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	-	-15,301	-100 %	0.00 %	0 bp
+300 bp	7,237	-8,064	-53 %	4.64 %	-450 bp
+200 bp	10,293	-5,008	-33 %	6.44 %	-271 bp
+100 bp	12,964	-2,337	-15 %	7.91 %	-123 bp
0 bp	15,301			9.14 %	
-100 bp	16,946	1,645	+11 %	9.96 %	+82 bp
-200 bp	17,876	2,574	+17 %	10.38 %	+123 bp
-300 bp	18,965	3,664	+24 %	10.86 %	+172 bp
-400 bp	-	-15,301	-100 %	0.00 %	0 bp

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

	09/30/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	9.14 %
Post-Shock NPV Ratio	6.44 %
Sensitivity Measure: Decline in NPV Ratio	271 bp

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

*** Change in Interest Rates ***

*** ASSETS ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
MORTGAGE LOANS & SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans & MBS:									
30-Yr Mortgage Loans	-	18,295	17,989	17,621	17,056	16,330	15,551	14,774	-
30-Yr Mortgage Securities ...	-	10,094	9,882	9,623	9,228	8,740	8,237	7,756	-
15-Year Mortgages & MBS	-	19,287	18,987	18,616	18,080	17,444	16,786	16,141	-
Balloon Mortgages & MBS	-	8,378	8,239	8,079	7,850	7,569	7,272	6,978	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	1,202	1,196	1,191	1,186	1,178	1,164	1,143	-
7 Mo to 2 Yrs Reset Freq ..	-	14,363	14,255	14,160	14,045	13,871	13,609	13,270	-
2+ to 5 Yrs Reset Freq	-	9,868	9,691	9,491	9,243	8,946	8,620	8,280	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	1,005	997	990	982	973	961	947	-
2 Mo to 5 Yrs Reset Freq...	-	2,953	2,909	2,866	2,819	2,764	2,698	2,622	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	3,035	2,987	2,941	2,896	2,853	2,810	2,768	-
Adjustable-Rate, Fully-Amort.	-	3,239	3,196	3,153	3,113	3,073	3,031	2,990	-
Fixed-Rate, Balloon	-	5,763	5,494	5,240	5,003	4,779	4,569	4,371	-
Fixed-Rate, Fully-Amortizing	-	4,007	3,833	3,671	3,520	3,378	3,246	3,122	-
Construction & Land Loans:									
Adjustable-Rate	-	1,216	1,213	1,210	1,206	1,203	1,200	1,197	-
Fixed-Rate	-	718	693	669	647	626	606	588	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	2,677	2,669	2,662	2,655	2,649	2,643	2,637	-
Fixed-Rate	-	4,839	4,731	4,628	4,530	4,435	4,345	4,258	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	531	506	483	462	442	424	407	-
Accrued Interest Receivable .	-	547	547	547	547	547	547	547	-
Advances for Taxes/Insurance	-	59	59	59	59	59	59	59	-
Float on Escrows on Owned Mtg	-	47	69	103	146	185	219	248	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	2	2	2	3	3	4	4	-
*Mortgage Loans & Securities	-	112,122	110,141	108,002	105,269	102,040	98,593	95,099	-

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	-	2,826	2,824	2,822	2,820	2,819	2,818	2,817	-
Fixed-Rate	-	2,796	2,696	2,602	2,512	2,426	2,345	2,268	-
Consumer Loans:									
Adjustable-Rate	-	713	712	711	710	710	709	708	-
Fixed-Rate	-	6,862	6,748	6,638	6,531	6,428	6,328	6,232	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-219	-215	-211	-208	-205	-202	-199	-
Accrued Interest Receivable .	-	116	116	116	116	116	116	116	-
*Nonmortgage Loans	-	13,094	12,881	12,677	12,482	12,295	12,114	11,941	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	3,510	3,510	3,510	3,510	3,510	3,510	3,510	-
Equities & All Mutual Funds ...	-	1,344	1,295	1,247	1,196	1,142	1,086	1,030	-
Zero-Coupon Securities	-	107	99	93	88	83	80	77	-
Govt & Agency Securities	-	2,592	2,504	2,421	2,345	2,273	2,206	2,143	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,116	1,111	1,107	1,102	1,098	1,095	1,091	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	3,206	2,938	2,712	2,519	2,353	2,210	2,085	-
Mortgage-Derivative Securities:									
Valued by OTS	-	71	71	71	70	69	67	65	-
Valued by Institution	-	22,315	22,185	21,950	21,258	20,493	19,681	18,856	-
Structured Securities, Valued by Institution	-	6,154	6,064	5,960	5,684	5,357	5,041	4,732	-
Less: Valuation Allowances for Investment Securities ..	-	1	1	1	1	1	1	1	-
*Cash, Deposits, & Securities	-	40,416	39,777	39,071	37,771	36,379	34,974	33,588	-

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
	*** Change in Interest Rates ***								
REPOSSESSED ASSETS	-	260	260	260	260	260	260	260	-
REAL ESTATE HELD FOR INVESTMENT	-	89	89	89	89	89	89	89	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	119	115	111	104	93	78	62	-
OFFICE PREMISES & EQUIPMENT	-	1,524	1,524	1,524	1,524	1,524	1,524	1,524	-
*Subtotal	-	1,992	1,987	1,984	1,977	1,966	1,951	1,934	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	473	532	695	873	975	1,016	1,020	-
Adj-Rate Servicing	-	111	114	117	118	119	121	122	-
Float on Mtgs Svc'd for Others	-	227	271	336	415	477	525	562	-
*Mtg Ln Servicing for Others	-	811	917	1,147	1,406	1,570	1,662	1,704	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	5,568	5,568	5,568	5,568	5,568	5,568	5,568	-
Deposit Intangibles:									
Retail CD Intangible	-	140	151	160	167	175	183	189	-
Transaction Acct Intangible .	-	100	296	506	708	899	1,075	1,241	-
MMDA Intangible	-	33	114	232	376	517	654	788	-
Passbook Account Intangible .	-	-46	-2	248	962	1,685	2,357	2,984	-
Non-Int-Bearing Acct Intang .	-	340	444	544	639	731	818	902	-
*Other Assets	-	6,136	6,571	7,258	8,421	9,574	10,654	11,671	-
*** TOTAL ASSETS	-	174,571	172,274	170,139	167,327	163,823	159,949	155,938	-

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 ...	-	38,102	37,924	37,748	37,574	37,401	37,231	37,062	-
Maturing in 13 Mo or More ...	-	13,448	13,141	12,846	12,561	12,285	12,018	11,761	-
Variable-Rate, Fixed-Maturity .	-	2,214	2,212	2,210	2,208	2,206	2,204	2,202	-
Non-Maturity:									
Transaction Accts	-	7,596	7,596	7,596	7,596	7,596	7,596	7,596	-
MMDAs	-	11,364	11,364	11,364	11,364	11,364	11,364	11,364	-
Passbook Accts	-	21,902	21,902	21,902	21,902	21,902	21,902	21,902	-
Non-Interest-Bearing Accts ..	-	5,453	5,453	5,453	5,453	5,453	5,453	5,453	-
* Deposits	-	100,079	99,592	99,119	98,657	98,207	97,768	97,340	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	40,514	40,151	39,795	39,447	39,106	38,771	38,444	-
Maturing in 37 Mo or More ...	-	7,973	7,572	7,197	6,845	6,515	6,205	5,913	-
Variable-Rate, Fixed-Maturity .	-	2,884	2,881	2,879	2,876	2,874	2,871	2,869	-
* Borrowings	-	51,371	50,605	49,871	49,169	48,494	47,848	47,226	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,174	1,174	1,174	1,174	1,174	1,174	1,174	-
Other Escrow Accounts	-	76	74	72	70	68	66	64	-
Collat. Mtg Securities Issued .	-	65	65	65	65	65	65	65	-
Miscellaneous I	-	2,906	2,906	2,906	2,906	2,906	2,906	2,906	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	4,221	4,219	4,217	4,215	4,213	4,211	4,209	-
OPTIONS ON LIABILITIES	-	2	6	15	63	135	211	280	-
*** TOTAL LIABILITIES	-	155,673	154,422	153,222	152,103	151,049	150,038	149,056	-

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	-	120	88	53	-7	-87	-173	-258	-
ARMs	-	18	15	11	3	-9	-25	-43	-
Other Mortgages	-	17	13	8	-	-11	-23	-36	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	80	57	32	-3	-49	-98	-148	-
Sell Mortgages & MBS	-	-285	-207	-121	-1	156	323	485	-
Purchase Non-Mortgage Items ...	-	1	1	0	-	0	-1	-1	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	1	5	10	15	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-13	-7	-2	4	9	14	18	-
Pay Floating, Receive Fixed ...	-	27	18	9	0	-8	-16	-24	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	1	2	5	10	17	27	37	-
INTEREST-RATE FLOORS	-	24	15	7	2	0	0	0	-
FUTURES	-	-43	-28	-14	-	13	26	38	-
OPTIONS ON FUTURES	-	3	3	3	2	2	4	7	-
CONSTRUCTION LIP	-	11	2	-7	-15	-22	-29	-35	-
SELF-VALUED [CMR911-CMR919]	-	104	53	45	81	173	345	298	-
*** OFF-BALANCE-SHEET POSITIONS	-	66	23	29	78	190	383	355	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	174,571	172,274	170,139	167,327	163,823	159,949	155,938	-
- LIABILITIES	-	155,673	154,422	153,222	152,103	151,049	150,038	149,056	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	66	23	29	78	190	383	355	-
*** NET PORTFOLIO VALUE	-	18,965	17,876	16,946	15,301	12,964	10,293	7,237	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	17,129	17,056	99.57	3.8
30-Yr Mortgage Securities ...	9,446	9,228	97.68	4.8
15-Year Mortgages & MBS	18,236	18,080	99.14	3.2
Balloon Mortgages & MBS	7,967	7,850	98.54	3.3
Adjustable-Rate Single Family				
First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	1,204	1,186	98.49	0.5
7 Mo to 2 Yrs Reset Freq ..	13,967	14,045	100.56	1.0
2+ to 5 Yrs Reset Freq	9,438	9,243	97.94	3.0
Lagging Market Index ARMs:				
1 Mo Reset Freq............	974	982	100.80	0.9
2 Mo to 5 Yrs Reset Freq...	2,863	2,819	98.48	1.8
Multifamily & Nonresidential				
Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	2,903	2,896	99.76	1.5
Adjustable-Rate, Fully-Amort.	3,154	3,113	98.69	1.3
Fixed-Rate, Balloon	5,218	5,003	95.87	4.6
Fixed-Rate, Fully-Amortizing	3,651	3,520	96.40	4.2
Construction & Land Loans:				
Adjustable-Rate	1,214	1,206	99.37	0.3
Fixed-Rate	669	647	96.71	3.3
Second Mtg Loans & Securities:				
Adjustable-Rate	2,693	2,655	98.60	0.2
Fixed-Rate	4,597	4,530	98.53	2.1
Other Assets Related to				
Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	462	462	100.00	4.4
Accrued Interest Receivable .	547	547	99.95	0.0
Advances for Taxes/Insurance	59	59	100.34	0.0
Float on Escrows on Owned Mtg		146		-28.0
Less: Value of Servicing on Mtgs Serviced by Others ...		3		-23.9
*Mortgage Loans & Securities	106,391	105,269	98.94	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.

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	2,930	2,820	96.26	0.1
Fixed-Rate	2,534	2,512	99.12	3.5
Consumer Loans:				
Adjustable-Rate	730	710	97.31	0.1
Fixed-Rate	6,564	6,531	99.50	1.6
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-208	-208	99.95	1.6
Accrued Interest Receivable .	116	116	99.78	0.0
*Nonmortgage Loans	12,666	12,482	98.55	1.5
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	3,510	3,510	100.01	0.0
Equities & All Mutual Funds ...	1,196	1,196	99.97	4.4
Zero-Coupon Securities	85	88	103.12	5.5
Govt & Agency Securities	2,310	2,345	101.50	3.2
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,103	1,102	99.94	0.4
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,574	2,519	97.86	7.1
Mortgage-Derivative Securities:				
Valued by OTS	70	70	0.33	1.9
Valued by Institution	21,367	21,258	-	3.4
Structured Securities, Valued by Institution	5,950	5,684	95.53	5.3
Less: Valuation Allowances for Investment Securities ..	1	1	58.00	1.9
*Cash, Deposits, & Securities	38,165	37,771	98.97	3.6

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	260	260	99.85	0.0
REAL ESTATE HELD FOR INVESTMENT	89	89	99.70	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	104	104	100.41	8.6
OFFICE PREMISES & EQUIPMENT	1,524	1,524	100.03	0.0
*Subtotal	1,977	1,977	100.01	0.5
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		873		-16.0
Adj-Rate Servicing		118		-1.1
Float on Mtgs Svc'd for Others		415		-17.0
*Mtg Ln Servicing for Others		1,406		-15.0
OTHER ASSETS				
Purchased & Excess Servicing ..	1,207			
Margin Account	-	-	-	-
Miscellaneous I	5,568	5,568	100.00	0.0
Miscellaneous II	1,478			
Deposit Intangibles:				
Retail CD Intangible		167		-4.7
Transaction Acct Intangible .		708		-27.7
MMDA Intangible		376		-37.8
Passbook Account Intangible .		962		-74.7
Non-Int-Bearing Acct Intang .		639		-14.6
*Other Assets	8,253	8,421		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-759			
*** TOTAL ASSETS	166,694	167,327	101/ 99*	1.9/2.6*

*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 ...	37,696	37,574	99.68	0.5
Maturing in 13 Mo or More ...	12,764	12,561	98.41	2.2
Variable-Rate, Fixed-Maturity .	2,215	2,208	-	0.1
Non-Maturity:				
Transaction Accts	7,596	7,596	100/ 91*	0.0/2.8*
MMDAs	11,364	11,364	100/ 97*	0.0/1.3*
Passbook Accts	21,902	21,902	100/ 96*	0.0/3.4*
Non-Interest-Bearing Accts ..	5,453	5,453	100/ 88*	0.0/1.9*
* Deposits	98,989	98,657	102/ 99*	0.5/1.7*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	39,694	39,447	99.38	0.9
Maturing in 37 Mo or More ...	7,253	6,845	94.39	5.0
Variable-Rate, Fixed-Maturity .	2,875	2,876	56.52	0.1
* Borrowings	49,822	49,169	94.49	1.4
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,174	1,174	100.02	0.0
Other Escrow Accounts	84	70	82.99	2.7
Collat. Mtg Securities Issued .	65	65	99.64	0.0
Miscellaneous I	2,906	2,906	100.00	0.0
Miscellaneous II	103			
*Other Liabilities	4,332	4,215	99.66	0.0
OPTIONS ON LIABILITIES	-	63	-	-94.6
UNAMORTIZED YIELD ADJUSTMENTS ..	1			
*** TOTAL LIABILITIES	153,144	152,103	99/ 98**	0.7/1.5**

*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	-7
ARMs	3
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-3
Sell Mortgages & MBS	-1
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	1
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	4
Pay Floating, Receive Fixed ...	0
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	10
INTEREST-RATE FLOORS	2
FUTURES	-
OPTIONS ON FUTURES	2
CONSTRUCTION LIP	-15
SELF-VALUED [CMR911-CMR919]	81
	=========
*** OFF-BALANCE-SHEET POSITIONS	78

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	166,694	167,327	101/ 99*	1.9/2.6*	*Including/excluding deposit intangible values.
- LIABILITIES	153,144	152,103	99/ 98**	0.7/1.5**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		78			
	=========	=========			
*** NET PORTFOLIO VALUE	13,550	15,301	112.89	13.0	

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	$	3,303	8,155	2,983	1,141	1,548
WARM (in months)		321 mo	310 mo	284 mo	280 mo	300 mo
WAC		6.52%	7.42%	8.34%	9.47%	11.23%
$ of Which Are FHA or VA Guaranteed	$	93	229	349	46	19
Securities Backed By Conventional Mortgages	$	5,182	1,919	439	42	15
WARM (in months)		340 mo	331 mo	274 mo	186 mo	181 mo
Wtd Avg Pass-Thru Rate		6.56%	7.26%	8.14%	9.22%	10.80%
Securities Backed By FHA or VA Mortgages	$	819	764	223	24	20
WARM (in months)		304 mo	329 mo	271 mo	205 mo	233 mo
Wtd Avg Pass-Thru Rate		6.48%	7.24%	8.10%	9.16%	10.59%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	6,756	5,474	1,213	502	482
WAC		6.57%	7.33%	8.34%	9.46%	11.18%
Mortgage Securities	$	1,840	1,697	233	35	4
Wtd Avg Pass-Thru Rate		6.31%	7.16%	8.15%	9.16%	10.54%
WARM (of Loans & Securities)		154 mo	153 mo	133 mo	122 mo	134 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	3,547	3,204	282	39	25
WAC		6.64%	7.29%	8.25%	9.34%	11.08%
Mortgage Securities	$	698	165	7	0	0
Wtd Avg Pass-Thru Rate		6.13%	7.13%	8.06%	0.00%	0.00%
WARM (of Loans & Securities)		80 mo	85 mo	78 mo	67 mo	78 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 52,779

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 . .	$	66	651	91	0	50
WAC		6.66%	6.35%	6.46%	0.00%	6.75%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	1,138	13,316	9,347	974	2,813
Wtd Avg Margin (in bp)		199 bp	256 bp	275 bp	251 bp	243 bp
WAC		7.10%	7.20%	7.06%	6.89%	7.13%
WARM (in months)		270 mo	289 mo	332 mo	267 mo	275 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	10 mo	40 mo	4 mo	18 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 28,446

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	$	46	193	34	0	14
Wtd Avg Distance from Lifetime Cap (in bp) .		122 bp	164 bp	162 bp	124 bp	156 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	209	2,393	248	125	161
Wtd Avg Distance from Lifetime Cap		292 bp	340 bp	360 bp	323 bp	335 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	897	11,106	9,028	838	2,602
Wtd Avg Distance from Lifetime Cap		598 bp	592 bp	556 bp	660 bp	608 bp
Balances Without Lifetime Cap	$	52	274	128	11	85
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	885	13,154	9,018	301	2,693
Wtd Avg Periodic Rate Cap (in bp)		124 bp	191 bp	274 bp	112 bp	185 bp
Balances Subject to Periodic Rate Floors . . .	$	749	11,876	8,871	301	2,142
MBS INCLUDED IN ARM BALANCES	$	737	3,446	283	468	466

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	2,903	3,154
WARM (in months)	113 mo	160 mo
Remaining Term to Full Amort. .	293 mo	
Rate Index Code	0000	0000
Margin (in bp)	229 bp	248 bp
Reset Frequency	48 mo	38 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	64	257
WA Distance to Lifetime Cap .	31 bp	114 bp
Fixed-Rate:		
Balances . . . . $	5,218	3,651
WARM (in months)	78 mo	121 mo
Remaining Term to Full Amort. .	275 mo	
WAC	7.88%	8.13%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	1,214	669
WARM (in months)	42 mo	56 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	158 bp	8.00%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	2,693	4,597
WARM (in months)	135 mo	140 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	165 bp	8.42%
Reset Frequency (in months) . . .	3 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,930	2,534
WARM (in months)	65 mo	53 mo
Margin in Col 1 (bp); WAC in Col 2	69 bp	8.18%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	730	6,564
WARM (in months)	107 mo	62 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	250 bp	9.85%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	62	2,257
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	734	8,887
Remaining WAL 5-10 Years . . . $	5,084	3,161
Remaining WAL over 10 Years . $	1,223	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	3	
Other . . . . $	0	2
CMO Residuals: $		
Fixed-Rate . . . . $	18	6
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	1	0
WAC . . . . $	9.14%	0.00%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	11.78%
Total Mortgage-Derivative Securities--Book Value . $	7,125	14,313

(Balances in $Mil)

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	$ 22,102	29,691	7,205	2,879	3,487
WARM (in months)	276 mo	307 mo	274 mo	235 mo	225 mo
Wtd Avg Servicing Fee (in bp)	46 bp	45 bp	38 bp	39 bp	49 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	605,646 lns				
FHA/VA Loans	138,416 lns				
Subserviced by Others	32,311 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced	$ 8,900	918
WARM (in months)	320 mo	215 mo
Wtd Avg Servicing Fee (in bp)	45 bp	95 bp

Total # of Adjustable-Rate Loans Serviced 100,390 lns
Of Which, Number Subserviced By Others . 3,622 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 75,183

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.	$ 3,510		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$ 1,196		
Zero-Coupon Securities	$ 85	5.34%	61 mo
Government & Agency Securities	$ 2,310	6.02%	48 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$ 1,103	5.21%	6 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$ 2,574	6.83%	200 mo
Structured Securities	$ 5,950		
Total Cash, Deposits, & Securities	$ 16,728		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES		
Nonperforming Loans	$	1,078
Accrued Interest Receivable	$	547
Advances for Taxes and Insurance	$	59
Less: Unamortized Yield Adjustments	$	201
Valuation Allowances	$	616
Unrealized Gains (Losses)	$	-218
ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES		
Nonperforming Loans	$	85
Accrued Interest Receivable	$	116
Less: Unamortized Yield Adjustments	$	35
Valuation Allowances	$	293
Unrealized Gains (Losses)	$	-5
REAL ESTATE HELD FOR INVESTMENT	$	89
REPOSSESSED ASSETS	$	260
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	104
OFFICE PREMISES AND EQUIPMENT	$	1,524
ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES		
Unrealized Gains (Losses)	$	-300
Less: Unamortized Yield Adjustments	$	-1
Valuation Allowances	$	1
OTHER ASSETS		
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,207
Margin Account	$	0
Miscellaneous I	$	5,568
Miscellaneous II	$	1,478
TOTAL ASSETS	$	166,694

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	218
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	2,049
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	1,014
Mortgage-Related Mutual Funds	$	182
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	3,599
Wtd Avg Servicing Fee (in bp)		22 bp
Adjustable-Rate Mortgage Loans Serviced	$	1,771
Wtd Avg Servicing Fee (in bp)		37 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	4

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	$	9,614	2,459	552	$	3
WAC		4.56%	5.51%	6.24%		
WARM (in months)		1 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	15,909	7,629	1,533	$	4
WAC		4.87%	5.21%	6.39%		
WARM (in months)		7 mo	8 mo	7 mo		
Balances Maturing in 13 to 36 Months	$		7,380	2,982	$	1
WAC			5.27%	6.16%		
WARM (in months)			20 mo	24 mo		
Balances Maturing in 37 or More Months	$			2,401	$	0
WAC				5.71%		
WARM (in months)				59 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 50,460

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,318	922	1,245
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	21,479	15,135	5,417
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.41 mo	6.05 mo	7.46 mo
Balances in New Accounts (Optional)	$	188	167	49

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 %	$	2,461	6,040	1,153	4.73%
5.00 to 5.99 %	$	14,106	14,232	5,034	5.48%
6.00 to 6.99 %	$	378	2,123	795	6.24%
7.00 to 7.99 %	$	10	327	88	7.11%
8.00 to 8.99 %	$	7	5	72	8.26%
9.00 to 9.99 %	$	0	2	13	9.68%
10.00 to 10.99 %	$	3	0	4	10.14%
11.00% and Above	$	0	0	93	12.13%
WARM		1 mo	19 mo	74 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 46,947

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	2,688	-18 bp	2 mo	2 mo	27 mo
Position 2	0000	0000	$	1,190	41 bp	2 mo	2 mo	9 mo
Position 3	0000	0000	$	1,031	216 bp	1 mo	1 mo	25 mo
All Other Positions			$	180	12 bp	2 mo	1 mo	7 mo

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

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

		Total Balances	WAC		Balances in New Accounts (Optional)
NON-MATURITY DEPOSITS					
Transaction Accounts	$	7,596	1.47%	$	0
Money Market Deposit Accounts (MMDAs)	$	11,364	3.69%	$	0
Passbook Accounts	$	21,902	2.56%	$	1
Non-Interest-Bearing Non-Maturity Deposits	$	5,453		$	1
ESCROW ACCOUNTS					
Escrow for Mortgages Held in Portfolio	$	602	0.61%		
Escrow for Mortgages Serviced for Others	$	572	0.07%		
Other Escrows	$	84	0.13%		
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$	47,573			
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$	0			
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$	1			
OTHER LIABILITIES					
Collateralized Mortgage Securities Issued	$	65			
Miscellaneous I	$	2,906			
Miscellaneous II	$	103			
TOTAL LIABILITIES	$	153,144	(NOTE: Includes Redeemable Preferred Stock)		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$	1			
EQUITY CAPITAL	$	13,545			
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$	166,690			

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	-	$ 2	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	-	$ 0	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	38	$ 178	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	45	$ 471	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	20	$ 63	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	90	$ 445	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	82	$ 1,586	-	-	-
1016	optional commitment to originate "other" mortgages	52	$ 422	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	7	$ 55	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 7	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 2	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	15	$ 11	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	13	$ 34	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	7	$ 11	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 17	-	-	-
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 . . .	10	$ 35	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	16	$ 238	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 1	-	-	-
2044	commitment to purchase 6-mo or 1-yr COFI ARM MBS	-	$ 0	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 8	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 15	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 339	-	-	-
2056	commitment to purchase "other" MBS	-	$ 0	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 10	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 283	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 2,363	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 1	-	-	-

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
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 48	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 3	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	6	$ 6	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 3	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 32	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 3	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 1	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	-	$ 1	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	9	$ 108	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	11	$ 8	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	11	$ 103	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	14	$ 80	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	46	$ 76	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	42	$ 159	-	-	-
2216	firm commitment to originate "other" mortgage loans	27	$ 103	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 0	-	-	-
3010	option to purchase 5- or 7-yr balloon or 2-step mtgs	-	$ 0	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 0	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 35	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 7	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 78	-	-	-
3036	option to sell "other" mortgages	-	$ 4	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 2	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 3	-	-	-
3076	short option to sell "other" mortgages	-	$ 5	-	-	-
4002	commitment to purchase non-mortgage financial assets	13	$ 123	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 1	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 158	-	-	-

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
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 50	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 626	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 18	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 676	-	-	-
6006	interest rate cap based on 6-month LIBOR	-	$ 5	-	-	-
6008	interest rate cap based on 3-month Treasury	-	$ 5	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 500	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 200	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 310	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 356	-	-	-
9012	long call option on Treasury bond futures contract	-	$ 2	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 32	-	-	-
9502	fixed-rate construction loans in process	77	$ 341	-	-	-
9512	adjustable-rate construction loans in process	40	$ 378	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

REPORTING OF MARKET VALUE ESTIMATES

Estimated Market Value After Specified Rate Shock

	Required Reporting Items		Optional Reporting Items		Required Reporting Item
Rate Shock in Basis Points	Off-Balance-Sheet Contracts Reported Under "Additional"	Mortgage-Derivative Securities	Options on Liabilities	Collateralized Mortgage Securities Issued	Structured Securities
+ 400	$ 0	$ 0	$ 0	$ 0	$ 0
+ 300	$ 298	$ 18,856	$ 280	$ 0	$ 4,732
+ 200	$ 345	$ 19,681	$ 211	$ 0	$ 5,041
+ 100	$ 173	$ 20,493	$ 135	$ 0	$ 5,357
No Change	$ 81	$ 21,258	$ 63	$ 0	$ 5,684
- 100	$ 45	$ 21,950	$ 15	$ 0	$ 5,960
- 200	$ 53	$ 22,185	$ 6	$ 0	$ 6,064
- 300	$ 104	$ 22,315	$ 2	$ 0	$ 6,154
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 5,779