OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

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

Change in Rates	Net Portfolio Value $ Amount	$ Change	% Change	NPV as % of PV of Assets NPV Ratio	Change
+400 bp	49,190	-26,515	-35 %	6.63 %	-297 bp
+300 bp	58,584	-17,122	-23 %	7.75 %	-185 bp
+200 bp	66,627	-9,079	-12 %	8.67 %	-94 bp
+100 bp	72,431	-3,275	-4 %	9.29 %	-31 bp
0 bp	75,706			9.60 %	
-100 bp	76,941	1,235	+2 %	9.68 %	+7 bp
-200 bp	79,595	3,889	+5 %	9.91 %	+31 bp
-300 bp	83,886	8,180	+11 %	10.32 %	+71 bp
-400 bp	88,803	13,097	+17 %	10.78 %	+118 bp

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

	09/30/1998
Pre-Shock NPV Ratio: NPV as % of PV of Assets	9.60 %
Post-Shock NPV Ratio	8.67 %
Sensitivity Measure: Decline in NPV Ratio	94 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	93,450	91,585	89,841	88,274	86,476	83,374	79,365	75,187	71,171
30-Yr Mortgage Securities ...	22,603	22,134	21,694	21,295	20,841	20,093	19,119	18,098	17,116
15-Year Mortgages & MBS	64,106	63,179	62,333	61,617	60,658	58,999	56,935	54,768	52,637
Balloon Mortgages & MBS	25,491	25,104	24,732	24,401	24,114	23,650	23,005	22,299	21,591
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	13,774	13,631	13,519	13,437	13,375	13,312	13,219	13,070	12,854
7 Mo to 2 Yrs Reset Freq ..	79,546	78,483	77,652	77,010	76,478	75,903	75,080	73,841	72,179
2+ to 5 Yrs Reset Freq	42,253	41,428	40,701	40,058	39,398	38,610	37,627	36,464	35,181
Lagging Market Index ARMs:									
1 Mo Reset Freq............	106,430	105,143	104,044	103,166	102,335	101,463	100,478	99,229	97,559
2 Mo to 5 Yrs Reset Freq...	44,484	43,721	43,066	42,472	41,926	41,358	40,697	39,878	38,895
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	17,005	16,811	16,615	16,426	16,246	16,077	15,913	15,750	15,581
Adjustable-Rate, Fully-Amort.	38,576	38,226	37,889	37,568	37,264	36,974	36,693	36,415	36,134
Fixed-Rate, Balloon	12,423	11,906	11,400	10,923	10,475	10,053	9,655	9,279	8,924
Fixed-Rate, Fully-Amortizing	12,145	11,621	11,116	10,647	10,212	9,806	9,428	9,074	8,744
Construction & Land Loans:									
Adjustable-Rate	9,084	9,058	9,035	9,011	8,989	8,968	8,947	8,927	8,907
Fixed-Rate	6,694	6,544	6,404	6,276	6,157	6,047	5,945	5,850	5,760
Second Mtg Loans & Securities:									
Adjustable-Rate	11,595	11,565	11,538	11,511	11,485	11,461	11,437	11,416	11,394
Fixed-Rate	14,157	13,851	13,551	13,265	12,990	12,727	12,475	12,233	12,001
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	571	543	515	490	466	443	422	403	385
Accrued Interest Receivable .	3,243	3,243	3,243	3,243	3,243	3,243	3,243	3,243	3,243
Advances for Taxes/Insurance	222	222	222	222	222	222	222	222	222
Float on Escrows on Owned Mtg	33	96	167	263	412	582	727	850	955
Less: Value of Servicing on Mtgs Serviced by Others ...	-223	-234	-247	-258	-268	-275	-280	-284	-287
*Mortgage Loans & Securities	618,107	608,328	599,524	591,832	584,029	573,638	560,913	546,781	531,719

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	8,926	8,908	8,889	8,871	8,854	8,838	8,823	8,809	8,795
Fixed-Rate	7,310	7,084	6,862	6,653	6,455	6,267	6,089	5,921	5,760
Consumer Loans:									
Adjustable-Rate	11,542	11,522	11,503	11,484	11,466	11,449	11,432	11,416	11,400
Fixed-Rate	25,093	24,647	24,212	23,792	23,389	23,000	22,625	22,262	21,913
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-920	-909	-898	-887	-877	-867	-858	-849	-840
Accrued Interest Receivable .	482	482	482	482	482	482	482	482	482
*Nonmortgage Loans	52,432	51,733	51,051	50,395	49,768	49,169	48,593	48,041	47,510
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	19,698	19,698	19,698	19,698	19,698	19,698	19,698	19,698	19,698
Equities & All Mutual Funds ...	3,400	3,285	3,170	3,056	2,942	2,825	2,690	2,549	2,412
Zero-Coupon Securities	623	585	553	526	503	484	467	453	441
Govt & Agency Securities	21,311	20,605	19,924	19,286	18,688	18,126	17,597	17,098	16,627
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	9,683	9,666	9,649	9,633	9,618	9,602	9,587	9,573	9,559
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	6,753	6,276	5,855	5,490	5,172	4,893	4,647	4,429	4,234
Mortgage-Derivative Securities:									
Valued by OTS	299	297	296	296	296	293	288	282	276
Valued by Institution	56,189	55,877	55,448	54,889	54,521	53,658	52,186	50,445	48,747
Structured Securities, Valued by Institution	3,196	3,149	3,107	3,069	3,049	2,903	2,751	2,607	2,476
Less: Valuation Allowances for Investment Securities ..	17	17	17	17	16	16	16	16	15
*Cash, Deposits, & Securities	121,136	119,423	117,683	115,926	114,470	112,465	109,894	107,117	104,454

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	1,440	1,440	1,440	1,440	1,440	1,440	1,440	1,440	1,440
REAL ESTATE HELD FOR INVESTMENT	441	441	441	441	441	441	441	441	441
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	186	176	170	167	162	153	137	119	97
OFFICE PREMISES & EQUIPMENT	7,706	7,706	7,706	7,706	7,706	7,706	7,706	7,706	7,706
*Subtotal	9,773	9,763	9,757	9,754	9,749	9,739	9,724	9,705	9,684
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	2,014	2,007	2,039	2,241	2,843	3,496	3,843	3,954	3,944
Adj-Rate Servicing	935	983	1,052	1,105	1,140	1,161	1,180	1,191	1,198
Float on Mtgs Svc'd for Others	1,119	1,321	1,528	1,794	2,180	2,605	2,933	3,180	3,371
*Mtg Ln Servicing for Others	4,068	4,311	4,619	5,140	6,163	7,261	7,957	8,325	8,513
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	19,366	19,366	19,366	19,366	19,366	19,366	19,366	19,366	19,366
Deposit Intangibles:									
Retail CD Intangible	-116	-75	-32	10	54	104	165	215	270
Transaction Acct Intangible .	-236	-97	151	772	1,601	2,434	3,233	3,979	4,675
MMDA Intangible	-203	-123	-24	180	636	1,423	2,315	3,209	4,081
Passbook Account Intangible .	-728	-302	-181	-61	281	1,528	3,549	5,439	7,200
Non-Int-Bearing Acct Intang .	217	761	1,277	1,773	2,244	2,698	3,131	3,546	3,944
*Other Assets	18,300	19,530	20,557	22,041	24,182	27,553	31,759	35,754	39,536
*** TOTAL ASSETS	823,815	813,088	803,190	795,089	788,361	779,825	768,840	755,723	741,415

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

	*** Change in Interest Rates ***								
*** LIABILITIES ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
DEPOSITS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 12 Mo or Less ...	236,420	235,322	234,239	233,168	232,105	231,056	230,018	228,985	227,974
Maturing in 13 Mo or More ...	69,098	67,558	66,070	64,631	63,237	61,891	60,587	59,324	58,100
Variable-Rate, Fixed-Maturity .	3,634	3,631	3,628	3,626	3,623	3,620	3,618	3,615	3,613
Non-Maturity:									
Transaction Accts	30,921	30,921	30,921	30,921	30,921	30,921	30,921	30,921	30,921
MMDAs	72,028	72,028	72,028	72,028	72,028	72,028	72,028	72,028	72,028
Passbook Accts	59,606	59,606	59,606	59,606	59,606	59,606	59,606	59,606	59,606
Non-Interest-Bearing Accts ..	25,097	25,097	25,097	25,097	25,097	25,097	25,097	25,097	25,097
* Deposits	496,802	494,162	491,588	489,075	486,616	484,218	481,874	479,575	477,338
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	123,796	123,129	122,474	121,829	121,195	120,571	119,958	119,353	118,759
Maturing in 37 Mo or More ...	41,381	39,163	37,095	35,166	33,365	31,680	30,104	28,628	27,245
Variable-Rate, Fixed-Maturity .	49,247	49,207	49,170	49,134	49,099	49,063	49,028	48,993	48,958
* Borrowings	214,424	211,499	208,740	206,130	203,658	201,315	199,090	196,974	194,962
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	6,346	6,346	6,346	6,346	6,346	6,346	6,346	6,346	6,346
Other Escrow Accounts	1,007	975	945	917	891	866	842	820	800
Collat. Mtg Securities Issued .	180	180	180	180	180	180	180	180	180
Miscellaneous I	15,125	15,125	15,125	15,125	15,125	15,125	15,125	15,125	15,125
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	22,658	22,626	22,596	22,568	22,542	22,517	22,494	22,472	22,451
OPTIONS ON LIABILITIES	39	29	20	14	9	156	395	614	815
*** TOTAL LIABILITIES	733,923	728,316	722,944	717,787	712,825	708,206	703,852	699,635	695,565

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** Change in Interest Rates ***

* OFF-BALANCE-SHEET POSITIONS *	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs & Balloon/2-Step Mortgages	1,515	1,190	896	653	215	-524	-1,333	-2,114	-2,840
ARMs	103	78	58	39	17	-14	-55	-107	-169
Other Mortgages	134	99	68	38	-	-57	-127	-204	-281
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	1,287	982	703	452	118	-384	-952	-1,518	-2,059
Sell Mortgages & MBS	-4,171	-3,221	-2,349	-1,529	-269	1,547	3,477	5,318	7,017
Purchase Non-Mortgage Items ...	37	27	18	9	-	-8	-16	-23	-31
Sell Non-Mortgage Items	-25	-19	-12	-6	-	5	11	15	20
OPTIONS ON MORTGAGES & MBS	236	186	140	99	52	32	66	101	134
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-2,456	-2,051	-1,556	-1,090	-651	-236	157	528	880
Pay Floating, Receive Fixed ...	1,188	976	735	511	301	106	-77	-247	-407
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-127	-98	-75	-58	-44	-32	-23	-15	-9
INTEREST-RATE CAPS	0	1	3	12	32	83	179	314	472
INTEREST-RATE FLOORS	1,028	813	606	414	243	120	61	42	37
FUTURES	-411	-306	-200	-98	-	96	188	278	369
OPTIONS ON FUTURES	88	65	42	22	12	10	18	37	59
CONSTRUCTION LIP	388	289	200	121	51	-13	-72	-125	-175
SELF-VALUED [CMR911-CMR919]	96	101	71	52	94	80	138	217	325
*** OFF-BALANCE-SHEET POSITIONS	-1,089	-886	-651	-360	170	811	1,640	2,496	3,341

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	823,815	813,088	803,190	795,089	788,361	779,825	768,840	755,723	741,415
- LIABILITIES	733,923	728,316	722,944	717,787	712,825	708,206	703,852	699,635	695,565
+ OFF-BALANCE-SHEET POSITIONS ..	-1,089	-886	-651	-360	170	811	1,640	2,496	3,341
*** NET PORTFOLIO VALUE	88,803	83,886	79,595	76,941	75,706	72,431	66,627	58,584	49,190

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	83,760	86,476	103.24	2.8
30-Yr Mortgage Securities ...	20,190	20,841	103.22	2.9
15-Year Mortgages & MBS	59,153	60,658	102.54	2.2
Balloon Mortgages & MBS	23,417	24,114	102.98	1.6
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	13,317	13,375	100.43	0.5
7 Mo to 2 Yrs Reset Freq ..	76,144	76,478	100.44	0.7
2+ to 5 Yrs Reset Freq	39,095	39,398	100.77	1.8
Lagging Market Index ARMs:				
1 Mo Reset Freq............	99,123	102,335	103.24	0.8
2 Mo to 5 Yrs Reset Freq...	41,303	41,926	101.51	1.3
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	16,115	16,246	100.81	1.1
Adjustable-Rate, Fully-Amort.	37,548	37,264	99.24	0.8
Fixed-Rate, Balloon	10,583	10,475	98.98	4.2
Fixed-Rate, Fully-Amortizing	10,322	10,212	98.93	4.1
Construction & Land Loans:				
Adjustable-Rate	9,014	8,989	99.72	0.2
Fixed-Rate	6,014	6,157	102.38	1.9
Second Mtg Loans & Securities:				
Adjustable-Rate	11,622	11,485	98.82	0.2
Fixed-Rate	12,584	12,990	103.23	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	466	466	100.11	5.0
Accrued Interest Receivable .	3,243	3,243	100.01	0.0
Advances for Taxes/Insurance	222	222	99.88	0.0
Float on Escrows on Owned Mtg		412		-38.7
Less: Value of Servicing on Mtgs Serviced by Others ...		-268		-3.0
*Mortgage Loans & Securities	573,234	584,029	101.88	1.6

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	8,967	8,854	98.73	0.2
Fixed-Rate	6,442	6,455	100.20	3.0
Consumer Loans:				
Adjustable-Rate	11,633	11,466	98.56	0.2
Fixed-Rate	23,119	23,389	101.17	1.7
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-877	-877	99.97	1.1
Accrued Interest Receivable .	482	482	99.97	0.0
*Nonmortgage Loans	49,766	49,768	100.00	1.2
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	19,698	19,698	100.00	0.0
Equities & All Mutual Funds ...	2,942	2,942	100.02	3.9
Zero-Coupon Securities	458	503	109.87	4.2
Govt & Agency Securities	17,552	18,688	106.47	3.1
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	9,613	9,618	100.05	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	5,126	5,172	100.90	5.8
Mortgage-Derivative Securities:				
Valued by OTS	296	296	0.54	0.5
Valued by Institution	54,545	54,521	-	1.1
Structured Securities, Valued by Institution	2,918	3,049	104.48	2.7
Less: Valuation Allowances for Investment Securities ..	16	16	102.64	1.5
*Cash, Deposits, & Securities	113,132	114,470	101.18	1.5

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	1,440	1,440	99.98	0.0
REAL ESTATE HELD FOR INVESTMENT	441	441	99.96	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	162	162	100.20	4.5
OFFICE PREMISES & EQUIPMENT	7,706	7,706	100.00	0.0
*Subtotal	9,749	9,749	100.00	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		2,843		-22.1
Adj-Rate Servicing		1,140		-2.5
Float on Mtgs Svc'd for Others		2,180		-18.6
*Mtg Ln Servicing for Others		6,163		-17.2
OTHER ASSETS				
Purchased & Excess Servicing ..	5,449			
Margin Account	-	-	-	-
Miscellaneous I	19,366	19,366	100.00	0.0
Miscellaneous II	6,203			
Deposit Intangibles:				
Retail CD Intangible		54		-86.7
Transaction Acct Intangible .		1,601		-51.9
MMDA Intangible		636		-97.7
Passbook Account Intangible .		281		-282.5
Non-Int-Bearing Acct Intang .		2,244		-20.6
*Other Assets	31,019	24,182		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	1,606			
*** TOTAL ASSETS	778,506	788,361	102/102*	1.0/1.3*

*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 ...	231,451	232,105	100.28	0.5
Maturing in 13 Mo or More ...	61,518	63,237	102.80	2.2
Variable-Rate, Fixed-Maturity .	3,620	3,623	-	0.1
Non-Maturity:				
Transaction Accts	30,921	30,921	100/ 95*	0.0/2.8*
MMDAs	72,028	72,028	100/ 99*	0.0/0.9*
Passbook Accts	59,606	59,606	100/100*	0.0/1.3*
Non-Interest-Bearing Accts ..	25,097	25,097	100/ 91*	0.0/2.0*
* Deposits	484,240	486,616	101/100*	0.5/1.1*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	120,775	121,195	100.35	0.5
Maturing in 37 Mo or More ...	32,350	33,365	103.14	5.2
Variable-Rate, Fixed-Maturity .	49,173	49,099	93.00	0.1
* Borrowings	202,297	203,658	98.90	1.2
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	6,346	6,346	100.00	0.0
Other Escrow Accounts	1,037	891	85.88	2.9
Collat. Mtg Securities Issued .	180	180	100.09	0.0
Miscellaneous I	15,125	15,125	100.00	0.0
Miscellaneous II	1,777			
*Other Liabilities	24,465	22,542	99.36	0.1
OPTIONS ON LIABILITIES	-	9	-	-797.7
UNAMORTIZED YIELD ADJUSTMENTS ..	61			
*** TOTAL LIABILITIES	711,063	712,825	101/100**	0.7/1.1**

*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	215
ARMs	17
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	118
Sell Mortgages & MBS	-269
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	52
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-651
Pay Floating, Receive Fixed ...	301
Basis Swaps	-
Swaptions	-44
INTEREST-RATE CAPS	32
INTEREST-RATE FLOORS	243
FUTURES	-
OPTIONS ON FUTURES	12
CONSTRUCTION LIP	51
SELF-VALUED [CMR911-CMR919]	94
	=========
*** OFF-BALANCE-SHEET POSITIONS	170

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	778,506	788,361	102/102*	1.0/1.3*	*Including/excluding deposit intangible values.
- LIABILITIES	711,063	712,825	101/100**	0.7/1.1**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		170			
	=========	=========			
*** NET PORTFOLIO VALUE	67,442	75,706	112.26	3.0	

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	$	11,293	48,295	14,977	5,002	4,193
WARM (in months)		339 mo	335 mo	301 mo	210 mo	187 mo
WAC		6.67%	7.40%	8.32%	9.37%	10.88%
$ of Which Are FHA or VA Guaranteed	$	723	2,911	1,071	1,268	1,760
Securities Backed By Conventional Mortgages .	$	5,959	5,774	2,406	448	222
WARM (in months)		327 mo	323 mo	284 mo	229 mo	211 mo
Wtd Avg Pass-Thru Rate		6.47%	7.24%	8.16%	9.22%	10.54%
Securities Backed By FHA or VA Mortgages . . .	$	605	2,858	1,447	318	153
WARM (in months)		311 mo	327 mo	295 mo	236 mo	212 mo
Wtd Avg Pass-Thru Rate		6.42%	7.25%	8.10%	9.14%	10.45%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	16,128	23,318	6,872	2,276	1,448
WAC		6.62%	7.35%	8.33%	9.37%	11.06%
Mortgage Securities	$	5,249	2,884	773	161	44
Wtd Avg Pass-Thru Rate		6.35%	7.19%	8.15%	9.20%	10.69%
WARM (of Loans & Securities)		147 mo	155 mo	135 mo	114 mo	109 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	5,113	11,169	2,119	554	488
WAC		6.65%	7.36%	8.31%	9.40%	11.55%
Mortgage Securities	$	2,844	1,080	43	3	3
Wtd Avg Pass-Thru Rate		6.08%	7.11%	8.07%	9.34%	10.93%
WARM (of Loans & Securities)		61 mo	76 mo	73 mo	67 mo	77 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 186,520

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 . .	$	732	8,063	4,382	6,083	10,114
WAC		6.83%	6.32%	6.86%	6.60%	6.26%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	12,585	68,081	34,714	93,040	31,189
Wtd Avg Margin (in bp)		256 bp	260 bp	272 bp	236 bp	245 bp
WAC		7.94%	7.53%	7.26%	7.26%	7.38%
WARM (in months)		274 mo	300 mo	321 mo	335 mo	294 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	9 mo	37 mo	5 mo	8 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 268,982

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	$	1,223	2,098	473	1,406	425
Wtd Avg Distance from Lifetime Cap (in bp) .		166 bp	156 bp	175 bp	140 bp	144 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	4,444	17,299	2,787	18,116	8,457
Wtd Avg Distance from Lifetime Cap		304 bp	326 bp	356 bp	340 bp	350 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	6,972	55,527	34,762	78,903	31,660
Wtd Avg Distance from Lifetime Cap		580 bp	563 bp	552 bp	576 bp	608 bp
Balances Without Lifetime Cap	$	677	1,220	1,074	698	761
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	10,418	71,436	34,641	3,076	26,363
Wtd Avg Periodic Rate Cap (in bp)		123 bp	192 bp	224 bp	225 bp	174 bp
Balances Subject to Periodic Rate Floors . . .	$	8,633	64,985	32,665	10,687	23,962
MBS INCLUDED IN ARM BALANCES	$	3,678	15,758	1,375	25,671	5,483

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	16,115	37,548
WARM (in months)	90 mo	230 mo
Remaining Term to Full Amort. .	279 mo	
Rate Index Code	0000	0000
Margin (in bp)	267 bp	251 bp
Reset Frequency	16 mo	8 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	625	589
WA Distance to Lifetime Cap .	172 bp	156 bp
Fixed-Rate:		
Balances . . . . $	10,583	10,322
WARM (in months)	70 mo	120 mo
Remaining Term to Full Amort. .	270 mo	
WAC	8.51%	8.65%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	9,014	6,014
WARM (in months)	31 mo	30 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	147 bp	8.19%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	11,622	12,584
WARM (in months)	147 mo	122 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	142 bp	9.16%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	8,967	6,442
WARM (in months)	39 mo	46 mo
Margin in Col 1 (bp); WAC in Col 2	109 bp	8.47%
Reset Frequency	3 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	11,633	23,119
WARM (in months)	92 mo	65 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	566 bp	10.65%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	223	18,956
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	4,202	26,165
Remaining WAL 5-10 Years . . . $	196	3,953
Remaining WAL over 10 Years . $	336	
Super Floaters . . . . $	3	
Inverse Floaters & Super POs . . $	161	
Other . . . . $	10	129
CMO Residuals: $		
Fixed-Rate . . . . $	0	8
Floating-Rate . . . . $	30	5
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	67	387
WAC . . . . $	7.16%	10.91%
Principal-Only MBS . . . . $	9	1
WAC	8.89%	10.19%
Total Mortgage-Derivative Securities--Book Value . $	5,238	49,603

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 . . . . $	61,216	207,328	75,136	25,732	20,065
WARM (in months)	231 mo	286 mo	274 mo	224 mo	210 mo
Wtd Avg Servicing Fee (in bp)	30 bp	31 bp	35 bp	42 bp	47 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	3,580,797				
FHA/VA Loans	1,231,326				
Subserviced by Others	423,200 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan Current Mkt	Lagging Mkt
Balances Serviced . . . . $	58,425	62,233
WARM (in months)	297 mo	296 mo
Wtd Avg Servicing Fee (in bp)	40 bp	40 bp

Total # of Adjustable-Rate Loans Serviced 1,087,703
Of Which, Number Subserviced By Others . 16,387 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 510,135

CASH, DEPOSITS, & SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	19,698		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	2,942		
Zero-Coupon Securities . . . . $	458	6.14%	38 mo
Government & Agency Securities . . . . $	17,552	6.23%	44 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	9,613	5.45%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	5,126	6.57%	154 mo
Structured Securities . . . . $	2,918		
Total Cash, Deposits, & Securities . . . . $	58,307		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	4,522
Accrued Interest Receivable	$	3,243
Advances for Taxes and Insurance	$	222
Less: Unamortized Yield Adjustments	$	-645
Valuation Allowances	$	4,057
Unrealized Gains (Losses)	$	628

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	451
Accrued Interest Receivable	$	482
Less: Unamortized Yield Adjustments	$	-56
Valuation Allowances	$	1,328
Unrealized Gains (Losses)	$	-2

REAL ESTATE HELD FOR INVESTMENT	$	441
REPOSSESSED ASSETS	$	1,440
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	162
OFFICE PREMISES AND EQUIPMENT	$	7,706

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	260
Less: Unamortized Yield Adjustments	$	-19
Valuation Allowances	$	16

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	5,449
Margin Account	$	0
Miscellaneous I	$	19,366
Miscellaneous II	$	6,203
TOTAL ASSETS	$	778,506

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1,668
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	9,645
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	2,315
Mortgage-Related Mutual Funds	$	627
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	19,791
Wtd Avg Servicing Fee (in bp)		19 bp
Adjustable-Rate Mortgage Loans Serviced	$	49,852
Wtd Avg Servicing Fee (in bp)		17 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	1,168

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	$	61,266	18,510	2,078	$ 26
WAC		5.28%	5.89%	5.83%	
WARM (in months)		2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	96,386	46,339	6,872	$ 28
WAC		5.33%	5.78%	6.25%	
WARM (in months)		7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months	$		34,037	14,862	$ 6
WAC			5.64%	6.36%	
WARM (in months)			19 mo	23 mo	
Balances Maturing in 37 or More Months	$			12,619	$ 1
WAC				6.12%	
WARM (in months)				53 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 292,969

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	4,686	3,503	2,500
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	138,947	85,751	28,508
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.26 mo	5.39 mo	7.45 mo
Balances in New Accounts (Optional)	$	1,377	403	90

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 %	$	1,733	2,692	2,853	4.31%
5.00 to 5.99 %	$	62,205	39,292	23,179	5.59%
6.00 to 6.99 %	$	3,717	9,561	4,399	6.26%
7.00 to 7.99 %	$	99	440	552	7.34%
8.00 to 8.99 %	$	56	376	636	8.47%
9.00 to 9.99 %	$	169	311	319	9.43%
10.00 to 10.99 %	$	3	119	99	10.27%
11.00% and Above	$	0	3	313	11.58%
WARM		1 mo	13 mo	77 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 153,125

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	20,490	2 bp	2 mo	2 mo	23 mo
Position 2	0000	0000	$	15,535	-13 bp	2 mo	2 mo	21 mo
Position 3	0000	0000	$	9,291	-9 bp	3 mo	2 mo	21 mo
All Other Positions			$	7,477	2 bp	2 mo	1 mo	27 mo

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

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

NON-MATURITY DEPOSITS	Total Balances	WAC	Balances in New Accounts (Optional)
Transaction Accounts	$ 30,921	1.65%	$ 39
Money Market Deposit Accounts (MMDAs)	$ 72,028	4.05%	$ 1,365
Passbook Accounts	$ 59,606	2.70%	$ 149
Non-Interest-Bearing Non-Maturity Deposits	$ 25,097		$ 94
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 2,632	0.41%	
Escrow for Mortgages Serviced for Others	$ 3,714	0.29%	
Other Escrows	$ 1,037	0.17%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 195,034		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 60		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 180		
Miscellaneous I	$ 15,125		
Miscellaneous II	$ 1,777		
TOTAL LIABILITIES	$ 711,063	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 1,002		
EQUITY CAPITAL	$ 66,440		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 778,506		

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	22	$	317	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	38	$	69	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	233	$	1,580	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	152	$	679	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	106	$	509	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	466	$	3,844	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	403	$	13,844	-	-	-
1016	optional commitment to originate "other" mortgages	282	$	2,689	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$	3	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	32	$	160	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	17	$	97	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	10	$	223	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	46	$	141	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	40	$	861	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	29	$	90	-	-	-
2022	commitment to sell 1-mo COFI ARM loans, svc retained	-	$	15	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	7	$	72	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$	21	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	13	$	18	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	96	$	2,876	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	133	$	13,898	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	7	$	80	-	-	-
2042	commitment to purchase 1-month COFI ARM MBS	-	$	72	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$	20	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$	2	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$	9	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	8	$	224	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	20	$	3,256	-	-	-

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
2056	commitment to purchase "other" MBS	-	$ 64	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 2	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$ 3	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 1	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	22	$ 1,448	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	35	$ 12,085	-	-	-
2076	commitment to sell "other" MBS	-	$ 3	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 156	-	-	-
2086	commitment to purchase high-risk mortgage derivative product . . .	-	$ 2	-	-	-
2102	commitment to purchase 1-mo COFI ARM loans, svc released	-	$ 11	-	-	-
2104	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc released .	-	$ 10	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	14	$ 102	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	7	$ 192	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 136	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	14	$ 148	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	15	$ 792	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	9	$ 44	-	-	-
2122	commitment to sell 1-mo COFI ARM loans, svc released	-	$ 10	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	18	$ 86	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	9	$ 9	-	-	-
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 . . .	68	$ 276	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	120	$ 2,137	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	14	$ 29	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 6	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	14	$ 25	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	75	$ 599	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	39	$ 133	-	-	-

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
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns	39	$ 291	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	182	$ 827	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	165	$ 2,183	-	-	-
2216	firm commitment to originate "other" mortgage loans	102	$ 805	-	-	-
3004	option to purchase 6-mo or 1-yr COFI ARMs	-	$ 5	-	-	-
3006	option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 82	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 1	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 230	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 1,455	-	-	-
3016	option to purchase "other" mortgages	-	$ 30	-	-	-
3024	option to sell 6-month or 1-year COFI ARMs	-	$ 16	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 1	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 1	-	-	-
3030	option to sell 5- or 7-yr balloon or 2-step mtgs	-	$ 1	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	15	$ 52	-	-	-
3034	option to sell 25- or 30-year FRMs	23	$ 591	-	-	-
3036	option to sell "other" mortgages	-	$ 15	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 21	-	-	-
3056	short option to purchase "other" mortgages	-	$ 1	-	-	-
3066	short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 1	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 1	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 0	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 14	-	-	-
4002	commitment to purchase non-mortgage financial assets	85	$ 579	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 24	-	-	-
4022	commitment to sell non-mortgage financial assets	10	$ 118	-	-	-
4024	commitment to sell core deposits	-	$ 36	-	-	-
4026	commitment to sell "other" liabilities	-	$ 65	-	-	-

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
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 820	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	27	$ 10,692	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	6	$ 2,587	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 524	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 175	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 15	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	10	$ 5,936	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 499	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 10	-	-	-
5126	interest rate swaption: pay 3-month LIBOR, receive fixed	-	$ 125	-	-	-
5226	short interest rate swaption: pay 3-mo LIBOR, receive fixed	-	$ 435	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR	-	$ 129	-	-	-
5506	interest rate swap, amortizing: pay fixed, receive 6-month LIBOR	-	$ 61	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 613	-	-	-
6004	interest rate cap based on 3-month LIBOR	26	$ 17,056	-	-	-
6006	interest rate cap based on 6-month LIBOR	-	$ 430	-	-	-
6014	interest rate cap based on 5-year Treasury	-	$ 10	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$ 412	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 1,136	-	-	-
6022	interest rate cap based on the prime rate	-	$ 50	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	$ 3	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 197	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 228	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 1,128	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 421	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 785	-	-	-
7014	interest rate floor based on 5-year Treasury	-	$ 474	-	-	-
7018	interest rate floor based on 10-year Treasury	7	$ 6,451	-	-	-

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
7034	short interest rate floor based on 3-month LIBOR	-	$ 1,200	-	-	-
8036	short futures contract on 2-year Treasury note	-	$ 1,631	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 618	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 292	-	-	-
8042	short futures contract on Treasury bond	-	$ 10	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 8,447	-	-	-
9012	long call option on Treasury bond futures contract	-	$ 134	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 167	-	-	-
9038	long put option on 1-month LIBOR futures contract	-	$ 2	-	-	-
9040	long put option on 3-month Eurodollar futures contract	-	$ 450	-	-	-
9502	fixed-rate construction loans in process	475	$ 1,955	-	-	-
9512	adjustable-rate construction loans in process	254	$ 3,122	-	-	-

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	$ 325	$ 48,747	$ 815	$ 16	$ 2,476
+ 300	$ 217	$ 50,445	$ 614	$ 16	$ 2,607
+ 200	$ 138	$ 52,186	$ 395	$ 16	$ 2,751
+ 100	$ 80	$ 53,658	$ 156	$ 16	$ 2,903
No Change	$ 94	$ 54,521	$ 9	$ 16	$ 3,049
- 100	$ 52	$ 54,889	$ 14	$ 16	$ 3,069
- 200	$ 71	$ 55,448	$ 20	$ 16	$ 3,107
- 300	$ 101	$ 55,877	$ 29	$ 16	$ 3,149
- 400	$ 96	$ 56,189	$ 39	$ 16	$ 3,196

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 8,851