INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

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

	Net Portfolio Value			NPV as % of PV of Assets	
Change in Rates	$ Amount	$ Change	% Change	NPV Ratio	Change
+400 bp	-	-7,855	-100 %	0.00 %	0 bp
+300 bp	5,335	-2,521	-32 %	8.68 %	-334 bp
+200 bp	6,240	-1,615	-21 %	9.93 %	-208 bp
+100 bp	7,123	-733	-9 %	11.10 %	-92 bp
0 bp	7,855			12.02 %	
-100 bp	8,309	454	+6 %	12.53 %	+51 bp
-200 bp	8,566	711	+9 %	12.77 %	+76 bp
-300 bp	8,810	954	+12 %	12.99 %	+98 bp
-400 bp	-	-7,855	-100 %	0.00 %	0 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	06/30/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	12.02 %
Post-Shock NPV Ratio	9.93 %
Sensitivity Measure: Decline in NPV Ratio	208 bp

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

	*** Change in Interest Rates ***								
*** ASSETS ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
MORTGAGE LOANS & SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans & MBS:									
30-Yr Mortgage Loans	-	10,614	10,431	10,218	9,876	9,417	8,921	8,436	-
30-Yr Mortgage Securities ...	-	1,727	1,696	1,657	1,598	1,521	1,440	1,361	-
15-Year Mortgages & MBS	-	7,479	7,369	7,241	7,056	6,828	6,586	6,346	-
Balloon Mortgages & MBS	-	2,303	2,274	2,242	2,198	2,143	2,082	2,021	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	570	568	566	564	560	554	546	-
7 Mo to 2 Yrs Reset Freq ..	-	5,902	5,858	5,820	5,777	5,715	5,621	5,495	-
2+ to 5 Yrs Reset Freq	-	5,592	5,508	5,408	5,277	5,116	4,932	4,740	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	68	68	67	66	66	65	64	-
2 Mo to 5 Yrs Reset Freq...	-	1,000	988	976	964	949	931	910	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	396	392	388	385	381	377	373	-
Adjustable-Rate, Fully-Amort.	-	1,442	1,430	1,419	1,409	1,398	1,388	1,378	-
Fixed-Rate, Balloon	-	618	598	578	559	541	524	508	-
Fixed-Rate, Fully-Amortizing	-	1,876	1,809	1,747	1,689	1,635	1,583	1,535	-
Construction & Land Loans:									
Adjustable-Rate	-	2,294	2,290	2,285	2,280	2,276	2,272	2,268	-
Fixed-Rate	-	1,392	1,364	1,336	1,311	1,286	1,263	1,240	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	1,086	1,084	1,082	1,081	1,079	1,078	1,076	-
Fixed-Rate	-	908	888	869	851	834	817	802	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	77	75	74	73	72	71	70	-
Accrued Interest Receivable .	-	248	248	248	248	248	248	248	-
Advances for Taxes/Insurance	-	11	11	11	11	11	11	11	-
Float on Escrows on Owned Mtg	-	17	25	37	54	71	84	96	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	2	2	3	5	6	6	6	-
*Mortgage Loans & Securities	-	45,621	44,972	44,269	43,322	42,141	40,844	39,516	-

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	-	971	969	967	965	963	961	960	-
Fixed-Rate	-	1,033	998	965	934	905	878	852	-
Consumer Loans:									
Adjustable-Rate	-	486	486	485	484	484	483	482	-
Fixed-Rate	-	4,119	4,052	3,987	3,924	3,863	3,804	3,747	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-114	-112	-110	-109	-107	-105	-104	-
Accrued Interest Receivable .	-	48	48	48	48	48	48	48	-
*Nonmortgage Loans	-	6,544	6,441	6,342	6,247	6,156	6,069	5,986	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	1,646	1,646	1,646	1,646	1,646	1,646	1,646	-
Equities & All Mutual Funds ...	-	796	770	743	711	677	642	607	-
Zero-Coupon Securities	-	76	71	66	62	59	56	54	-
Govt & Agency Securities	-	2,573	2,482	2,398	2,319	2,245	2,177	2,112	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,729	1,725	1,722	1,719	1,716	1,713	1,710	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	383	366	351	337	325	314	304	-
Mortgage-Derivative Securities:									
Valued by OTS	-	44	44	44	44	43	42	42	-
Valued by Institution	-	4,514	4,489	4,444	4,312	4,143	3,963	3,816	-
Structured Securities, Valued by Institution	-	1,039	1,013	989	964	927	897	867	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	12,799	12,606	12,403	12,114	11,782	11,450	11,158	-

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	-	159	159	159	159	159	159	159	-
REAL ESTATE HELD FOR INVESTMENT	-	59	59	59	59	59	59	59	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	22	21	20	19	18	15	13	-
OFFICE PREMISES & EQUIPMENT	-	981	981	981	981	981	981	981	-
*Subtotal	-	1,220	1,219	1,219	1,218	1,216	1,214	1,211	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	79	87	110	140	160	168	169	-
Adj-Rate Servicing	-	22	23	23	24	24	25	25	-
Float on Mtgs Svc'd for Others	-	46	56	67	81	93	102	109	-
*Mtg Ln Servicing for Others	-	147	165	201	246	277	294	304	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	1,243	1,243	1,243	1,243	1,243	1,243	1,243	-
Deposit Intangibles:									
Retail CD Intangible	-	85	92	98	102	107	111	115	-
Transaction Acct Intangible .	-	38	127	231	336	436	530	619	-
MMDA Intangible	-	2	28	76	143	213	283	351	-
Passbook Account Intangible .	-	-14	-5	17	149	305	450	586	-
Non-Int-Bearing Acct Intang .	-	131	176	219	261	300	338	374	-
*Other Assets	-	1,484	1,660	1,883	2,232	2,604	2,955	3,288	-
*** TOTAL ASSETS	-	67,815	67,063	66,316	65,379	64,176	62,828	61,463	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** LIABILITIES ***	*** Change in Interest Rates *** -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 ...	-	20,724	20,625	20,526	20,429	20,333	20,238	20,143	-
Maturing in 13 Mo or More ...	-	7,669	7,501	7,338	7,180	7,027	6,879	6,735	-
Variable-Rate, Fixed-Maturity .	-	629	628	628	628	628	628	628	-
Non-Maturity:									
Transaction Accts	-	3,966	3,966	3,966	3,966	3,966	3,966	3,966	-
MMDAs	-	5,742	5,742	5,742	5,742	5,742	5,742	5,742	-
Passbook Accts	-	4,629	4,629	4,629	4,629	4,629	4,629	4,629	-
Non-Interest-Bearing Accts ..	-	2,324	2,324	2,324	2,324	2,324	2,324	2,324	-
* Deposits	-	45,683	45,415	45,153	44,897	44,648	44,405	44,167	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	5,735	5,691	5,648	5,606	5,565	5,524	5,485	-
Maturing in 37 Mo or More ...	-	4,096	3,912	3,739	3,576	3,422	3,277	3,140	-
Variable-Rate, Fixed-Maturity .	-	2,213	2,211	2,210	2,208	2,206	2,204	2,202	-
* Borrowings	-	12,044	11,814	11,596	11,389	11,193	11,005	10,827	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	444	444	444	444	444	444	444	-
Other Escrow Accounts	-	41	39	38	37	36	35	34	-
Collat. Mtg Securities Issued .	-	15	15	15	15	15	15	15	-
Miscellaneous I	-	771	771	771	771	771	771	771	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	1,271	1,270	1,268	1,267	1,266	1,265	1,264	-
OPTIONS ON LIABILITIES	-	-11	-5	0	6	10	14	17	-
*** TOTAL LIABILITIES	-	58,987	58,494	58,017	57,560	57,117	56,689	56,275	-

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	-	36	27	15	-5	-31	-58	-84	-
ARMs	-	4	3	2	1	-1	-4	-7	-
Other Mortgages	-	4	3	2	-	-3	-6	-9	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	81	58	33	-2	-47	-97	-148	-
Sell Mortgages & MBS	-	-92	-66	-37	5	56	109	162	-
Purchase Non-Mortgage Items ...	-	2	2	1	-	-1	-2	-2	-
Sell Non-Mortgage Items	-	-	-	-	-	-	-	-	-
OPTIONS ON MORTGAGES & MBS	-	-3	-3	-1	0	0	0	-1	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-37	-19	-2	13	27	39	51	-
Pay Floating, Receive Fixed ...	-	2	1	0	-1	-2	-3	-4	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	0	0	0	1	4	10	18	-
INTEREST-RATE FLOORS	-	3	2	0	0	0	0	0	-
FUTURES	-	-	-	-	-	-	-	-	-
OPTIONS ON FUTURES	-	-	-	-	-	-	-	0	-
CONSTRUCTION LIP	-	24	11	-1	-12	-22	-31	-39	-
SELF-VALUED [CMR911-CMR919]	-	-41	-21	-2	35	83	143	210	-
*** OFF-BALANCE-SHEET POSITIONS	-	-18	-3	10	36	63	102	147	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	67,815	67,063	66,316	65,379	64,176	62,828	61,463	-
- LIABILITIES	-	58,987	58,494	58,017	57,560	57,117	56,689	56,275	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-18	-3	10	36	63	102	147	-
*** NET PORTFOLIO VALUE	-	8,810	8,566	8,309	7,855	7,123	6,240	5,335	-

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	9,940	9,876	99.36	4.1
30-Yr Mortgage Securities ...	1,617	1,598	98.80	4.3
15-Year Mortgages & MBS	7,049	7,056	100.11	2.9
Balloon Mortgages & MBS	2,193	2,198	100.30	2.3
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	562	564	100.33	0.6
7 Mo to 2 Yrs Reset Freq ..	5,739	5,777	100.68	0.9
2+ to 5 Yrs Reset Freq	5,304	5,277	99.50	2.8
Lagging Market Index ARMs:				
1 Mo Reset Freq............	67	66	99.10	1.0
2 Mo to 5 Yrs Reset Freq...	969	964	99.48	1.4
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	383	385	100.41	1.0
Adjustable-Rate, Fully-Amort.	1,390	1,409	101.34	0.7
Fixed-Rate, Balloon	558	559	100.20	3.3
Fixed-Rate, Fully-Amortizing	1,714	1,689	98.55	3.3
Construction & Land Loans:				
Adjustable-Rate	2,292	2,280	99.50	0.2
Fixed-Rate	1,325	1,311	98.91	1.9
Second Mtg Loans & Securities:				
Adjustable-Rate	1,092	1,081	98.97	0.2
Fixed-Rate	840	851	101.33	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	73	73	100.17	1.4
Accrued Interest Receivable .	248	248	100.15	0.0
Advances for Taxes/Insurance	11	11	102.47	0.0
Float on Escrows on Owned Mtg		54		-30.5
Less: Value of Servicing on Mtgs Serviced by Others ...		5		-27.3
*Mortgage Loans & Securities	43,367	43,322	99.91	2.5

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	938	965	102.89	0.2
Fixed-Rate	935	934	99.93	3.2
Consumer Loans:				
Adjustable-Rate	479	484	101.09	0.1
Fixed-Rate	3,848	3,924	101.97	1.6
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-109	-109	99.56	1.5
Accrued Interest Receivable .	48	48	100.55	0.0
*Nonmortgage Loans	6,140	6,247	101.76	1.5
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	1,646	1,646	100.00	0.0
Equities & All Mutual Funds ...	711	711	100.02	4.6
Zero-Coupon Securities	54	62	115.39	5.6
Govt & Agency Securities	2,274	2,319	101.98	3.3
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,719	1,719	99.99	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	354	337	95.26	3.8
Mortgage-Derivative Securities:				
Valued by OTS	44	44	1.00	1.0
Valued by Institution	4,324	4,312	-	3.5
Structured Securities, Valued by Institution	964	964	99.98	3.2
Less: Valuation Allowances for Investment Securities ..	0	0	-	1.6
*Cash, Deposits, & Securities	12,090	12,114	100.20	2.6

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	159	159	100.14	0.0
REAL ESTATE HELD FOR INVESTMENT	59	59	99.30	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	19	19	101.60	6.1
OFFICE PREMISES & EQUIPMENT	981	981	99.98	0.0
*Subtotal	1,218	1,218	99.99	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		140		-17.6
Adj-Rate Servicing		24		-1.8
Float on Mtgs Svc'd for Others		81		-15.6
*Mtg Ln Servicing for Others		246		-15.4
OTHER ASSETS				
Purchased & Excess Servicing ..	212			
Margin Account	-	-	-	-
Miscellaneous I	1,243	1,243	99.96	0.0
Miscellaneous II	246			
Deposit Intangibles:				
Retail CD Intangible		102		-4.4
Transaction Acct Intangible .		336		-30.7
MMDA Intangible		143		-48.1
Passbook Account Intangible .		149		-96.7
Non-Int-Bearing Acct Intang .		261		-15.5
*Other Assets	1,701	2,232		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-59			
*** TOTAL ASSETS	64,457	65,379	102/100*	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 ...	20,436	20,429	99.96	0.5
Maturing in 13 Mo or More ...	7,227	7,180	99.36	2.2
Variable-Rate, Fixed-Maturity .	628	628	-	0.0
Non-Maturity:				
Transaction Accts	3,966	3,966	100/ 92*	0.0/2.8*
MMDAs	5,742	5,742	100/ 98*	0.0/1.2*
Passbook Accts	4,629	4,629	100/ 97*	0.0/3.2*
Non-Interest-Bearing Accts ..	2,324	2,324	100/ 89*	0.0/2.0*
* Deposits	44,952	44,897	101/ 99*	0.6/1.4*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	5,629	5,606	99.57	0.7
Maturing in 37 Mo or More ...	3,686	3,576	97.04	4.4
Variable-Rate, Fixed-Maturity .	2,214	2,208	77.68	0.1
* Borrowings	11,529	11,389	93.69	1.8
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	444	444	100.00	0.0
Other Escrow Accounts	44	37	84.38	2.8
Collat. Mtg Securities Issued .	15	15	99.69	0.3
Miscellaneous I	771	771	100.02	0.0
Miscellaneous II	163			
*Other Liabilities	1,438	1,267	99.47	0.1
OPTIONS ON LIABILITIES	-	6	-	-89.8
UNAMORTIZED YIELD ADJUSTMENTS ..	-3			
*** TOTAL LIABILITIES	57,916	57,560	100/ 98**	0.8/1.4**

*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	-5
ARMs	1
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-2
Sell Mortgages & MBS	5
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	13
Pay Floating, Receive Fixed ...	-1
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	1
INTEREST-RATE FLOORS	0
FUTURES	-
OPTIONS ON FUTURES	-
CONSTRUCTION LIP	-12
SELF-VALUED [CMR911-CMR919]	35
	=========
*** OFF-BALANCE-SHEET POSITIONS	36

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	64,457	65,379	102/100*	1.6/2.2*	*Including/excluding deposit intangible values.
- LIABILITIES	57,916	57,560	100/ 98**	0.8/1.4**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		36			
	=========	=========			
*** NET PORTFOLIO VALUE	6,541	7,855	120.22	7.6	

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS

FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Coupon: Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	1,869	6,231	1,277	344	218
WARM (in months)		340 mo	336 mo	304 mo	250 mo	232 mo
WAC		6.70%	7.36%	8.31%	9.37%	11.11%
$ of Which Are FHA or VA Guaranteed	$	57	162	33	10	7
Securities Backed By Conventional Mortgages	$	612	333	123	23	10
WARM (in months)		320 mo	312 mo	246 mo	200 mo	215 mo
Wtd Avg Pass-Thru Rate		6.23%	7.23%	8.27%	9.22%	10.62%
Securities Backed By FHA or VA Mortgages	$	178	275	46	12	5
WARM (in months)		341 mo	325 mo	279 mo	212 mo	211 mo
Wtd Avg Pass-Thru Rate		6.37%	7.16%	8.11%	9.10%	10.47%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	2,356	2,278	885	416	242
WAC		6.60%	7.34%	8.37%	9.36%	10.99%
Mortgage Securities	$	646	154	51	15	5
Wtd Avg Pass-Thru Rate		6.21%	7.24%	8.19%	9.17%	11.03%
WARM (of Loans & Securities)		153 mo	154 mo	125 mo	112 mo	98 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	615	688	200	103	247
WAC		6.58%	7.30%	8.33%	9.42%	12.40%
Mortgage Securities	$	269	67	2	0	0
Wtd Avg Pass-Thru Rate		6.14%	7.08%	8.08%	9.58%	0.00%
WARM (of Loans & Securities)		65 mo	70 mo	60 mo	53 mo	75 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 20,799

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 . .	$	9	559	1,065	2	13
WAC		7.11%	6.44%	5.97%	4.15%	6.70%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	553	5,179	4,239	65	956
Wtd Avg Margin (in bp)		239 bp	276 bp	289 bp	208 bp	252 bp
WAC		7.75%	7.55%	7.16%	6.76%	7.37%
WARM (in months)		233 mo	281 mo	326 mo	261 mo	249 mo
Wtd Avg Time Until Next Payment Reset (mo) .		3 mo	10 mo	43 mo	2 mo	10 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 12,641

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	$	94	79	28	0	8
Wtd Avg Distance from Lifetime Cap (in bp) .		122 bp	136 bp	108 bp	0 bp	149 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	74	958	585	16	167
Wtd Avg Distance from Lifetime Cap		340 bp	338 bp	285 bp	314 bp	324 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	304	4,560	4,576	37	710
Wtd Avg Distance from Lifetime Cap		666 bp	570 bp	570 bp	654 bp	618 bp
Balances Without Lifetime Cap	$	90	141	116	13	85
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	291	4,973	5,068	46	862
Wtd Avg Periodic Rate Cap (in bp)		160 bp	191 bp	198 bp	186 bp	163 bp
Balances Subject to Periodic Rate Floors . . .	$	234	4,147	2,853	40	753
MBS INCLUDED IN ARM BALANCES	$	101	535	79	16	10

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	383	1,390
WARM (in months)	60 mo	133 mo
Remaining Term to Full Amort. .	236 mo	
Rate Index Code	0000	0000
Margin (in bp)	250 bp	250 bp
Reset Frequency	28 mo	17 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	7	39
WA Distance to Lifetime Cap .	42 bp	80 bp
Fixed-Rate:		
Balances . . . . $	558	1,714
WARM (in months)	53 mo	96 mo
Remaining Term to Full Amort. .	227 mo	
WAC	8.82%	8.58%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,292	1,325
WARM (in months)	24 mo	31 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	118 bp	8.09%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	1,092	840
WARM (in months)	149 mo	141 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	131 bp	9.59%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	938	935
WARM (in months)	38 mo	53 mo
Margin in Col 1 (bp); WAC in Col 2	257 bp	9.01%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	479	3,848
WARM (in months)	67 mo	60 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	515 bp	11.56%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	4	727
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	185	2,499
Remaining WAL 5-10 Years . . . $	222	631
Remaining WAL over 10 Years . $	89	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	5	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	4	1
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	1	0
WAC . . . . $	8.25%	8.02%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	12.00%
Total Mortgage-Derivative Securities--Book Value . $	510	3,858

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 . . . . $	4,932	7,842	2,024	552	404
WARM (in months)	264 mo	296 mo	268 mo	225 mo	189 mo
Wtd Avg Servicing Fee (in bp)	31 bp	37 bp	35 bp	37 bp	51 bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	169,010 lns
FHA/VA Loans	37,459 lns
Subserviced by Others	269 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	2,674	39
WARM (in months)	297 mo	221 mo
Wtd Avg Servicing Fee (in bp)	39 bp	73 bp

Total # of Adjustable-Rate Loans Serviced	25,622 lns
Of Which, Number Subserviced By Others .	102 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 18,466

CASH, DEPOSITS, & SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	1,646		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	711		
Zero-Coupon Securities . . . . $	54	8.07%	54 mo
Government & Agency Securities . . . . $	2,274	5.96%	52 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	1,719	5.12%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	354	6.48%	75 mo
Structured Securities . . . . $	964		
Total Cash, Deposits, & Securities . . . . $	7,722		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	303
Accrued Interest Receivable	$	248
Advances for Taxes and Insurance	$	11
Less: Unamortized Yield Adjustments	$	-17
Valuation Allowances	$	230
Unrealized Gains (Losses)	$	-25

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	50
Accrued Interest Receivable	$	48
Less: Unamortized Yield Adjustments	$	25
Valuation Allowances	$	159
Unrealized Gains (Losses)	$	-1

REAL ESTATE HELD FOR INVESTMENT	$	59
REPOSSESSED ASSETS	$	159
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	19
OFFICE PREMISES AND EQUIPMENT	$	981

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-30
Less: Unamortized Yield Adjustments	$	-3
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	212
Margin Account	$	0
Miscellaneous I	$	1,243
Miscellaneous II	$	246

TOTAL ASSETS	$	64,457

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	350
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	542
Mortgage-Related Mutual Funds	$	169
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	2,564
Wtd Avg Servicing Fee (in bp)		27 bp
Adjustable-Rate Mortgage Loans Serviced	$	1,557
Wtd Avg Servicing Fee (in bp)		34 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	18

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	$	5,290	1,304	268	$ 0
WAC		5.04%	5.79%	6.15%	
WARM (in months)		2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	8,134	4,230	1,210	$ 0
WAC		4.95%	5.58%	6.85%	
WARM (in months)		7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months	$		4,359	1,214	$ 0
WAC			5.38%	5.86%	
WARM (in months)			19 mo	23 mo	
Balances Maturing in 37 or More Months	$			1,653	$ 0
WAC				5.93%	
WARM (in months)				51 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 27,663

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	668	225	225
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	12,220	8,320	3,249
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.56 mo	6.49 mo	10.74 mo
Balances in New Accounts (Optional)	$	114	124	17

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 %	$	1,423	388	420	4.77%
5.00 to 5.99 %	$	1,470	1,562	2,628	5.42%
6.00 to 6.99 %	$	320	371	263	6.22%
7.00 to 7.99 %	$	4	53	74	7.33%
8.00 to 8.99 %	$	10	29	25	8.43%
9.00 to 9.99 %	$	0	0	275	9.23%
10.00 to 10.99 %	$	0	0	0	0.00%
11.00% and Above	$	0	0	0	14.96%
WARM		1 mo	21 mo	65 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 9,315

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	1,226	5 bp	2 mo	1 mo	10 mo
Position 2	0000	0000	$	724	-43 bp	1 mo	1 mo	3 mo
Position 3	0000	0000	$	746	0 bp	3 mo	2 mo	12 mo
All Other Positions			$	146	21 bp	1 mo	1 mo	1 mo

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

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

NON-MATURITY DEPOSITS	Total Balances	WAC	Balances in New Accounts (Optional)
Transaction Accounts	$ 3,966	1.61%	$ 4
Money Market Deposit Accounts (MMDAs)	$ 5,742	3.86%	$ 5
Passbook Accounts	$ 4,629	2.80%	$ 15
Non-Interest-Bearing Non-Maturity Deposits	$ 2,324		$ 6
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 303	0.52%	
Escrow for Mortgages Serviced for Others	$ 141	0.14%	
Other Escrows	$ 44	0.33%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 17,149		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 15		
Miscellaneous I	$ 771		
Miscellaneous II	$ 163		
TOTAL LIABILITIES	$ 57,916	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 145		
EQUITY CAPITAL	$ 6,396		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 64,458		

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	-	$ 3	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	-	$ 4	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	35	$ 69	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	20	$ 50	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	15	$ 196	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	76	$ 105	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	67	$ 389	-	-	-
1016	optional commitment to originate "other" mortgages	51	$ 111	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$ 2	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	6	$ 9	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 6	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 1	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	10	$ 19	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	9	$ 70	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	8	$ 16	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 2	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 0	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	6	$ 11	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	12	$ 51	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 1	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 3	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 7	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 28	-	-	-
2056	commitment to purchase "other" MBS	-	$ 1	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 4	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 6	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 40	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	7	$ 380	-	-	-

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
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 9	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 163	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 65	-	-	-
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	-	$ 73	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 0	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	6	$ 11	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 3	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 1	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	16	$ 113	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	24	$ 390	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 21	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 1	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	16	$ 18	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	12	$ 54	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	8	$ 6	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	28	$ 64	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	29	$ 278	-	-	-
2216	firm commitment to originate "other" mortgage loans	21	$ 250	-	-	-
3016	option to purchase "other" mortgages	-	$ 7	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 0	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 2	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 58	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 35	-	-	-
3056	short option to purchase "other" mortgages	-	$ 0	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 63	-	-	-
4002	commitment to purchase non-mortgage financial assets	21	$ 190	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 8	-	-	-

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
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 445	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 20	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR	-	$ 12	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 1,401	-	-	-
6006	interest rate cap based on 6-month LIBOR	-	$ 10	-	-	-
6010	interest rate cap based on 1-year Treasury	-	$ 100	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$ 12	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 13	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 135	-	-	-
7014	interest rate floor based on 5-year Treasury	-	$ 15	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$ 25	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 10	-	-	-
9502	fixed-rate construction loans in process	90	$ 624	-	-	-
9512	adjustable-rate construction loans in process	43	$ 458	-	-	-

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	$ 210	$ 3,816	$ 17	$ 15	$ 867
+ 200	$ 143	$ 3,963	$ 14	$ 15	$ 897
+ 100	$ 83	$ 4,143	$ 10	$ 15	$ 927
No Change	$ 35	$ 4,312	$ 6	$ 15	$ 964
- 100	$ -2	$ 4,444	$ 0	$ 15	$ 989
- 200	$ -21	$ 4,489	$ -5	$ 15	$ 1,013
- 300	$ -41	$ 4,514	$ -11	$ 15	$ 1,039
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 178