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
+400 bp	-	-14,641	-100 %	0.00 %	0 bp
+300 bp	8,141	-6,501	-44 %	5.12 %	-352 bp
+200 bp	10,579	-4,063	-28 %	6.51 %	-214 bp
+100 bp	12,819	-1,823	-12 %	7.71 %	-93 bp
0 bp	14,641			8.64 %	
-100 bp	15,833	1,192	+8 %	9.21 %	+56 bp
-200 bp	16,431	1,790	+12 %	9.45 %	+80 bp
-300 bp	16,939	2,297	+16 %	9.64 %	+99 bp
-400 bp	-	-14,641	-100 %	0.00 %	0 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***

	12/31/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	8.64 %
Post-Shock NPV Ratio	6.51 %
Sensitivity Measure: Decline in NPV Ratio	214 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	-	23,891	23,481	22,883	21,957	20,860	19,741	18,661	-
30-Yr Mortgage Securities ...	-	7,766	7,619	7,398	7,066	6,682	6,297	5,933	-
15-Year Mortgages & MBS	-	21,709	21,373	20,893	20,229	19,484	18,733	18,005	-
Balloon Mortgages & MBS	-	5,907	5,829	5,730	5,587	5,416	5,237	5,057	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	1,993	1,987	1,981	1,971	1,951	1,921	1,881	-
7 Mo to 2 Yrs Reset Freq ..	-	21,827	21,646	21,441	21,160	20,761	20,243	19,640	-
2+ to 5 Yrs Reset Freq	-	11,396	11,203	10,966	10,668	10,318	9,939	9,548	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	352	350	347	344	340	336	330	-
2 Mo to 5 Yrs Reset Freq...	-	2,524	2,494	2,461	2,423	2,377	2,321	2,258	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	2,689	2,667	2,648	2,630	2,607	2,576	2,545	-
Adjustable-Rate, Fully-Amort.	-	4,445	4,404	4,364	4,327	4,290	4,253	4,217	-
Fixed-Rate, Balloon	-	2,383	2,282	2,187	2,098	2,013	1,934	1,858	-
Fixed-Rate, Fully-Amortizing	-	2,810	2,682	2,564	2,454	2,353	2,259	2,171	-
Construction & Land Loans:									
Adjustable-Rate	-	2,502	2,496	2,489	2,483	2,477	2,471	2,466	-
Fixed-Rate	-	1,454	1,408	1,365	1,324	1,287	1,252	1,218	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	4,443	4,437	4,432	4,426	4,421	4,416	4,411	-
Fixed-Rate	-	5,983	5,864	5,750	5,640	5,535	5,433	5,335	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	22	21	20	19	17	15	13	-
Accrued Interest Receivable .	-	590	590	590	590	590	590	590	-
Advances for Taxes/Insurance	-	15	15	15	15	15	15	15	-
Float on Escrows on Owned Mtg	-	50	75	111	150	183	210	235	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	20	20	22	25	28	31	33	-
*Mortgage Loans & Securities	-	124,731	122,902	120,614	117,534	113,949	110,162	106,355	-

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	-	2,398	2,395	2,392	2,388	2,385	2,382	2,380	-
Fixed-Rate	-	2,881	2,741	2,611	2,490	2,376	2,269	2,169	-
Consumer Loans:									
Adjustable-Rate	-	5,460	5,453	5,448	5,441	5,435	5,429	5,423	-
Fixed-Rate	-	8,569	8,434	8,303	8,176	8,053	7,933	7,817	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-168	-167	-165	-164	-163	-161	-160	-
Accrued Interest Receivable .	-	174	174	174	174	174	174	174	-
*Nonmortgage Loans	-	19,314	19,031	18,763	18,506	18,261	18,027	17,803	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	5,342	5,342	5,342	5,342	5,342	5,342	5,342	-
Equities & All Mutual Funds ...	-	302	292	283	272	261	248	235	-
Zero-Coupon Securities	-	94	91	88	86	84	82	80	-
Govt & Agency Securities	-	5,608	5,370	5,149	4,943	4,750	4,571	4,403	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,460	1,458	1,455	1,453	1,451	1,449	1,446	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	1,228	1,174	1,126	1,082	1,043	1,007	975	-
Mortgage-Derivative Securities:									
Valued by OTS	-	93	93	93	92	90	88	86	-
Valued by Institution	-	6,225	6,188	6,145	6,011	5,854	5,650	5,396	-
Structured Securities, Valued by Institution	-	2,508	2,483	2,454	2,369	2,263	2,159	2,063	-
Less: Valuation Allowances for Investment Securities ..	-	1	1	1	1	1	1	1	-
*Cash, Deposits, & Securities	-	22,858	22,490	22,134	21,650	21,139	20,597	20,026	-

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
REPOSSESSED ASSETS	-	188	188	188	188	188	188	188	-
REAL ESTATE HELD FOR INVESTMENT	-	78	78	78	78	78	78	78	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	49	47	46	43	38	31	24	-
OFFICE PREMISES & EQUIPMENT	-	1,808	1,808	1,808	1,808	1,808	1,808	1,808	-
*Subtotal	-	2,123	2,121	2,120	2,117	2,111	2,105	2,098	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	558	683	896	1,059	1,136	1,159	1,153	-
Adj-Rate Servicing	-	90	92	93	95	97	98	100	-
Float on Mtgs Svc'd for Others	-	334	417	528	632	708	766	811	-
*Mtg Ln Servicing for Others	-	982	1,191	1,517	1,786	1,941	2,024	2,064	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	5,138	5,138	5,138	5,138	5,138	5,138	5,138	-
Deposit Intangibles:									
Retail CD Intangible	-	160	173	184	196	205	215	224	-
Transaction Acct Intangible .	-	54	241	450	654	847	1,026	1,195	-
MMDA Intangible	-	22	106	239	394	548	698	845	-
Passbook Account Intangible .	-	-35	3	130	637	1,135	1,597	2,028	-
Non-Int-Bearing Acct Intang .	-	419	546	666	782	893	1,000	1,102	-
*Other Assets	-	5,757	6,206	6,807	7,801	8,765	9,673	10,531	-
*** TOTAL ASSETS	-	175,767	173,941	171,955	169,393	166,166	162,587	158,877	-

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 ...	-	50,307	50,091	49,876	49,663	49,452	49,245	49,038	-
Maturing in 13 Mo or More ...	-	21,864	21,307	20,772	20,257	19,763	19,286	18,828	-
Variable-Rate, Fixed-Maturity .	-	523	522	522	521	521	521	520	-
Non-Maturity:									
Transaction Accts	-	7,587	7,587	7,587	7,587	7,587	7,587	7,587	-
MMDAs	-	12,399	12,399	12,399	12,399	12,399	12,399	12,399	-
Passbook Accts	-	14,976	14,976	14,976	14,976	14,976	14,976	14,976	-
Non-Interest-Bearing Accts ..	-	6,625	6,625	6,625	6,625	6,625	6,625	6,625	-
* Deposits	-	114,282	113,508	112,757	112,029	111,324	110,640	109,974	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	24,114	23,974	23,836	23,700	23,566	23,434	23,305	-
Maturing in 37 Mo or More ...	-	7,680	7,305	6,952	6,621	6,309	6,016	5,740	-
Variable-Rate, Fixed-Maturity .	-	8,859	8,852	8,845	8,839	8,832	8,825	8,819	-
* Borrowings	-	40,653	40,130	39,633	39,159	38,707	38,275	37,863	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,193	1,193	1,193	1,193	1,193	1,193	1,193	-
Other Escrow Accounts	-	61	59	57	56	54	53	52	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	2,401	2,401	2,401	2,401	2,401	2,401	2,401	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	3,655	3,654	3,652	3,650	3,649	3,648	3,646	-
OPTIONS ON LIABILITIES	-	78	73	69	161	228	289	345	-
*** TOTAL LIABILITIES	-	158,668	157,365	156,111	154,999	153,908	152,851	151,828	-

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	-	158	118	68	-19	-127	-241	-351	-
ARMs	-	30	23	13	-2	-25	-53	-86	-
Other Mortgages	-	15	10	6	-	-9	-19	-31	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	91	65	34	-10	-64	-121	-177	-
Sell Mortgages & MBS	-	-642	-452	-198	157	557	955	1,330	-
Purchase Non-Mortgage Items ...	-	2	1	1	-	-1	-1	-2	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	2	5	9	13	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-392	-186	10	195	371	537	696	-
Pay Floating, Receive Fixed ...	-	635	361	105	-136	-361	-573	-772	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	2	5	16	38	65	91	117	-
INTEREST-RATE FLOORS	-	192	120	60	23	8	3	2	-
FUTURES	-	-456	-294	-150	-	159	293	407	-
OPTIONS ON FUTURES	-	13	9	5	1	0	-	-	-
CONSTRUCTION LIP	-	76	39	5	-26	-55	-82	-107	-
SELF-VALUED [CMR911-CMR919]	-	116	35	15	24	37	44	53	-
*** OFF-BALANCE-SHEET POSITIONS	-	-160	-145	-11	248	560	843	1,092	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	175,767	173,941	171,955	169,393	166,166	162,587	158,877	-
- LIABILITIES	-	158,668	157,365	156,111	154,999	153,908	152,851	151,828	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-160	-145	-11	248	560	843	1,092	-
*** NET PORTFOLIO VALUE	-	16,939	16,431	15,833	14,641	12,819	10,579	8,141	-

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	22,554	21,957	97.35	4.6
30-Yr Mortgage Securities ...	7,351	7,066	96.13	5.1
15-Year Mortgages & MBS	20,634	20,229	98.05	3.5
Balloon Mortgages & MBS	5,651	5,587	98.88	2.8
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	1,964	1,971	100.36	0.8
7 Mo to 2 Yrs Reset Freq ..	21,254	21,160	99.56	1.6
2+ to 5 Yrs Reset Freq	10,871	10,668	98.13	3.0
Lagging Market Index ARMs:				
1 Mo Reset Freq............	349	344	98.49	1.0
2 Mo to 5 Yrs Reset Freq...	2,490	2,423	97.31	1.7
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	2,658	2,630	98.94	0.8
Adjustable-Rate, Fully-Amort.	4,359	4,327	99.25	0.9
Fixed-Rate, Balloon	2,231	2,098	94.04	4.1
Fixed-Rate, Fully-Amortizing	2,655	2,454	92.43	4.3
Construction & Land Loans:				
Adjustable-Rate	2,499	2,483	99.36	0.2
Fixed-Rate	1,355	1,324	97.75	2.9
Second Mtg Loans & Securities:				
Adjustable-Rate	4,491	4,426	98.56	0.1
Fixed-Rate	5,690	5,640	99.12	1.9
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	19	19	99.81	8.6
Accrued Interest Receivable .	590	590	99.98	0.0
Advances for Taxes/Insurance	15	15	101.75	0.0
Float on Escrows on Owned Mtg		150		-23.8
Less: Value of Servicing on Mtgs Serviced by Others ...		25		-11.9
*Mortgage Loans & Securities	119,678	117,534	98.21	2.8

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

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	2,418	2,388	98.78	0.1
Fixed-Rate	2,696	2,490	92.35	4.7
Consumer Loans:				
Adjustable-Rate	5,377	5,441	101.19	0.1
Fixed-Rate	8,315	8,176	98.33	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-164	-164	100.52	0.8
Accrued Interest Receivable .	174	174	100.11	0.0
*Nonmortgage Loans	18,817	18,506	98.34	1.4
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	5,342	5,342	100.01	0.0
Equities & All Mutual Funds ...	272	272	100.07	4.1
Zero-Coupon Securities	85	86	101.29	2.6
Govt & Agency Securities	4,963	4,943	99.59	4.0
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,455	1,453	99.86	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,127	1,082	96.03	3.8
Mortgage-Derivative Securities:				
Valued by OTS	92	92	1.47	1.5
Valued by Institution	6,164	6,011	-	2.4
Structured Securities, Valued by Institution	2,467	2,369	96.02	4.0
Less: Valuation Allowances for Investment Securities ..	1	1	58.70	1.0
*Cash, Deposits, & Securities	21,967	21,650	98.56	2.3

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	188	188	100.02	0.0
REAL ESTATE HELD FOR INVESTMENT	78	78	99.46	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	43	43	99.03	9.7
OFFICE PREMISES & EQUIPMENT	1,808	1,808	100.02	0.0
*Subtotal	2,117	2,117	99.98	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,059		-11.3
Adj-Rate Servicing		95		-2.1
Float on Mtgs Svc'd for Others		632		-14.3
*Mtg Ln Servicing for Others		1,786		-11.9
OTHER ASSETS				
Purchased & Excess Servicing ..	1,548			
Margin Account	-	-	-	-
Miscellaneous I	5,138	5,138	99.99	0.0
Miscellaneous II	1,539			
Deposit Intangibles:				
Retail CD Intangible		196		-5.3
Transaction Acct Intangible .		654		-30.3
MMDA Intangible		394		-39.2
Passbook Account Intangible .		637		-78.9
Non-Int-Bearing Acct Intang .		782		-14.5
*Other Assets	8,225	7,801		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-240			
*** TOTAL ASSETS	170,564	169,393	100/ 99*	1.7/2.3*

*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 ...	49,765	49,663	99.79	0.4
Maturing in 13 Mo or More ...	20,474	20,257	98.94	2.5
Variable-Rate, Fixed-Maturity .	518	521	-	0.1
Non-Maturity:				
Transaction Accts	7,587	7,587	100/ 91*	0.0/2.9*
MMDAs	12,399	12,399	100/ 97*	0.0/1.3*
Passbook Accts	14,976	14,976	100/ 96*	0.0/3.5*
Non-Interest-Bearing Accts ..	6,625	6,625	100/ 88*	0.0/1.9*
* Deposits	112,345	112,029	100/ 98*	0.6/1.6*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	23,848	23,700	99.38	0.6
Maturing in 37 Mo or More ...	7,127	6,621	92.89	4.9
Variable-Rate, Fixed-Maturity .	8,834	8,839	94.52	0.1
* Borrowings	39,809	39,159	97.11	1.2
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,193	1,193	99.94	0.0
Other Escrow Accounts	68	56	81.94	2.7
Collat. Mtg Securities Issued .	-	-	-	-
Miscellaneous I	2,401	2,401	100.01	0.0
Miscellaneous II	528			
*Other Liabilities	4,191	3,650	99.66	0.0
OPTIONS ON LIABILITIES	-	161	-	-49.6
UNAMORTIZED YIELD ADJUSTMENTS ..	-13			
*** TOTAL LIABILITIES	156,331	154,999	99/ 98**	0.7/1.4**

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

**Excluding/including deposit intangible values.

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	-19
ARMs	-2
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-10
Sell Mortgages & MBS	157
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	2
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	195
Pay Floating, Receive Fixed ...	-136
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	38
INTEREST-RATE FLOORS	23
FUTURES	-
OPTIONS ON FUTURES	1
CONSTRUCTION LIP	-26
SELF-VALUED [CMR911-CMR919]	24
	=========
*** OFF-BALANCE-SHEET POSITIONS	248

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	170,564	169,393	100/ 99*	1.7/2.3*	*Including/excluding deposit intangible values.
- LIABILITIES	156,331	154,999	99/ 98**	0.7/1.4**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		248			
	=========	=========			
*** NET PORTFOLIO VALUE	14,233	14,641	102.88	10.3	

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	$	4,972	11,888	4,002	713	979
WARM (in months)		336 mo	332 mo	320 mo	260 mo	305 mo
WAC		6.62%	7.43%	8.29%	9.38%	11.16%
$ of Which Are FHA or VA Guaranteed	$	177	295	413	60	43
Securities Backed By Conventional Mortgages .	$	3,907	1,785	366	116	17
WARM (in months)		341 mo	338 mo	299 mo	249 mo	170 mo
Wtd Avg Pass-Thru Rate		6.47%	7.26%	8.11%	9.11%	11.05%
Securities Backed By FHA or VA Mortgages . . .	$	396	543	193	21	6
WARM (in months)		342 mo	328 mo	317 mo	197 mo	181 mo
Wtd Avg Pass-Thru Rate		6.36%	7.17%	8.03%	9.22%	11.22%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	6,991	7,594	1,799	420	258
WAC		6.56%	7.36%	8.31%	9.34%	11.14%
Mortgage Securities	$	2,164	1,123	241	37	5
Wtd Avg Pass-Thru Rate		6.29%	7.20%	8.10%	9.18%	10.27%
WARM (of Loans & Securities)		152 mo	154 mo	134 mo	112 mo	119 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	2,177	2,283	412	123	219
WAC		6.59%	7.34%	8.31%	9.46%	11.25%
Mortgage Securities	$	366	66	4	0	0
Wtd Avg Pass-Thru Rate		6.07%	7.08%	8.08%	9.25%	10.15%
WARM (of Loans & Securities)		66 mo	75 mo	72 mo	132 mo	194 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 56,190

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: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
TEASER ARMS:						
Balances Currently Subject to Intro Rates . .	$	587	3,136	493	0	17
WAC		7.59%	7.08%	7.94%	0.00%	6.78%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	1,377	18,118	10,378	349	2,473
Wtd Avg Margin (in bp)		266 bp	294 bp	294 bp	176 bp	248 bp
WAC		7.85%	7.35%	7.23%	6.53%	7.11%
WARM (in months)		256 mo	306 mo	326 mo	289 mo	230 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	14 mo	40 mo	1 mo	11 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 36,928

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)

ARM BALANCES BY DISTANCE TO LIFETIME CAP		Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
Balances w/Coupon Within 200 bp of Lifetime Cap	$	42	399	70	30	27
Wtd Avg Distance from Lifetime Cap (in bp) .		176 bp	171 bp	174 bp	193 bp	157 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	390	2,336	381	32	322
Wtd Avg Distance from Lifetime Cap		341 bp	336 bp	328 bp	301 bp	337 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	1,285	18,225	10,298	272	2,042
Wtd Avg Distance from Lifetime Cap		580 bp	573 bp	570 bp	678 bp	640 bp
Balances Without Lifetime Cap	$	247	294	123	15	99
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	1,488	19,624	10,281	219	2,156
Wtd Avg Periodic Rate Cap (in bp)		162 bp	204 bp	235 bp	216 bp	167 bp
Balances Subject to Periodic Rate Floors . . .	$	661	17,743	10,064	190	2,031
MBS INCLUDED IN ARM BALANCES	$	386	1,770	211	258	159

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	2,658	4,359
WARM (in months)	89 mo	197 mo
Remaining Term to Full Amort. .	293 mo	
Rate Index Code	0000	0000
Margin (in bp)	252 bp	263 bp
Reset Frequency	18 mo	25 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	305	56
WA Distance to Lifetime Cap .	150 bp	99 bp
Fixed-Rate:		
Balances . . . . $	2,231	2,655
WARM (in months)	69 mo	134 mo
Remaining Term to Full Amort. .	275 mo	
WAC	8.00%	8.16%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,499	1,355
WARM (in months)	47 mo	49 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	121 bp	8.01%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	4,491	5,690
WARM (in months)	102 mo	105 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	98 bp	8.82%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,418	2,696
WARM (in months)	32 mo	77 mo
Margin in Col 1 (bp); WAC in Col 2	83 bp	7.51%
Reset Frequency	3 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	5,377	8,315
WARM (in months)	69 mo	54 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	785 bp	9.37%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	2	2,553
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	58	2,193
Remaining WAL 5-10 Years . . . $	224	364
Remaining WAL over 10 Years . $	149	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	5	
Other . . . . $	0	31
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	0	4
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	4	667
WAC . . . . $	6.75%	10.71%
Principal-Only MBS . . . . $	0	0
WAC	11.90%	9.26%
Total Mortgage-Derivative Securities--Book Value . $	444	5,812

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 . . . . $	41,437	55,692	11,849	2,184	2,516
WARM (in months)	270 mo	289 mo	266 mo	192 mo	198 mo
Wtd Avg Servicing Fee (in bp)	30 bp	30 bp	35 bp	42 bp	58 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	1,122,500				
FHA/VA Loans	166,301 lns				
Subserviced by Others	4,589 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan Current Mkt	Lagging Mkt
Balances Serviced . . . . $	7,873	312
WARM (in months)	292 mo	213 mo
Wtd Avg Servicing Fee (in bp)	48 bp	22 bp

Total # of Adjustable-Rate Loans Serviced 69,545 lns
Of Which, Number Subserviced By Others . 11 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 121,863

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	5,342		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	272		
Zero-Coupon Securities . . . . $	85	6.04%	30 mo
Government & Agency Securities . . . . $	4,963	6.09%	61 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	1,455	5.05%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	1,127	6.21%	74 mo
Structured Securities . . . . $	2,467		
Total Cash, Deposits, & Securities . . . . $	15,712		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	712
Accrued Interest Receivable	$	590
Advances for Taxes and Insurance	$	15
Less: Unamortized Yield Adjustments	$	-114
Valuation Allowances	$	693
Unrealized Gains (Losses)	$	-269

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	203
Accrued Interest Receivable	$	174
Less: Unamortized Yield Adjustments	$	-114
Valuation Allowances	$	366
Unrealized Gains (Losses)	$	-1

REAL ESTATE HELD FOR INVESTMENT	$	78
REPOSSESSED ASSETS	$	188
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	43
OFFICE PREMISES AND EQUIPMENT	$	1,808

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-176
Less: Unamortized Yield Adjustments	$	22
Valuation Allowances	$	1

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,548
Margin Account	$	0
Miscellaneous I	$	5,138
Miscellaneous II	$	1,539

TOTAL ASSETS	$	170,564

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	93
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	6,458
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	192
Mortgage-Related Mutual Funds	$	80
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	3,031
Wtd Avg Servicing Fee (in bp)		43 bp
Adjustable-Rate Mortgage Loans Serviced	$	4,319
Wtd Avg Servicing Fee (in bp)		41 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	315

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	$	14,070	3,886	869	$	3
WAC		5.06%	5.54%	6.68%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	18,893	10,786	1,261	$	2
WAC		5.47%	5.25%	6.39%		
WARM (in months)		7 mo	8 mo	7 mo		
Balances Maturing in 13 to 36 Months	$		12,604	2,680	$	1
WAC			5.70%	6.09%		
WARM (in months)			20 mo	24 mo		
Balances Maturing in 37 or More Months	$			5,190	$	0
WAC				6.27%		
WARM (in months)				60 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 70,239

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	2,211	3,075	2,923
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	26,663	20,629	5,566
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.17 mo	5.27 mo	6.46 mo
Balances in New Accounts (Optional)	$	319	299	41

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 %	$	3,153	2,325	1,617	4.68%
5.00 to 5.99 %	$	8,358	7,019	4,219	5.49%
6.00 to 6.99 %	$	1,138	1,727	868	6.25%
7.00 to 7.99 %	$	75	22	202	7.48%
8.00 to 8.99 %	$	19	10	128	8.40%
9.00 to 9.99 %	$	0	1	0	9.55%
10.00 to 10.99 %	$	0	0	0	10.39%
11.00% and Above	$	0	0	93	11.84%
WARM		2 mo	14 mo	72 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 30,975

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	5,473	12 bp	2 mo	2 mo	15 mo
Position 2	0000	0000	$	2,442	-53 bp	2 mo	1 mo	8 mo
Position 3	0000	0000	$	454	-4 bp	2 mo	1 mo	42 mo
All Other Positions			$	982	10 bp	2 mo	1 mo	47 mo

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

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

	Total Balances	WAC	Balances in New Accounts (Optional)
NON-MATURITY DEPOSITS			
Transaction Accounts	$ 7,587	1.83%	$ 4
Money Market Deposit Accounts (MMDAs)	$ 12,399	3.80%	$ 25
Passbook Accounts	$ 14,976	2.77%	$ 9
Non-Interest-Bearing Non-Maturity Deposits	$ 6,625		$ 4
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 439	0.08%	
Escrow for Mortgages Serviced for Others	$ 755	0.02%	
Other Escrows	$ 68	0.02%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 42,849		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -34		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 21		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 0		
Miscellaneous I	$ 2,401		
Miscellaneous II	$ 528		
TOTAL LIABILITIES	$ 156,331	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 55		
EQUITY CAPITAL	$ 14,178		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 170,564		

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	-	$ 20	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	14	$ 22	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs	75	$ 1,140	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	43	$ 167	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	44	$ 145	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	125	$ 380	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	100	$ 2,246	-	-	-
1016	optional commitment to originate "other" mortgages	77	$ 393	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 3	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 5	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained	-	$ 5	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 9	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 5	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained	-	$ 69	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 8	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained	17	$ 433	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	25	$ 3,428	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 38	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 14	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 256	-	-	-
2056	commitment to purchase "other" MBS	-	$ 5	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 14	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 43	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 782	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	6	$ 2,408	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product	-	$ 2	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	-	$ 13	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury 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
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 0	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 6	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 44	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	6	$ 16	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 2	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	9	$ 3	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	20	$ 166	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 3	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 12	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	22	$ 137	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	14	$ 75	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	11	$ 38	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	39	$ 82	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	32	$ 418	-	-	-
2216	firm commitment to originate "other" mortgage loans	29	$ 67	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 0	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 0	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 0	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 70	-	-	-
4002	commitment to purchase non-mortgage financial assets	16	$ 94	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 1	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	6	$ 6,701	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 8,010	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 150	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 315	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$ 695	-	-	-
6022	interest rate cap based on the prime rate	-	$ 50	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 3	-	-	-

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
7002	interest rate floor based on 1-month LIBOR	-	$ 115	-	-	-
7010	interest rate floor based on 1-year Treasury	-	$ 3	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 1,827	-	-	-
8016	long futures contract on 3-month Eurodollar	-	$ 4,000	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 35	-	-	-
8042	short futures contract on Treasury bond	-	$ 1,403	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 6,400	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 75	-	-	-
9502	fixed-rate construction loans in process	151	$ 546	-	-	-
9512	adjustable-rate construction loans in process	93	$ 1,133	-	-	-

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	$ 53	$ 5,396	$ 345	$ 0	$ 2,063
+ 200	$ 44	$ 5,650	$ 289	$ 0	$ 2,159
+ 100	$ 37	$ 5,854	$ 228	$ 0	$ 2,263
No Change	$ 24	$ 6,011	$ 161	$ 0	$ 2,369
- 100	$ 15	$ 6,145	$ 69	$ 0	$ 2,454
- 200	$ 35	$ 6,188	$ 73	$ 0	$ 2,483
- 300	$ 116	$ 6,225	$ 78	$ 0	$ 2,508
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 2,300