OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

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

Change in Rates	Net Portfolio Value $ Amount	$ Change	% Change	NPV as % of PV of Assets NPV Ratio	Change
+300 bp	8,982	-6,181	-41 %	5.92 %	-346 bp
+200 bp	11,266	-3,897	-26 %	7.26 %	-212 bp
+100 bp	13,382	-1,780	-12 %	8.44 %	-94 bp
0 bp	15,163			9.37 %	
-100 bp	16,338	1,175	+8 %	9.95 %	+58 bp
-200 bp	16,488	1,325	+9 %	9.95 %	+58 bp
-300 bp	16,733	1,570	+10 %	10.01 %	+64 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	06/30/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	9.37 %
Post-Shock NPV Ratio	7.26 %
Sensitivity Measure: Decline in NPV Ratio	212 bp

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

*** ASSETS ***	*** Change in Interest Rates *** -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	-	23,087	22,694	22,104	21,166	20,087	19,009	17,990	-
30-Yr Mortgage Securities ...	-	4,572	4,493	4,376	4,183	3,960	3,740	3,536	-
15-Year Mortgages & MBS	-	19,933	19,611	19,138	18,501	17,816	17,138	16,489	-
Balloon Mortgages & MBS	-	5,946	5,867	5,765	5,622	5,462	5,298	5,134	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	2,844	2,836	2,825	2,807	2,774	2,726	2,665	-
7 Mo to 2 Yrs Reset Freq ..	-	19,730	19,577	19,426	19,233	18,945	18,545	18,057	-
2+ to 5 Yrs Reset Freq	-	16,244	15,946	15,602	15,185	14,708	14,192	13,656	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	295	292	289	287	284	281	277	-
2 Mo to 5 Yrs Reset Freq...	-	2,374	2,343	2,312	2,277	2,235	2,186	2,130	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	2,772	2,741	2,718	2,699	2,682	2,658	2,628	-
Adjustable-Rate, Fully-Amort.	-	3,722	3,683	3,645	3,609	3,574	3,539	3,504	-
Fixed-Rate, Balloon	-	2,157	2,066	1,980	1,898	1,822	1,750	1,681	-
Fixed-Rate, Fully-Amortizing	-	2,776	2,654	2,542	2,437	2,340	2,250	2,166	-
Construction & Land Loans:									
Adjustable-Rate	-	2,667	2,660	2,654	2,647	2,642	2,636	2,631	-
Fixed-Rate	-	1,364	1,321	1,281	1,244	1,210	1,178	1,147	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	4,283	4,269	4,257	4,244	4,233	4,220	4,209	-
Fixed-Rate	-	4,039	3,955	3,875	3,798	3,724	3,653	3,585	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	132	130	128	125	121	117	113	-
Accrued Interest Receivable .	-	637	637	637	637	637	637	637	-
Advances for Taxes/Insurance	-	21	21	21	21	21	21	21	-
Float on Escrows on Owned Mtg	-	64	93	133	167	194	217	237	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	36	37	39	42	45	48	49	-
*Mortgage Loans & Securities	-	119,623	117,852	115,667	112,745	109,425	105,944	102,444	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

	*** Change in Interest Rates ***								
*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	2,431	2,427	2,424	2,421	2,418	2,414	2,411	-
Fixed-Rate	-	3,244	3,081	2,930	2,788	2,656	2,533	2,417	-
Consumer Loans:									
Adjustable-Rate	-	3,831	3,819	3,806	3,794	3,782	3,771	3,759	-
Fixed-Rate	-	10,348	10,192	10,041	9,896	9,755	9,619	9,488	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-375	-372	-370	-367	-365	-363	-360	-
Accrued Interest Receivable .	-	171	171	171	171	171	171	171	-
*Nonmortgage Loans	-	19,650	19,318	19,003	18,702	18,417	18,145	17,885	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	3,706	3,706	3,706	3,706	3,706	3,706	3,706	-
Equities & All Mutual Funds ...	-	295	285	277	266	254	242	230	-
Zero-Coupon Securities	-	118	114	111	107	104	102	99	-
Govt & Agency Securities	-	3,664	3,564	3,469	3,379	3,293	3,211	3,133	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,227	1,225	1,223	1,221	1,219	1,217	1,215	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	1,072	1,037	1,004	974	947	921	898	-
Mortgage-Derivative Securities:									
Valued by OTS	-	102	101	100	98	96	94	91	-
Valued by Institution	-	5,365	5,342	5,311	5,194	5,040	4,859	4,648	-
Structured Securities, Valued by Institution	-	3,415	3,379	3,344	3,189	3,032	2,884	2,733	-
Less: Valuation Allowances for Investment Securities ..	-	1	1	1	1	1	1	1	-
*Cash, Deposits, & Securities	-	18,965	18,754	18,544	18,135	17,691	17,235	16,753	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
REPOSSESSED ASSETS	-	171	171	171	171	171	171	171	-
REAL ESTATE HELD FOR INVESTMENT	-	70	70	70	70	70	70	70	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	46	45	43	39	34	27	20	-
OFFICE PREMISES & EQUIPMENT	-	1,763	1,763	1,763	1,763	1,763	1,763	1,763	-
*Subtotal	-	2,050	2,049	2,048	2,044	2,038	2,032	2,025	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	808	1,005	1,297	1,468	1,520	1,512	1,480	-
Adj-Rate Servicing	-	83	85	86	88	89	91	91	-
Float on Mtgs Svc'd for Others	-	449	572	717	841	922	985	1,034	-
*Mtg Ln Servicing for Others	-	1,341	1,662	2,100	2,397	2,531	2,587	2,605	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	4,890	4,890	4,890	4,890	4,890	4,890	4,890	-
Deposit Intangibles:									
Retail CD Intangible	-	32	44	57	69	80	89	100	-
Transaction Acct Intangible .	-	125	325	530	725	907	1,078	1,240	-
MMDA Intangible	-	71	180	318	460	600	737	870	-
Passbook Account Intangible .	-	-11	40	433	876	1,287	1,669	2,025	-
Non-Int-Bearing Acct Intang .	-	416	514	608	698	784	867	947	-
*Other Assets	-	5,523	5,993	6,836	7,718	8,548	9,329	10,071	-
*** TOTAL ASSETS	-	167,153	165,628	164,197	161,741	158,650	155,272	151,783	-

*** Change in Interest Rates ***

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** LIABILITIES ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
				*** Change in Interest Rates ***					
DEPOSITS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 12 Mo or Less ...	-	43,414	43,209	43,007	42,806	42,609	42,413	42,220	-
Maturing in 13 Mo or More ...	-	26,629	25,924	25,248	24,597	23,971	23,369	22,790	-
Variable-Rate, Fixed-Maturity .	-	538	538	537	537	536	536	536	-
Non-Maturity:									
Transaction Accts	-	7,447	7,447	7,447	7,447	7,447	7,447	7,447	-
MMDAs	-	11,499	11,499	11,499	11,499	11,499	11,499	11,499	-
Passbook Accts	-	13,027	13,027	13,027	13,027	13,027	13,027	13,027	-
Non-Interest-Bearing Accts ..	-	5,312	5,312	5,312	5,312	5,312	5,312	5,312	-
* Deposits	-	107,865	106,956	106,076	105,224	104,401	103,602	102,830	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	24,801	24,649	24,500	24,354	24,210	24,068	23,928	-
Maturing in 37 Mo or More ...	-	7,552	7,190	6,849	6,528	6,226	5,942	5,675	-
Variable-Rate, Fixed-Maturity .	-	5,827	5,823	5,818	5,813	5,809	5,804	5,799	-
* Borrowings	-	38,181	37,661	37,167	36,695	36,245	35,814	35,403	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,657	1,657	1,657	1,657	1,657	1,657	1,657	-
Other Escrow Accounts	-	76	74	72	70	68	66	65	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	2,882	2,882	2,882	2,882	2,882	2,882	2,882	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	4,615	4,613	4,611	4,609	4,607	4,606	4,604	-
OPTIONS ON LIABILITIES	-	-141	-66	20	128	176	224	270	-
*** TOTAL LIABILITIES	-	150,520	149,165	147,874	146,656	145,429	144,246	143,106	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

* OFF-BALANCE-SHEET POSITIONS *	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
				*** Change in Interest Rates ***					
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs & Balloon/2-Step Mortgages	-	276	206	139	6	-172	-358	-536	-
ARMs	-	31	22	12	-1	-20	-47	-80	-
Other Mortgages	-	34	26	15	-	-19	-40	-62	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	136	99	61	4	-68	-144	-219	-
Sell Mortgages & MBS	-	-691	-515	-319	-2	378	760	1,118	-
Purchase Non-Mortgage Items ...	-	4	2	1	-	-1	-2	-3	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	1	4	8	12	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-473	-279	-95	80	246	403	553	-
Pay Floating, Receive Fixed ...	-	384	205	38	-117	-262	-398	-525	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	1	2	5	14	27	42	57	-
INTEREST-RATE FLOORS	-	74	47	24	9	3	2	1	-
FUTURES	-	-11	-7	-3	-	4	7	10	-
OPTIONS ON FUTURES	-	4	3	1	0	0	1	4	-
CONSTRUCTION LIP	-	91	52	16	-16	-45	-73	-98	-
SELF-VALUED [CMR911-CMR919]	-	239	161	119	100	87	79	72	-
*** OFF-BALANCE-SHEET POSITIONS	-	100	24	14	78	161	240	305	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	167,153	165,628	164,197	161,741	158,650	155,272	151,783	-
- LIABILITIES	-	150,520	149,165	147,874	146,656	145,429	144,246	143,106	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	100	24	14	78	161	240	305	-
*** NET PORTFOLIO VALUE	-	16,733	16,488	16,338	15,163	13,382	11,266	8,982	-

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

*** ASSETS ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
MORTGAGE LOANS & SECURITIES				
Fixed-Rate Single-Family First-Mortgage Loans & MBS:				
30-Yr Mortgage Loans	21,715	21,166	97.48	4.8
30-Yr Mortgage Securities ...	4,315	4,183	96.93	5.0
15-Year Mortgages & MBS	18,981	18,501	97.47	3.6
Balloon Mortgages & MBS	5,723	5,622	98.23	2.7
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	2,749	2,807	102.06	0.9
7 Mo to 2 Yrs Reset Freq ..	19,196	19,233	100.19	1.3
2+ to 5 Yrs Reset Freq	15,715	15,185	96.62	2.9
Lagging Market Index ARMs:				
1 Mo Reset Freq............	293	287	97.89	0.9
2 Mo to 5 Yrs Reset Freq...	2,362	2,277	96.38	1.7
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	2,726	2,699	99.03	0.7
Adjustable-Rate, Fully-Amort.	3,641	3,609	99.12	1.0
Fixed-Rate, Balloon	1,958	1,898	96.96	4.2
Fixed-Rate, Fully-Amortizing	2,557	2,437	95.32	4.1
Construction & Land Loans:				
Adjustable-Rate	2,666	2,647	99.31	0.2
Fixed-Rate	1,269	1,244	98.05	2.9
Second Mtg Loans & Securities:				
Adjustable-Rate	4,296	4,244	98.80	0.3
Fixed-Rate	3,776	3,798	100.57	2.0
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	125	125	99.68	2.6
Accrued Interest Receivable .	637	637	99.93	0.0
Advances for Taxes/Insurance	21	21	99.49	0.0
Float on Escrows on Owned Mtg		167		-18.3
Less: Value of Servicing on Mtgs Serviced by Others ...		42		-7.2
*Mortgage Loans & Securities	114,719	112,745	98.28	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	2,459	2,421	98.44	0.1
Fixed-Rate	3,000	2,788	92.94	4.9
Consumer Loans:				
Adjustable-Rate	3,765	3,794	100.78	0.3
Fixed-Rate	10,067	9,896	98.30	1.4
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-367	-367	100.08	0.7
Accrued Interest Receivable .	171	171	99.82	0.0
*Nonmortgage Loans	19,096	18,702	97.94	1.6
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	3,706	3,706	100.00	0.0
Equities & All Mutual Funds ...	266	266	100.02	4.2
Zero-Coupon Securities	104	107	103.23	2.8
Govt & Agency Securities	3,363	3,379	100.47	2.6
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,222	1,221	99.91	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,008	974	96.67	2.9
Mortgage-Derivative Securities:				
Valued by OTS	98	98	1.84	2.0
Valued by Institution	5,236	5,194	-	2.6
Structured Securities, Valued by Institution	2,684	3,189	118.83	4.9
Less: Valuation Allowances for Investment Securities ..	1	1	67.40	1.3
*Cash, Deposits, & Securities	17,687	18,135	102.54	2.4

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	171	171	100.26	0.0
REAL ESTATE HELD FOR INVESTMENT	70	70	100.30	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	39	39	100.90	12.3
OFFICE PREMISES & EQUIPMENT	1,763	1,763	99.99	0.0
*Subtotal	2,044	2,044	100.04	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,468		-7.6
Adj-Rate Servicing		88		-1.8
Float on Mtgs Svc'd for Others		841		-12.2
*Mtg Ln Servicing for Others		2,397		-9.0
OTHER ASSETS				
Purchased & Excess Servicing ..	2,432			
Margin Account	-	-	-	-
Miscellaneous I	4,890	4,890	99.99	0.0
Miscellaneous II	1,344			
Deposit Intangibles:				
Retail CD Intangible		69		-16.7
Transaction Acct Intangible .		725		-26.0
MMDA Intangible		460		-30.7
Passbook Account Intangible .		876		-48.7
Non-Int-Bearing Acct Intang .		698		-12.6
*Other Assets	8,666	7,718		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-327			
*** TOTAL ASSETS	161,885	161,741	101/ 99*	1.7/2.3*

*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 ...	42,985	42,806	99.59	0.5
Maturing in 13 Mo or More ...	25,060	24,597	98.15	2.6
Variable-Rate, Fixed-Maturity .	539	537	-	0.1
Non-Maturity:				
Transaction Accts	7,447	7,447	100/ 90*	0.0/2.8*
MMDAs	11,499	11,499	100/ 96*	0.0/1.3*
Passbook Accts	13,027	13,027	100/ 93*	0.0/3.5*
Non-Interest-Bearing Accts ..	5,312	5,312	100/ 87*	0.0/1.9*
* Deposits	105,867	105,224	100/ 97*	0.8/1.7*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	24,532	24,354	99.27	0.6
Maturing in 37 Mo or More ...	7,000	6,528	93.27	4.8
Variable-Rate, Fixed-Maturity .	5,808	5,813	91.60	0.1
* Borrowings	37,340	36,695	96.88	1.3
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,657	1,657	100.02	0.0
Other Escrow Accounts	87	70	80.51	2.7
Collat. Mtg Securities Issued .	-	-	-	-
Miscellaneous I	2,882	2,882	99.99	0.0
Miscellaneous II	531			
*Other Liabilities	5,157	4,609	99.64	0.0
OPTIONS ON LIABILITIES	-	128	-	-61.3
UNAMORTIZED YIELD ADJUSTMENTS ..	-6			
*** TOTAL LIABILITIES	148,358	146,656	99/ 97**	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	6
ARMs	-1
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	4
Sell Mortgages & MBS	-2
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	1
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	80
Pay Floating, Receive Fixed ...	-117
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	14
INTEREST-RATE FLOORS	9
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-16
SELF-VALUED [CMR911-CMR919]	100
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*** OFF-BALANCE-SHEET POSITIONS	78

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	161,885	161,741	101/ 99*	1.7/2.3*	*Including/excluding deposit intangible values.
- LIABILITIES	148,358	146,656	99/ 97**	0.8/1.4**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		78			
	=========	=========			
*** NET PORTFOLIO VALUE	13,527	15,163	112.07	9.7	

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	$	4,575	9,664	5,414	1,187	874
WARM (in months)		333 mo	326 mo	334 mo	314 mo	316 mo
WAC		6.64%	7.39%	8.38%	9.36%	11.14%
$ of Which Are FHA or VA Guaranteed	$	91	309	446	217	40
Securities Backed By Conventional Mortgages	$	1,024	2,299	444	58	12
WARM (in months)		321 mo	336 mo	316 mo	207 mo	166 mo
Wtd Avg Pass-Thru Rate		6.23%	7.19%	8.06%	9.16%	11.21%
Securities Backed By FHA or VA Mortgages	$	72	209	175	16	6
WARM (in months)		302 mo	314 mo	313 mo	190 mo	177 mo
Wtd Avg Pass-Thru Rate		6.45%	7.18%	8.03%	9.21%	11.18%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	5,912	7,687	1,834	411	261
WAC		6.53%	7.29%	8.30%	9.33%	11.14%
Mortgage Securities	$	1,729	876	242	26	4
Wtd Avg Pass-Thru Rate		6.49%	7.22%	8.06%	9.20%	10.30%
WARM (of Loans & Securities)		145 mo	146 mo	146 mo	110 mo	124 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	1,824	2,423	642	182	341
WAC		6.57%	7.37%	8.32%	9.43%	11.31%
Mortgage Securities	$	255	53	4	0	0
Wtd Avg Pass-Thru Rate		6.10%	7.16%	8.07%	9.34%	10.45%
WARM (of Loans & Securities)		62 mo	73 mo	74 mo	108 mo	180 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 50,733

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 . . $	1,148	3,113	440	0	20
WAC	7.52%	7.28%	7.76%	0.00%	6.99%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs . . . . $	1,602	16,084	15,275	293	2,342
Wtd Avg Margin (in bp)	297 bp	327 bp	298 bp	155 bp	244 bp
WAC	8.02%	7.92%	7.44%	6.69%	7.30%
WARM (in months)	288 mo	305 mo	335 mo	283 mo	245 mo
Wtd Avg Time Until Next Payment Reset (mo) .	4 mo	12 mo	41 mo	2 mo	12 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 40,316

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 $	102	722	51	3	25
Wtd Avg Distance from Lifetime Cap (in bp) .	156 bp	163 bp	161 bp	89 bp	152 bp
Balances w/Coupon 201-400 bp from Lifetime Cap $	617	4,384	690	35	355
Wtd Avg Distance from Lifetime Cap	339 bp	324 bp	320 bp	302 bp	330 bp
Balances w/Coupon Over 400 bp from Lifetime Cap $	1,761	13,478	14,032	243	1,771
Wtd Avg Distance from Lifetime Cap	564 bp	567 bp	581 bp	667 bp	638 bp
Balances Without Lifetime Cap . . . . $	269	612	942	13	211
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps . . . . $	2,338	16,465	14,471	196	2,000
Wtd Avg Periodic Rate Cap (in bp)	171 bp	201 bp	257 bp	202 bp	166 bp
Balances Subject to Periodic Rate Floors . . . $	997	14,211	14,259	169	1,884
MBS INCLUDED IN ARM BALANCES . . . . $	229	1,256	105	218	145

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	2,726	3,641
WARM (in months)	87 mo	178 mo
Remaining Term to Full Amort. .	294 mo	
Rate Index Code	0000	0000
Margin (in bp)	250 bp	252 bp
Reset Frequency	23 mo	28 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	319	82
WA Distance to Lifetime Cap .	192 bp	125 bp
Fixed-Rate:		
Balances . . . . $	1,958	2,557
WARM (in months)	69 mo	124 mo
Remaining Term to Full Amort. .	271 mo	
WAC	8.11%	8.23%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,666	1,269
WARM (in months)	46 mo	50 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	117 bp	8.46%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	4,296	3,776
WARM (in months)	113 mo	140 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	87 bp	9.70%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,459	3,000
WARM (in months)	37 mo	80 mo
Margin in Col 1 (bp); WAC in Col 2	78 bp	7.51%
Reset Frequency	3 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	3,765	10,067
WARM (in months)	64 mo	56 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	652 bp	11.66%
Reset Frequency	11 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	75	2,587
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	60	1,765
Remaining WAL 5-10 Years . . . $	221	447
Remaining WAL over 10 Years . $	121	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	5	
Other . . . . $	0	30
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	0	4
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	5	13
WAC . . . . $	7.40%	6.97%
Principal-Only MBS . . . . $	0	0
WAC	11.90%	9.30%
Total Mortgage-Derivative Securities--Book Value . $	487	4,847

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	$	41,550	63,957	24,831	5,563	4,247
WARM (in months)		265 mo	280 mo	277 mo	217 mo	197 mo
Wtd Avg Servicing Fee (in bp)		30 bp	31 bp	36 bp	43 bp	55 bp
Total # of Fixed-Rate Loans Serviced That Are:						
Conventional Loans		1,370,616				
FHA/VA Loans		363,935 lns				
Subserviced by Others		6 lns				

Adjustable-Rate Mortgage Loan Servicing		Index on Serviced Loan Current Mkt	Lagging Mkt
Balances Serviced	$	10,155	291
WARM (in months)		283 mo	206 mo
Wtd Avg Servicing Fee (in bp)		37 bp	21 bp

Total # of Adjustable-Rate Loans Serviced 92,220 lns
Of Which, Number Subserviced By Others . 11 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 150,595

CASH, DEPOSITS, & SECURITIES		Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . .	$	3,706		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$	266		
Zero-Coupon Securities	$	104	6.27%	31 mo
Government & Agency Securities	$	3,363	6.14%	37 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$	1,222	6.36%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . .	$	1,008	6.24%	51 mo
Structured Securities	$	2,684		
Total Cash, Deposits, & Securities	$	12,353		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	658
Accrued Interest Receivable	$	637
Advances for Taxes and Insurance	$	21
Less: Unamortized Yield Adjustments	$	163
Valuation Allowances	$	533
Unrealized Gains (Losses)	$	-129

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	166
Accrued Interest Receivable	$	171
Less: Unamortized Yield Adjustments	$	-127
Valuation Allowances	$	533
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	70
REPOSSESSED ASSETS	$	171
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	39
OFFICE PREMISES AND EQUIPMENT	$	1,763

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-142
Less: Unamortized Yield Adjustments	$	21
Valuation Allowances	$	1

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	2,432
Margin Account	$	0
Miscellaneous I	$	4,890
Miscellaneous II	$	1,344
TOTAL ASSETS	$	161,885

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	96
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	4,178
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	185
Mortgage-Related Mutual Funds	$	81
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	2,875
Wtd Avg Servicing Fee (in bp)		43 bp
Adjustable-Rate Mortgage Loans Serviced	$	5,255
Wtd Avg Servicing Fee (in bp)		49 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	286

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	$	11,446	3,495	344	$ 2
WAC		5.54%	5.36%	6.33%	
WARM (in months)		1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	16,078	10,649	972	$ 1
WAC		6.03%	5.63%	6.18%	
WARM (in months)		7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months	$		15,061	2,591	$ 1
WAC			6.29%	5.99%	
WARM (in months)			20 mo	25 mo	
Balances Maturing in 37 or More Months	$			7,408	$ 0
WAC				6.73%	
WARM (in months)				56 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 68,044

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	2,616	4,137	4,551
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	22,332	20,914	5,822
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.21 mo	5.32 mo	5.85 mo
Balances in New Accounts (Optional)	$	398	340	54

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

FIXED-RATE, FIXED-MATURITY BORROWINGS:
FHLB ADVANCES, OTHER BORROWINGS,
REDEEMABLE PREFERRED STOCK,
& SUBORDINATED DEBT

Balances by Coupon Class:		Remaining Maturity in Months: 0 to 3	4 to 36	37 or More	WAC
Under 5.00 %	$	407	1,817	1,397	4.67%
5.00 to 5.99 %	$	1,989	3,664	2,655	5.40%
6.00 to 6.99 %	$	7,599	5,234	2,394	6.57%
7.00 to 7.99 %	$	2,631	1,176	300	7.25%
8.00 to 8.99 %	$	0	14	157	8.41%
9.00 to 9.99 %	$	0	1	0	9.52%
10.00 to 10.99 %	$	0	0	0	10.36%
11.00% and Above	$	0	0	96	11.85%
WARM		1 mo	15 mo	71 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 31,532

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	3,479	5 bp	2 mo	2 mo	20 mo
Position 2	0000	0000	$	1,536	-50 bp	2 mo	2 mo	14 mo
Position 3	0000	0000	$	539	2 bp	2 mo	2 mo	25 mo
All Other Positions			$	792	10 bp	2 mo	1 mo	53 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	$ 7,447	2.05%	$ 14
Money Market Deposit Accounts (MMDAs)	$ 11,499	4.08%	$ 46
Passbook Accounts	$ 13,027	2.97%	$ 15
Non-Interest-Bearing Non-Maturity Deposits	$ 5,312		$ 5
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 519	0.14%	
Escrow for Mortgages Serviced for Others	$ 1,138	0.05%	
Other Escrows	$ 87	0.02%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 39,028		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -61		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 55		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 0		
Miscellaneous I	$ 2,882		
Miscellaneous II	$ 531		
TOTAL LIABILITIES	$ 148,358	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 56		
EQUITY CAPITAL	$ 13,473		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 161,887		

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	-	$ 64	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	14	$ 8	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	77	$ 1,255	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	52	$ 219	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	37	$ 104	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	127	$ 457	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	103	$ 3,875	-	-	-
1016	optional commitment to originate "other" mortgages	81	$ 806	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 4	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 1	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 0	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$ 3	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 1	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 3	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 66	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 25	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 7	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	23	$ 310	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	32	$ 4,267	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 54	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 8	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 29	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 8	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 17	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	6	$ 1,983	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 20	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 2	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 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
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 29	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 16	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 8	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 0	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	10	$ 7	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	20	$ 127	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 4	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 0	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 13	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	18	$ 228	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	11	$ 122	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	12	$ 47	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	39	$ 164	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	32	$ 918	-	-	-
2216	firm commitment to originate "other" mortgage loans	25	$ 53	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 2	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 0	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 5	-	-	-
3016	option to purchase "other" mortgages	-	$ 0	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 0	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 74	-	-	-
4002	commitment to purchase non-mortgage financial assets	16	$ 73	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 2	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 15	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	6	$ 5,873	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 6,752	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 100	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 190	-	-	-

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
6018	interest rate cap based on 10-year Treasury	-	$ 495	-	-	-
6022	interest rate cap based on the prime rate	-	$ 50	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 3	-	-	-
7010	interest rate floor based on 1-year Treasury	-	$ 3	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 770	-	-	-
8012	long futures contract on Treasury bond	-	$ 1	-	-	-
8016	long futures contract on 3-month Eurodollar	-	$ 2,000	-	-	-
8042	short futures contract on Treasury bond	-	$ 10	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 3,004	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 25	-	-	-
9032	long put option on 5-year Treasury note futures contract	-	$ 75	-	-	-
9502	fixed-rate construction loans in process	151	$ 629	-	-	-
9512	adjustable-rate construction loans in process	90	$ 1,280	-	-	-

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
+ 300	$ 72	$ 4,648	$ 270	$ 0	$ 2,733
+ 200	$ 79	$ 4,859	$ 224	$ 0	$ 2,884
+ 100	$ 87	$ 5,040	$ 176	$ 0	$ 3,032
No Change	$ 100	$ 5,194	$ 128	$ 0	$ 3,189
- 100	$ 119	$ 5,311	$ 20	$ 0	$ 3,344
- 200	$ 161	$ 5,342	$ -66	$ 0	$ 3,379
- 300	$ 239	$ 5,365	$ -141	$ 0	$ 3,415

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 3,950