

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	143
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	2,085
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	970
Mortgage-Related Mutual Funds	$	168
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	2,642
Wtd Avg Servicing Fee (in bp)		30 bp
Adjustable-Rate Mortgage Loans Serviced	$	1,584
Wtd Avg Servicing Fee (in bp)		38 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	6

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	$	10,199	3,028	329	$ 0
WAC		5.24%	5.16%	5.84%	
WARM (in months)		2 mo	1 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	14,094	8,662	1,095	$ 0
WAC		5.69%	5.44%	6.05%	
WARM (in months)		7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months	$		9,976	2,824	$ 0
WAC			6.05%	6.10%	
WARM (in months)			19 mo	24 mo	
Balances Maturing in 37 or More Months	$			3,831	$ 0
WAC				6.48%	
WARM (in months)				68 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 54,038

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	2,581	1,176	2,308
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	19,849	18,868	5,192
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.41 mo	6.02 mo	7.58 mo
Balances in New Accounts (Optional)	$	162	150	72

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 %	$	105	5,549	601	4.74%
5.00 to 5.99 %	$	1,863	7,116	1,860	5.43%
6.00 to 6.99 %	$	18,285	6,343	2,182	6.57%
7.00 to 7.99 %	$	3,963	1,466	907	7.15%
8.00 to 8.99 %	$	0	2	161	8.08%
9.00 to 9.99 %	$	0	1	14	9.70%
10.00 to 10.99 %	$	0	0	3	10.35%
11.00% and Above	$	0	0	70	12.20%
WARM		1 mo	14 mo	67 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 50,492

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	2,810	-11 bp	2 mo	1 mo	11 mo
Position 2	0000	0000	$	1,158	-68 bp	2 mo	2 mo	12 mo
Position 3	0000	0000	$	885	-202 bp	1 mo	2 mo	3 mo
All Other Positions			$	128	7 bp	6 mo	6 mo	105 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	$ 9,077	1.98%	$ 4
Money Market Deposit Accounts (MMDAs)	$ 11,793	4.21%	$ 6
Passbook Accounts	$ 21,916	2.57%	$ 24
Non-Interest-Bearing Non-Maturity Deposits	$ 8,273		$ 12
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 680	0.62%	
Escrow for Mortgages Serviced for Others	$ 586	0.12%	
Other Escrows	$ 116	0.16%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 52,442		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -8		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ -1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 64		
Miscellaneous I	$ 2,709		
Miscellaneous II	$ 34		
TOTAL LIABILITIES	$ 164,750	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 5		
EQUITY CAPITAL	$ 15,125		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 179,880		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

OFF-BALANCE-SHEET POSITIONS

OFF-BALANCE-SHEET CONTRACT POSITIONS	(1) Contract Code	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
1.	0000	$ 0	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	-	$ 1	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	-	$ 2	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs	45	$ 313	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	45	$ 490	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	22	$ 58	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	87	$ 284	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	77	$ 2,041	-	-	-
1016	optional commitment to originate "other" mortgages	45	$ 335	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	12	$ 16	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	7	$ 10	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 2	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained	14	$ 9	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	7	$ 22	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	6	$ 6	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 26	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained	11	$ 18	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	16	$ 183	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 2	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 28	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 449	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 40	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 1	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 233	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 2,830	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	-	$ 0	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released	-	$ 30	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 20	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released	-	$ 2	-	-	-

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 4	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 8	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 2,222	-	-	-
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	-	$ 142	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	-	$ 262	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	9	$ 1,208	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 838	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	16	$ 63	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	16	$ 88	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	12	$ 40	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	38	$ 44	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	41	$ 100	-	-	-
2216	firm commitment to originate "other" mortgage loans	24	$ 84	-	-	-
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	-	$ 57	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 1	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 25	-	-	-
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	12	$ 73	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 2	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 30	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 50	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 3,026	-	-	-

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
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 75	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 18	-	-	-
6004	interest rate cap based on 3-month LIBOR	6	$ 415	-	-	-
6008	interest rate cap based on 3-month Treasury	-	$ 5	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 520	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 54	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 12	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 268	-	-	-
9012	long call option on Treasury bond futures contract	-	$ 3	-	-	-
9032	long put option on 5-year Treasury note futures contract	-	$ 20	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 12	-	-	-
9502	fixed-rate construction loans in process	73	$ 298	-	-	-
9512	adjustable-rate construction loans in process	45	$ 265	-	-	-

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
+ 300	$ 270	$ 15,120	$ 424	$ 0	$ 4,931
+ 200	$ 188	$ 15,746	$ 337	$ 0	$ 5,222
+ 100	$ 100	$ 16,425	$ 248	$ 0	$ 5,523
No Change	$ 36	$ 17,025	$ 103	$ 0	$ 5,846
- 100	$ -22	$ 17,698	$ 73	$ 0	$ 6,131
- 200	$ -53	$ 18,038	$ 30	$ 0	$ 6,253
- 300	$ -44	$ 18,149	$ 21	$ 0	$ 6,349

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 2,507