OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

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

Change in Rates	Net Portfolio Value			NPV as % of PV of Assets	
	$ Amount	$ Change	% Change	NPV Ratio	Change
+300 bp	35,808	-35,998	-50 %	4.47 %	-394 bp
+200 bp	49,307	-22,499	-31 %	6.01 %	-240 bp
+100 bp	61,562	-10,244	-14 %	7.35 %	-106 bp
0 bp	71,806			8.41 %	
-100 bp	78,708	6,901	+10 %	9.09 %	+68 bp
-200 bp	82,657	10,851	+15 %	9.44 %	+103 bp
-300 bp	85,239	13,433	+19 %	9.65 %	+124 bp

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

	12/31/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	8.41 %
Post-Shock NPV Ratio	6.01 %
Sensitivity Measure: Decline in NPV Ratio	240 bp

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

*** ASSETS ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
				*** Change in Interest Rates ***					
MORTGAGE LOANS & SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans & MBS:									
30-Yr Mortgage Loans	-	92,211	90,674	88,492	85,124	81,094	76,925	72,866	-
30-Yr Mortgage Securities ...	-	33,265	32,627	31,690	30,307	28,704	27,089	25,550	-
15-Year Mortgages & MBS	-	65,300	64,299	62,867	60,888	58,675	56,439	54,264	-
Balloon Mortgages & MBS	-	27,954	27,561	27,059	26,330	25,466	24,564	23,666	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	13,438	13,385	13,331	13,248	13,106	12,893	12,614	-
7 Mo to 2 Yrs Reset Freq ..	-	67,110	66,586	66,007	65,209	64,058	62,542	60,753	-
2+ to 5 Yrs Reset Freq	-	53,336	52,383	51,262	49,888	48,296	46,559	44,753	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	108,356	107,483	106,547	105,433	103,948	101,954	99,460	-
2 Mo to 5 Yrs Reset Freq...	-	31,337	30,843	30,301	29,669	28,922	28,057	27,111	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	18,277	18,093	17,921	17,754	17,583	17,400	17,218	-
Adjustable-Rate, Fully-Amort.	-	38,353	37,999	37,678	37,367	37,053	36,737	36,428	-
Fixed-Rate, Balloon	-	12,620	12,056	11,527	11,029	10,561	10,119	9,703	-
Fixed-Rate, Fully-Amortizing	-	13,705	13,123	12,582	12,078	11,607	11,167	10,755	-
Construction & Land Loans:									
Adjustable-Rate	-	14,956	14,907	14,861	14,815	14,771	14,727	14,685	-
Fixed-Rate	-	5,787	5,635	5,494	5,360	5,235	5,117	5,006	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	13,252	13,229	13,210	13,190	13,172	13,154	13,136	-
Fixed-Rate	-	17,448	17,077	16,722	16,382	16,056	15,744	15,444	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-15	-29	-41	-50	-55	-58	-60	-
Accrued Interest Receivable .	-	3,279	3,279	3,279	3,279	3,279	3,279	3,279	-
Advances for Taxes/Insurance	-	221	221	221	221	221	221	221	-
Float on Escrows on Owned Mtg	-	193	294	444	609	757	882	990	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-92	-96	-96	-92	-88	-85	-83	-
*Mortgage Loans & Securities	-	630,474	621,823	611,551	598,224	582,595	565,595	547,925	-

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	-	12,793	12,764	12,738	12,711	12,686	12,662	12,639	-
Fixed-Rate	-	9,196	8,826	8,478	8,150	7,840	7,548	7,272	-
Consumer Loans:									
Adjustable-Rate	-	13,026	13,011	12,998	12,984	12,971	12,958	12,946	-
Fixed-Rate	-	32,090	31,582	31,089	30,612	30,149	29,700	29,264	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-768	-758	-749	-740	-732	-724	-717	-
Accrued Interest Receivable .	-	540	540	540	540	540	540	540	-
*Nonmortgage Loans	-	66,877	65,964	65,093	64,256	63,454	62,683	61,943	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	20,569	20,569	20,569	20,569	20,569	20,569	20,569	-
Equities & All Mutual Funds ...	-	2,786	2,692	2,602	2,501	2,393	2,277	2,160	-
Zero-Coupon Securities	-	365	349	335	323	312	303	295	-
Govt & Agency Securities	-	12,416	11,967	11,548	11,157	10,790	10,446	10,123	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	6,068	6,055	6,042	6,029	6,017	6,005	5,993	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	6,232	5,813	5,449	5,132	4,853	4,606	4,386	-
Mortgage-Derivative Securities:									
Valued by OTS	-	212	213	213	210	206	201	195	-
Valued by Institution	-	81,717	81,341	79,993	77,708	74,782	71,796	68,675	-
Structured Securities, Valued by Institution	-	15,406	15,233	14,984	14,330	13,610	12,916	12,275	-
Less: Valuation Allowances for Investment Securities ..	-	2	2	2	2	2	2	2	-
*Cash, Deposits, & Securities	-	145,770	144,229	141,732	137,957	133,530	129,118	124,669	-

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	-	969	969	969	969	969	969	969	-
REAL ESTATE HELD FOR INVESTMENT	-	487	487	487	487	487	487	487	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	211	202	196	182	160	133	102	-
OFFICE PREMISES & EQUIPMENT	-	8,272	8,272	8,272	8,272	8,272	8,272	8,272	-
*Subtotal	-	9,940	9,932	9,925	9,911	9,889	9,863	9,831	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	2,267	2,726	3,546	4,218	4,565	4,677	4,663	-
Adj-Rate Servicing	-	1,156	1,192	1,224	1,248	1,273	1,288	1,296	-
Float on Mtgs Svc'd for Others	-	1,216	1,480	1,839	2,194	2,457	2,671	2,831	-
*Mtg Ln Servicing for Others	-	4,639	5,399	6,610	7,660	8,295	8,635	8,789	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	23,081	23,081	23,081	23,081	23,081	23,081	23,081	-
Deposit Intangibles:									
Retail CD Intangible	-	650	707	753	804	842	880	921	-
Transaction Acct Intangible .	-	487	1,469	2,491	3,481	4,416	5,282	6,101	-
MMDA Intangible	-	66	512	1,346	2,406	3,467	4,507	5,521	-
Passbook Account Intangible .	-	-130	10	542	2,545	4,509	6,333	8,032	-
Non-Int-Bearing Acct Intang .	-	1,840	2,396	2,925	3,435	3,921	4,389	4,837	-
*Other Assets	-	25,994	28,174	31,139	35,751	40,235	44,472	48,494	-
*** TOTAL ASSETS	-	883,694	875,519	866,049	853,759	837,998	820,366	801,651	-

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 ...	-	218,367	217,405	216,449	215,501	214,566	213,643	212,722	-
Maturing in 13 Mo or More ...	-	72,254	70,653	69,107	67,614	66,171	64,775	63,425	-
Variable-Rate, Fixed-Maturity .	-	3,707	3,704	3,701	3,698	3,695	3,692	3,689	-
Non-Maturity:									
Transaction Accts	-	37,340	37,340	37,340	37,340	37,340	37,340	37,340	-
MMDAs	-	85,295	85,295	85,295	85,295	85,295	85,295	85,295	-
Passbook Accts	-	59,180	59,180	59,180	59,180	59,180	59,180	59,180	-
Non-Interest-Bearing Accts ..	-	28,998	28,998	28,998	28,998	28,998	28,998	28,998	-
* Deposits	-	505,142	502,576	500,071	497,628	495,247	492,924	490,650	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	150,837	150,004	149,184	148,378	147,584	146,803	146,033	-
Maturing in 37 Mo or More ...	-	41,168	39,165	37,290	35,532	33,883	32,336	30,882	-
Variable-Rate, Fixed-Maturity .	-	82,740	82,664	82,589	82,515	82,440	82,366	82,293	-
* Borrowings	-	274,745	271,834	269,063	266,424	263,908	261,505	259,208	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	4,415	4,415	4,415	4,415	4,415	4,415	4,415	-
Other Escrow Accounts	-	701	681	662	644	627	611	596	-
Collat. Mtg Securities Issued .	-	85	85	85	84	84	84	84	-
Miscellaneous I	-	13,063	13,063	13,063	13,063	13,063	13,063	13,063	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	18,263	18,243	18,224	18,206	18,189	18,173	18,158	-
OPTIONS ON LIABILITIES	-	-59	38	180	508	780	1,024	1,250	-
*** TOTAL LIABILITIES	-	798,091	792,691	787,538	782,765	778,123	773,626	769,266	-

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	-	303	225	126	-44	-256	-478	-693	-
ARMs	-	81	65	42	6	-46	-112	-188	-
Other Mortgages	-	223	169	95	-	-110	-225	-340	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	338	243	133	-21	-214	-422	-632	-
Sell Mortgages & MBS	-	-1,299	-910	-421	253	1,035	1,836	2,610	-
Purchase Non-Mortgage Items ...	-	34	22	11	-	-10	-20	-29	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-4	-3	-1	4	11	19	27	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-1,056	-543	-57	404	843	1,260	1,656	-
Pay Floating, Receive Fixed ...	-	718	413	126	-143	-397	-636	-861	-
Basis Swaps	-	0	0	0	0	0	0	0	-
Swaptions	-	1	1	1	1	1	1	2	-
INTEREST-RATE CAPS	-	9	27	70	154	278	409	538	-
INTEREST-RATE FLOORS	-	336	192	83	29	10	4	2	-
FUTURES	-	-601	-390	-199	-	209	392	551	-
OPTIONS ON FUTURES	-	18	13	9	7	15	33	49	-
CONSTRUCTION LIP	-	227	128	39	-43	-119	-189	-254	-
SELF-VALUED [CMR911-CMR919]	-	308	177	139	205	438	695	983	-
*** OFF-BALANCE-SHEET POSITIONS	-	-363	-171	197	812	1,687	2,567	3,422	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	883,694	875,519	866,049	853,759	837,998	820,366	801,651	-
- LIABILITIES	-	798,091	792,691	787,538	782,765	778,123	773,626	769,266	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-363	-171	197	812	1,687	2,567	3,422	-
*** NET PORTFOLIO VALUE	-	85,239	82,657	78,708	71,806	61,562	49,307	35,808	-

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	86,866	85,124	98.00	4.3
30-Yr Mortgage Securities ...	31,396	30,307	96.53	4.9
15-Year Mortgages & MBS	62,066	60,888	98.10	3.4
Balloon Mortgages & MBS	26,717	26,330	98.55	3.0
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	13,226	13,248	100.16	0.9
7 Mo to 2 Yrs Reset Freq ..	65,517	65,209	99.53	1.5
2+ to 5 Yrs Reset Freq	50,977	49,888	97.87	3.0
Lagging Market Index ARMs:				
1 Mo Reset Freq............	105,747	105,433	99.70	1.2
2 Mo to 5 Yrs Reset Freq...	30,710	29,669	96.61	2.3
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	17,899	17,754	99.19	1.0
Adjustable-Rate, Fully-Amort.	37,951	37,367	98.46	0.8
Fixed-Rate, Balloon	11,752	11,029	93.85	4.4
Fixed-Rate, Fully-Amortizing	12,938	12,078	93.35	4.0
Construction & Land Loans:				
Adjustable-Rate	14,875	14,815	99.60	0.3
Fixed-Rate	5,412	5,360	99.05	2.4
Second Mtg Loans & Securities:				
Adjustable-Rate	13,362	13,190	98.71	0.1
Fixed-Rate	16,549	16,382	98.99	2.0
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-50	-50	99.49	-14.0
Accrued Interest Receivable .	3,279	3,279	100.01	0.0
Advances for Taxes/Insurance	221	221	100.01	0.0
Float on Escrows on Owned Mtg		609		-25.7
Less: Value of Servicing on Mtgs Serviced by Others ...		-92		4.6
*Mortgage Loans & Securities	607,410	598,224	98.49	2.4

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	12,828	12,711	99.09	0.2
Fixed-Rate	8,478	8,150	96.13	3.9
Consumer Loans:				
Adjustable-Rate	12,980	12,984	100.03	0.1
Fixed-Rate	30,713	30,612	99.67	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-740	-740	100.07	1.2
Accrued Interest Receivable .	540	540	99.93	0.0
*Nonmortgage Loans	64,799	64,256	99.16	1.3
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	20,569	20,569	100.00	0.0
Equities & All Mutual Funds ...	2,501	2,501	100.01	4.2
Zero-Coupon Securities	313	323	103.17	3.5
Govt & Agency Securities	11,181	11,157	99.78	3.4
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	6,038	6,029	99.85	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	5,352	5,132	95.88	5.8
Mortgage-Derivative Securities:				
Valued by OTS	210	210	0.27	1.6
Valued by Institution	78,081	77,708	-	3.4
Structured Securities, Valued by Institution	14,878	14,330	96.32	4.8
Less: Valuation Allowances for Investment Securities ..	2	2	89.85	1.1
*Cash, Deposits, & Securities	139,121	137,957	99.16	3.0

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	969	969	100.03	0.0
REAL ESTATE HELD FOR INVESTMENT	487	487	100.10	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	182	182	99.95	9.7
OFFICE PREMISES & EQUIPMENT	8,272	8,272	100.00	0.0
*Subtotal	9,911	9,911	100.01	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		4,218		-12.1
Adj-Rate Servicing		1,248		-1.9
Float on Mtgs Svc'd for Others		2,194		-14.1
*Mtg Ln Servicing for Others		7,660		-11.0
OTHER ASSETS				
Purchased & Excess Servicing ..	6,493			
Margin Account	-	-	-	-
Miscellaneous I	23,081	23,081	100.00	0.0
Miscellaneous II	6,109			
Deposit Intangibles:				
Retail CD Intangible		804		-5.5
Transaction Acct Intangible .		3,481		-27.6
MMDA Intangible		2,406		-44.1
Passbook Account Intangible .		2,545		-77.9
Non-Int-Bearing Acct Intang .		3,435		-14.5
*Other Assets	35,683	35,751		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-1,100			
*** TOTAL ASSETS	855,825	853,759	100/ 99*	1.6/2.2*

*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 ...	216,077	215,501	99.73	0.4
Maturing in 13 Mo or More ...	68,443	67,614	98.79	2.2
Variable-Rate, Fixed-Maturity .	3,696	3,698	-	0.1
Non-Maturity:				
Transaction Accts	37,340	37,340	100/ 91*	0.0/2.8*
MMDAs	85,295	85,295	100/ 97*	0.0/1.3*
Passbook Accts	59,180	59,180	100/ 96*	0.0/3.5*
Non-Interest-Bearing Accts ..	28,998	28,998	100/ 88*	0.0/1.9*
* Deposits	499,030	497,628	100/ 98*	0.5/1.4*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	149,194	148,378	99.45	0.5
Maturing in 37 Mo or More ...	38,120	35,532	93.21	4.8
Variable-Rate, Fixed-Maturity .	82,553	82,515	95.67	0.1
* Borrowings	269,868	266,424	97.39	1.0
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	4,415	4,415	100.00	0.0
Other Escrow Accounts	787	644	81.84	2.7
Collat. Mtg Securities Issued .	84	84	100.42	0.0
Miscellaneous I	13,063	13,063	100.00	0.0
Miscellaneous II	1,403			
*Other Liabilities	19,753	18,206	99.22	0.1
OPTIONS ON LIABILITIES	-	508	-	-59.1
UNAMORTIZED YIELD ADJUSTMENTS ..	18			
*** TOTAL LIABILITIES	788,669	782,765	99/ 98**	0.6/1.2**

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

**Excluding/including deposit intangible values.

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

* OFF-BALANCE-SHEET POSITIONS *	Present Value Estimate
OPTIONAL COMMITMENTS TO ORIGINATE	
FRMs & Balloon/2-Step Mortgages	-44
ARMs	6
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-21
Sell Mortgages & MBS	253
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	4
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	404
Pay Floating, Receive Fixed ...	-143
Basis Swaps	0
Swaptions	1
INTEREST-RATE CAPS	154
INTEREST-RATE FLOORS	29
FUTURES	-
OPTIONS ON FUTURES	7
CONSTRUCTION LIP	-43
SELF-VALUED [CMR911-CMR919]	205
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*** OFF-BALANCE-SHEET POSITIONS	812

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	855,825	853,759	100/ 99*	1.6/2.2*	*Including/excluding deposit intangible values.
- LIABILITIES	788,669	782,765	99/ 98**	0.6/1.2**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		812			
	=========	=========			
*** NET PORTFOLIO VALUE	67,155	71,806	106.93	11.9	

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	$	15,436	44,819	15,265	5,630	5,715
WARM (in months)		329 mo	326 mo	312 mo	244 mo	248 mo
WAC		6.64%	7.41%	8.31%	9.38%	10.97%
$ of Which Are FHA or VA Guaranteed	$	490	1,399	1,721	1,740	1,922
Securities Backed By Conventional Mortgages .	$	14,127	7,260	2,053	498	198
WARM (in months)		337 mo	328 mo	274 mo	225 mo	191 mo
Wtd Avg Pass-Thru Rate		6.41%	7.30%	8.18%	9.22%	10.51%
Securities Backed By FHA or VA Mortgages . . .	$	2,390	3,271	1,080	401	117
WARM (in months)		329 mo	330 mo	285 mo	234 mo	199 mo
Wtd Avg Pass-Thru Rate		6.42%	7.21%	8.09%	9.23%	10.38%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	21,311	20,754	5,505	1,756	1,237
WAC		6.57%	7.35%	8.33%	9.38%	11.11%
Mortgage Securities	$	7,119	3,470	672	161	81
Wtd Avg Pass-Thru Rate		6.24%	7.19%	8.15%	9.26%	10.46%
WARM (of Loans & Securities)		153 mo	153 mo	133 mo	116 mo	123 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	10,251	11,427	1,711	440	576
WAC		6.62%	7.34%	8.30%	9.40%	11.69%
Mortgage Securities	$	1,860	437	14	1	0
Wtd Avg Pass-Thru Rate		6.12%	7.09%	8.10%	9.48%	10.39%
WARM (of Loans & Securities)		73 mo	77 mo	69 mo	81 mo	123 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 207,044

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued		Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		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 . .	$	1,063	5,063	1,461	9,325	1,256
WAC		7.34%	6.94%	6.99%	5.56%	6.14%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	12,164	60,454	49,515	96,421	29,454
Wtd Avg Margin (in bp)		288 bp	278 bp	277 bp	239 bp	266 bp
WAC		7.89%	7.34%	7.11%	7.07%	7.15%
WARM (in months)		281 mo	299 mo	334 mo	333 mo	302 mo
Wtd Avg Time Until Next Payment Reset (mo) .		5 mo	12 mo	41 mo	6 mo	22 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 266,176

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)		Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ARM BALANCES BY DISTANCE TO LIFTIME CAP		6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
Balances w/Coupon Within 200 bp of Lifetime Cap	$	863	848	462	3,425	90
Wtd Avg Distance from Lifetime Cap (in bp) .		147 bp	168 bp	177 bp	158 bp	159 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	3,106	10,290	2,341	17,665	8,112
Wtd Avg Distance from Lifetime Cap		316 bp	334 bp	360 bp	312 bp	353 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	8,637	53,319	47,482	84,437	21,863
Wtd Avg Distance from Lifetime Cap		584 bp	576 bp	549 bp	552 bp	547 bp
Balances Without Lifetime Cap	$	619	1,060	692	220	645
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	10,104	58,811	35,372	2,046	26,860
Wtd Avg Periodic Rate Cap (in bp)		157 bp	194 bp	226 bp	192 bp	175 bp
Balances Subject to Periodic Rate Floors . . .	$	8,594	53,503	32,870	2,050	25,627
MBS INCLUDED IN ARM BALANCES	$	2,795	9,789	1,029	27,523	2,050

AGGREGATE SCHEDULE CMR REPORT (Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	17,899	37,951
WARM (in months)	86 mo	232 mo
Remaining Term to Full Amort. .	278 mo	
Rate Index Code	0000	0000
Margin (in bp)	254 bp	238 bp
Reset Frequency	16 mo	10 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	781	600
WA Distance to Lifetime Cap .	131 bp	109 bp
Fixed-Rate:		
Balances . . . . $	11,752	12,938
WARM (in months)	75 mo	122 mo
Remaining Term to Full Amort. .	274 mo	
WAC	8.04%	8.25%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	14,875	5,412
WARM (in months)	25 mo	40 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	110 bp	8.19%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	13,362	16,549
WARM (in months)	145 mo	128 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	128 bp	8.84%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	12,828	8,478
WARM (in months)	34 mo	62 mo
Margin in Col 1 (bp); WAC in Col 2	98 bp	8.18%
Reset Frequency	3 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	12,980	30,713
WARM (in months)	63 mo	55 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	576 bp	10.31%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	2,429	17,408
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	2,026	30,553
Remaining WAL 5-10 Years . . . $	10,658	12,473
Remaining WAL over 10 Years . $	1,874	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	36	
Other . . . . $	8	41
CMO Residuals: $		
Fixed-Rate . . . . $	3	1
Floating-Rate . . . . $	50	4
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	23	667
WAC . . . . $	6.53%	10.71%
Principal-Only MBS . . . . $	36	1
WAC	7.40%	5.16%
Total Mortgage-Derivative Securities--Book Value . $	17,143	61,148

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	$ 110,248	185,747	50,728	16,882	14,040
WARM (in months)	268 mo	294 mo	273 mo	217 mo	205 mo
Wtd Avg Servicing Fee (in bp)	35 bp	35 bp	38 bp	43 bp	48 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	3,247,659				
FHA/VA Loans	1,179,701				
Subserviced by Others	507,847 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced	$ 39,858	41,728
WARM (in months)	295 mo	301 mo
Wtd Avg Servicing Fee (in bp)	51 bp	67 bp

Total # of Adjustable-Rate Loans Serviced 748,109 lns
Of Which, Number Subserviced By Others . 20,001 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 459,231

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$ 20,569		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$ 2,501		
Zero-Coupon Securities	$ 313	5.98%	40 mo
Government & Agency Securities	$ 11,181	6.09%	54 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$ 6,038	5.06%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$ 5,352	6.65%	145 mo
Structured Securities	$ 14,878		
Total Cash, Deposits, & Securities	$ 60,832		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	3,880
Accrued Interest Receivable	$	3,279
Advances for Taxes and Insurance	$	221
Less: Unamortized Yield Adjustments	$	-837
Valuation Allowances	$	3,930
Unrealized Gains (Losses)	$	-1,099

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	613
Accrued Interest Receivable	$	540
Less: Unamortized Yield Adjustments	$	-104
Valuation Allowances	$	1,353
Unrealized Gains (Losses)	$	-9

REAL ESTATE HELD FOR INVESTMENT	$	487
REPOSSESSED ASSETS	$	969
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	182
OFFICE PREMISES AND EQUIPMENT	$	8,272

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-887
Less: Unamortized Yield Adjustments	$	46
Valuation Allowances	$	2

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	6,493
Margin Account	$	0
Miscellaneous I	$	23,081
Miscellaneous II	$	6,109

TOTAL ASSETS	$	855,825

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1,661
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	11,420
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	1,919
Mortgage-Related Mutual Funds	$	582
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	25,883
Wtd Avg Servicing Fee (in bp)		25 bp
Adjustable-Rate Mortgage Loans Serviced	$	35,948
Wtd Avg Servicing Fee (in bp)		25 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	1,217

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 . . . . $	60,709	13,642	3,587	$ 22
WAC	4.89%	5.37%	6.69%	
WARM (in months)	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months . . . . . $	89,190	44,167	4,783	$ 46
WAC	5.29%	5.29%	6.32%	
WARM (in months)	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months . . . . . $		43,899	11,551	$ 27
WAC		5.59%	6.08%	
WARM (in months)		19 mo	24 mo	
Balances Maturing in 37 or More Months . . . . $			12,993	$ 11
WAC			6.00%	
WARM (in months)			57 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 284,521

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:	Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits . . . . $	6,396	4,860	4,285
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:			
Balances Subject to Penalty . . . . $	128,789	85,807	23,227
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)	3.30 mo	5.43 mo	7.41 mo
Balances in New Accounts (Optional) . . . . . $	901	777	104

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 %	$	9,825	9,593	6,169	4.51%
5.00 to 5.99 %	$	66,418	40,780	24,066	5.58%
6.00 to 6.99 %	$	10,305	11,280	5,869	6.25%
7.00 to 7.99 %	$	153	486	679	7.24%
8.00 to 8.99 %	$	43	64	734	8.40%
9.00 to 9.99 %	$	19	222	319	9.44%
10.00 to 10.99 %	$	3	1	118	10.10%
11.00% and Above	$	0	3	166	12.08%
WARM		2 mo	14 mo	72 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 187,315

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	23,039	1 bp	2 mo	2 mo	15 mo
Position 2	0000	0000	$	15,858	-16 bp	2 mo	2 mo	17 mo
Position 3	0000	0000	$	33,543	-16 bp	3 mo	2 mo	14 mo
All Other Positions			$	13,809	-4 bp	3 mo	1 mo	15 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	$	37,340	1.51%	$	33
Money Market Deposit Accounts (MMDAs).	$	85,295	4.08%	$	194
Passbook Accounts	$	59,180	2.70%	$	106
Non-Interest-Bearing Non-Maturity Deposits	$	28,998		$	44
ESCROW ACCOUNTS					
Escrow for Mortgages Held in Portfolio	$	1,950	0.41%		
Escrow for Mortgages Serviced for Others	$	2,465	0.28%		
Other Escrows	$	787	0.08%		
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$	216,016			
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$	-39			
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$	58			
OTHER LIABILITIES					
Collateralized Mortgage Securities Issued	$	84			
Miscellaneous I	$	13,063			
Miscellaneous II	$	1,403			
TOTAL LIABILITIES	$	788,669	(NOTE: Includes Redeemable Preferred Stock)		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES . . .	$	1,045			
EQUITY CAPITAL	$	66,110			
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$	855,824			

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	15	$ 367	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	41	$ 60	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	203	$ 1,822	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	142	$ 855	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	110	$ 373	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	372	$ 915	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	334	$ 4,166	-	-	-
1016	optional commitment to originate "other" mortgages	263	$ 3,876	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 17	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$ 4	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	22	$ 67	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	18	$ 50	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	6	$ 4	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	32	$ 26	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	31	$ 52	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	29	$ 69	-	-	-
2024	commitment to sell 6-mo or 1-yr COFI ARM loans, svc retained . . .	-	$ 0	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	7	$ 86	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 24	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	8	$ 13	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	43	$ 553	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	78	$ 4,179	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	7	$ 69	-	-	-
2042	commitment to purchase 1-month COFI ARM MBS	-	$ 29	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	7	$ 78	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$ 10	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 3	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	8	$ 64	-	-	-

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
2054	commitment to purchase 25- to 30-year FRM MBS	16	$ 974	-	-	-
2056	commitment to purchase "other" MBS	-	$ 11	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	6	$ 50	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 52	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	17	$ 1,373	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	27	$ 6,080	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 2	-	-	-
2086	commitment to purchase high-risk mortgage derivative product . . .	-	$ 6	-	-	-
2102	commitment to purchase 1-mo COFI ARM loans, svc released	-	$ 109	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	12	$ 339	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	9	$ 94	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	6	$ 31	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	11	$ 25	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	14	$ 326	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	7	$ 25	-	-	-
2122	commitment to sell 1-mo COFI ARM loans, svc released	-	$ 0	-	-	-
2124	commitment to sell 6-mo or 1-yr COFI ARM loans, svc released . . .	-	$ 1	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	21	$ 1,471	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	11	$ 26	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	6	$ 48	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	45	$ 107	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	104	$ 1,469	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	12	$ 369	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 4	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	12	$ 46	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	65	$ 377	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	46	$ 255	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	39	$ 91	-	-	-

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
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	143	$ 185	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	133	$ 823	-	-	-
2216	firm commitment to originate "other" mortgage loans	109	$ 744	-	-	-
3006	option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 1	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 0	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 2	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 35	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 13	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	6	$ 3	-	-	-
3034	option to sell 25- or 30-year FRMs	20	$ 158	-	-	-
3036	option to sell "other" mortgages	-	$ 1	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 40	-	-	-
3056	short option to purchase "other" mortgages	-	$ 0	-	-	-
3066	short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 0	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 6	-	-	-
3070	short option to sell 5- or 7-yr balloon or 2-step mtg loans	-	$ 0	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 8	-	-	-
3074	short option to sell 25- or 30-yr FRMs	7	$ 24	-	-	-
3076	short option to sell "other" mortgages	-	$ 3	-	-	-
4002	commitment to purchase non-mortgage financial assets	67	$ 659	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 5	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 42	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 955	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	21	$ 17,185	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 542	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 403	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 775	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 1,490	-	-	-

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	8	$ 9,455	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 350	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 10	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR .	-	$ 61	-	-	-
5576	interest rate swap, amortizing: pay 6-mo LIBOR, receive MBS coupon	-	$ 10	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 300	-	-	-
6004	interest rate cap based on 3-month LIBOR	23	$ 15,718	-	-	-
6006	interest rate cap based on 6-month LIBOR	-	$ 600	-	-	-
6008	interest rate cap based on 3-month Treasury	-	$ 5	-	-	-
6010	interest rate cap based on 1-year Treasury	-	$ 100	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$ 702	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 606	-	-	-
6022	interest rate cap based on the prime rate	-	$ 50	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 3,177	-	-	-
6036	short interest rate cap based on 6-month LIBOR	-	$ 500	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 35	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 577	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 243	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 810	-	-	-
7010	interest rate floor based on 1-year Treasury	-	$ 3	-	-	-
7014	interest rate floor based on 5-year Treasury	-	$ 15	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 5,158	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$ 1,450	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 2	-	-	-
8016	long futures contract on 3-month Eurodollar	-	$ 4,000	-	-	-
8036	short futures contract on 2-year Treasury note	-	$ 1,955	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 139	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 26	-	-	-

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
8042	short futures contract on Treasury bond	-	$ 1,459	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 7,783	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 77	-	-	-
9012	long call option on Treasury bond futures contract	-	$ 2	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 6	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 235	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$ 3	-	-	-
9084	short put option on Treasury bond futures contract	-	$ 34	-	-	-
9502	fixed-rate construction loans in process	449	$ 2,166	-	-	-
9512	adjustable-rate construction loans in process	244	$ 4,127	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

REPORTING OF MARKET VALUE ESTIMATES

Estimated Market Value After Specified Rate Shock

Rate Shock in Basis Points	Required Reporting Items: Off-Balance-Sheet Contracts Reported Under "Additional"	Required Reporting Items: Mortgage-Derivative Securities	Optional Reporting Items: Options on Liabilities	Optional Reporting Items: Collateralized Mortgage Securities Issued	Required Reporting Item: Structured Securities
+ 400	$ 0	$ 0	$ 0	$ 0	$ 0
+ 300	$ 983	$ 68,675	$ 1,250	$ 15	$ 12,275
+ 200	$ 695	$ 71,796	$ 1,024	$ 15	$ 12,916
+ 100	$ 438	$ 74,782	$ 780	$ 15	$ 13,610
No Change	$ 205	$ 77,708	$ 508	$ 15	$ 14,330
- 100	$ 139	$ 79,993	$ 180	$ 15	$ 14,984
- 200	$ 177	$ 81,341	$ 38	$ 15	$ 15,233
- 300	$ 308	$ 81,717	$ -59	$ 15	$ 15,406
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 14,372