OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

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

	Net Portfolio Value			NPV as % of PV of Assets	
Change in Rates	$ Amount	$ Change	% Change	NPV Ratio	Change
+400 bp	15,194	-9,214	-38 %	5.49 %	-287 bp
+300 bp	18,572	-5,836	-24 %	6.60 %	-177 bp
+200 bp	21,206	-3,202	-13 %	7.43 %	-94 bp
+100 bp	23,147	-1,262	-5 %	8.01 %	-36 bp
0 bp	24,408			8.37 %	
-100 bp	25,047	639	+3 %	8.53 %	+16 bp
-200 bp	25,798	1,390	+6 %	8.72 %	+35 bp
-300 bp	27,192	2,784	+11 %	9.11 %	+74 bp
-400 bp	28,769	4,361	+18 %	9.55 %	+118 bp

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

	12/31/1998
Pre-Shock NPV Ratio: NPV as % of PV of Assets	8.37 %
Post-Shock NPV Ratio	7.43 %
Sensitivity Measure: Decline in NPV Ratio	94 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	21,142	20,728	20,344	19,989	19,511	18,729	17,788	16,836	15,931
30-Yr Mortgage Securities ...	3,852	3,775	3,704	3,638	3,551	3,410	3,238	3,063	2,895
15-Year Mortgages & MBS	6,467	6,376	6,296	6,223	6,091	5,886	5,651	5,413	5,183
Balloon Mortgages & MBS	6,813	6,709	6,610	6,524	6,423	6,254	6,052	5,845	5,643
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	5,151	5,113	5,084	5,063	5,044	5,018	4,973	4,903	4,807
7 Mo to 2 Yrs Reset Freq ..	12,787	12,620	12,487	12,381	12,291	12,186	12,034	11,811	11,518
2+ to 5 Yrs Reset Freq	13,254	13,001	12,774	12,562	12,341	12,084	11,783	11,436	11,052
Lagging Market Index ARMs:									
1 Mo Reset Freq............	93,780	92,703	91,786	91,053	90,325	89,541	88,618	87,408	85,809
2 Mo to 5 Yrs Reset Freq...	26,658	26,224	25,856	25,511	25,197	24,862	24,464	23,963	23,357
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	9,075	8,980	8,888	8,800	8,717	8,638	8,562	8,484	8,405
Adjustable-Rate, Fully-Amort.	27,208	26,955	26,715	26,487	26,274	26,070	25,873	25,673	25,474
Fixed-Rate, Balloon	2,357	2,257	2,163	2,073	1,989	1,910	1,835	1,764	1,697
Fixed-Rate, Fully-Amortizing	2,188	2,085	1,989	1,900	1,818	1,741	1,669	1,602	1,539
Construction & Land Loans:									
Adjustable-Rate	925	922	921	919	917	915	913	912	910
Fixed-Rate	313	300	289	278	269	261	253	247	240
Second Mtg Loans & Securities:									
Adjustable-Rate	3,334	3,318	3,304	3,290	3,277	3,263	3,250	3,238	3,225
Fixed-Rate	1,790	1,742	1,696	1,653	1,613	1,574	1,537	1,502	1,469
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-461	-454	-448	-442	-435	-426	-416	-404	-392
Accrued Interest Receivable .	1,167	1,167	1,167	1,167	1,167	1,167	1,167	1,167	1,167
Advances for Taxes/Insurance	121	121	121	121	121	121	121	121	121
Float on Escrows on Owned Mtg	-2	4	12	21	31	43	53	63	72
Less: Value of Servicing on Mtgs Serviced by Others ...	-225	-236	-248	-261	-275	-284	-290	-294	-296
*Mortgage Loans & Securities	238,141	234,882	232,005	229,472	226,804	223,530	219,709	215,339	210,417

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

*** ASSETS (Cont.) ***	*** Change in Interest Rates *** -400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	1,766	1,764	1,763	1,762	1,761	1,760	1,759	1,759	1,758
Fixed-Rate	575	554	534	515	498	481	465	450	435
Consumer Loans:									
Adjustable-Rate	918	917	916	914	913	913	912	911	910
Fixed-Rate	4,503	4,436	4,371	4,308	4,247	4,187	4,129	4,073	4,018
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-204	-202	-200	-199	-198	-196	-195	-194	-192
Accrued Interest Receivable .	66	66	66	66	66	66	66	66	66
*Nonmortgage Loans	7,624	7,535	7,449	7,366	7,287	7,210	7,136	7,065	6,995
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	5,316	5,316	5,316	5,316	5,316	5,316	5,316	5,316	5,316
Equities & All Mutual Funds ...	509	490	472	453	435	416	396	376	356
Zero-Coupon Securities	97	97	97	96	96	96	95	95	95
Govt & Agency Securities	1,500	1,453	1,408	1,366	1,326	1,288	1,251	1,217	1,184
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,012	1,011	1,010	1,009	1,008	1,007	1,006	1,005	1,004
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,176	1,105	1,044	992	946	907	873	842	816
Mortgage-Derivative Securities:									
Valued by OTS	8	8	8	8	8	8	8	8	8
Valued by Institution	34,038	33,923	33,779	33,658	33,406	32,638	31,680	30,720	29,704
Structured Securities, Valued by Institution	648	645	641	638	633	616	589	568	548
Less: Valuation Allowances for Investment Securities ..	6	6	6	6	6	6	6	6	6
*Cash, Deposits, & Securities	44,299	44,042	43,768	43,530	43,169	42,285	41,209	40,142	39,026

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

	*** Change in Interest Rates ***								
*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
REPOSSESSED ASSETS	457	457	457	457	457	457	457	457	457
REAL ESTATE HELD FOR INVESTMENT	145	145	145	145	145	145	145	145	145
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	14	13	13	12	12	12	11	9	8
OFFICE PREMISES & EQUIPMENT	2,208	2,208	2,208	2,208	2,208	2,208	2,208	2,208	2,208
*Subtotal	2,825	2,824	2,823	2,823	2,822	2,822	2,821	2,820	2,818
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	470	469	482	549	707	853	924	941	936
Adj-Rate Servicing	510	538	577	605	622	634	644	650	653
Float on Mtgs Svc'd for Others	372	432	491	566	662	758	831	891	940
*Mtg Ln Servicing for Others	1,352	1,439	1,551	1,720	1,991	2,246	2,399	2,482	2,528
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	7,451	7,451	7,451	7,451	7,451	7,451	7,451	7,451	7,451
Deposit Intangibles:									
Retail CD Intangible	-220	59	75	89	103	116	130	143	156
Transaction Acct Intangible .	-45	-11	128	354	597	828	1,047	1,251	1,441
MMDA Intangible	-107	-55	12	169	430	869	1,372	1,863	2,343
Passbook Account Intangible .	-138	-60	-34	-2	82	456	927	1,374	1,789
Non-Int-Bearing Acct Intang .	113	326	530	723	908	1,085	1,255	1,418	1,574
*Other Assets	7,054	7,711	8,162	8,783	9,572	10,806	12,182	13,500	14,755
*** TOTAL ASSETS	301,294	298,432	295,758	293,694	291,646	288,899	285,456	281,347	276,540

AREA: 11th DISTRICT
TYPE: ALL REPORTING CMR
FIRMS REPORTING: 50
CYCLE: DEC 1998

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 ...	85,467	85,094	84,725	84,362	84,001	83,643	83,289	82,940	82,593
Maturing in 13 Mo or More ...	11,100	10,878	10,661	10,451	10,247	10,049	9,856	9,669	9,487
Variable-Rate, Fixed-Maturity .	211	211	211	211	211	211	211	211	211
Non-Maturity:									
Transaction Accts	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750
MMDAs	39,843	39,843	39,843	39,843	39,843	39,843	39,843	39,843	39,843
Passbook Accts	14,220	14,220	14,220	14,220	14,220	14,220	14,220	14,220	14,220
Non-Interest-Bearing Accts ..	9,939	9,939	9,939	9,939	9,939	9,939	9,939	9,939	9,939
* Deposits	169,530	168,934	168,349	167,776	167,211	166,655	166,108	165,571	165,042
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	53,910	53,631	53,357	53,086	52,820	52,557	52,298	52,042	51,790
Maturing in 37 Mo or More ...	12,600	12,034	11,501	10,996	10,520	10,069	9,642	9,238	8,856
Variable-Rate, Fixed-Maturity .	27,338	27,340	27,341	27,342	27,343	27,344	27,344	27,345	27,346
* Borrowings	93,848	93,005	92,198	91,424	90,682	89,969	89,285	88,626	87,992
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	1,375	1,375	1,375	1,375	1,375	1,375	1,375	1,375	1,375
Other Escrow Accounts	609	590	572	555	539	524	510	497	484
Collat. Mtg Securities Issued .	3	3	3	3	3	3	3	3	3
Miscellaneous I	7,583	7,583	7,583	7,583	7,583	7,583	7,583	7,583	7,583
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	9,570	9,550	9,532	9,516	9,500	9,485	9,471	9,457	9,445
OPTIONS ON LIABILITIES	-	-	-	-	-	-	-	-	-
*** TOTAL LIABILITIES	272,948	271,489	270,079	268,715	267,392	266,109	264,863	263,655	262,479

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	213	166	123	86	14	-96	-215	-329	-435
ARMs	38	33	27	22	16	8	-2	-15	-33
Other Mortgages	14	11	9	5	-	-7	-14	-22	-29
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	317	248	186	123	25	-109	-249	-384	-510
Sell Mortgages & MBS	-1,047	-813	-602	-385	-30	442	929	1,388	1,810
Purchase Non-Mortgage Items ...	-7	-5	-3	-2	-	2	3	4	6
Sell Non-Mortgage Items	-	-	-	-	-	-	-	-	-
OPTIONS ON MORTGAGES & MBS	2	1	1	1	1	2	5	8	10
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-315	-261	-200	-141	-85	-31	21	71	119
Pay Floating, Receive Fixed ...	160	138	109	80	53	26	0	-26	-51
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	0	0	1	3	9	26	59	100	145
INTEREST-RATE FLOORS	-22	-15	-7	0	4	4	2	1	1
FUTURES	-169	-126	-83	-41	-	40	80	118	156
OPTIONS ON FUTURES	2	2	1	0	0	1	2	4	5
CONSTRUCTION LIP	48	36	25	15	6	-2	-10	-17	-23
SELF-VALUED [CMR911-CMR919]	1,188	834	533	301	142	49	3	-21	-36
*** OFF-BALANCE-SHEET POSITIONS	423	249	119	68	154	356	613	880	1,134

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	301,294	298,432	295,758	293,694	291,646	288,899	285,456	281,347	276,540
- LIABILITIES	272,948	271,489	270,079	268,715	267,392	266,109	264,863	263,655	262,479
+ OFF-BALANCE-SHEET POSITIONS ..	423	249	119	68	154	356	613	880	1,134
*** NET PORTFOLIO VALUE	28,769	27,192	25,798	25,047	24,408	23,147	21,206	18,572	15,194

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	19,102	19,511	102.14	3.2
30-Yr Mortgage Securities ...	3,471	3,551	102.29	3.2
15-Year Mortgages & MBS	6,003	6,091	101.48	2.8
Balloon Mortgages & MBS	6,335	6,423	101.39	2.1
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	4,990	5,044	101.09	0.4
7 Mo to 2 Yrs Reset Freq ..	12,190	12,291	100.83	0.8
2+ to 5 Yrs Reset Freq	12,391	12,341	99.59	1.9
Lagging Market Index ARMs:				
1 Mo Reset Freq............	87,987	90,325	102.66	0.8
2 Mo to 5 Yrs Reset Freq...	24,984	25,197	100.86	1.3
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	8,687	8,717	100.35	0.9
Adjustable-Rate, Fully-Amort.	26,615	26,274	98.72	0.8
Fixed-Rate, Balloon	2,013	1,989	98.82	4.1
Fixed-Rate, Fully-Amortizing	1,835	1,818	99.06	4.4
Construction & Land Loans:				
Adjustable-Rate	916	917	100.08	0.2
Fixed-Rate	259	269	103.95	3.2
Second Mtg Loans & Securities:				
Adjustable-Rate	3,361	3,277	97.49	0.4
Fixed-Rate	1,493	1,613	108.02	2.5
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-435	-435	100.04	1.8
Accrued Interest Receivable .	1,167	1,167	99.99	0.0
Advances for Taxes/Insurance	121	121	99.62	0.0
Float on Escrows on Owned Mtg		31		-35.6
Less: Value of Servicing on Mtgs Serviced by Others ...		-275		-4.1
*Mortgage Loans & Securities	223,483	226,804	101.49	1.3

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	1,800	1,761	97.82	0.0
Fixed-Rate	505	498	98.52	3.5
Consumer Loans:				
Adjustable-Rate	895	913	102.07	0.1
Fixed-Rate	4,079	4,247	104.11	1.4
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-198	-198	100.29	0.7
Accrued Interest Receivable .	66	66	100.07	0.0
*Nonmortgage Loans	7,148	7,287	101.94	1.1
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	5,316	5,316	100.00	0.0
Equities & All Mutual Funds ...	435	435	99.95	4.3
Zero-Coupon Securities	95	96	100.90	0.3
Govt & Agency Securities	1,263	1,326	104.98	3.0
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,008	1,008	100.00	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	958	946	98.78	4.5
Mortgage-Derivative Securities:				
Valued by OTS	8	8	0.02	0.5
Valued by Institution	33,371	33,406	-	1.5
Structured Securities, Valued by Institution	465	633	136.16	1.7
Less: Valuation Allowances for Investment Securities ..	6	6	94.60	0.3
*Cash, Deposits, & Securities	42,915	43,169	100.60	1.4

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	457	457	99.98	0.0
REAL ESTATE HELD FOR INVESTMENT	145	145	100.10	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	12	12	100.55	3.0
OFFICE PREMISES & EQUIPMENT	2,208	2,208	100.02	0.0
*Subtotal	2,822	2,822	100.02	0.0
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		707		-21.5
Adj-Rate Servicing		622		-2.4
Float on Mtgs Svc'd for Others		662		-14.5
*Mtg Ln Servicing for Others		1,991		-13.2
OTHER ASSETS				
Purchased & Excess Servicing ..	1,565			
Margin Account	-	-	-	-
Miscellaneous I	7,451	7,451	100.00	0.0
Miscellaneous II	2,107			
Deposit Intangibles:				
Retail CD Intangible		103		-13.2
Transaction Acct Intangible .		597		-39.8
MMDA Intangible		430		-81.3
Passbook Account Intangible .		82		-277.8
Non-Int-Bearing Acct Intang .		908		-20.0
*Other Assets	11,123	9,572		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	445			
*** TOTAL ASSETS	287,936	291,646	102/101*	0.8/1.2*

*Including/excluding deposit intangible values.

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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 ...	83,834	84,001	100.20	0.4
Maturing in 13 Mo or More ...	10,075	10,247	101.71	2.0
Variable-Rate, Fixed-Maturity .	211	211	-	0.0
Non-Maturity:				
Transaction Accts	8,750	8,750	100/ 93*	0.0/2.9*
MMDAs	39,843	39,843	100/ 99*	0.0/0.9*
Passbook Accts	14,220	14,220	100/ 99*	0.0/1.6*
Non-Interest-Bearing Accts ..	9,939	9,939	100/ 91*	0.0/2.0*
* Deposits	166,871	167,211	100/ 99*	0.3/1.0*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	52,698	52,820	100.24	0.5
Maturing in 37 Mo or More ...	10,389	10,520	101.26	4.4
Variable-Rate, Fixed-Maturity .	27,389	27,343	99.06	0.0
* Borrowings	90,477	90,682	100.00	0.8
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,375	1,375	99.98	0.0
Other Escrow Accounts	631	539	85.47	2.9
Collat. Mtg Securities Issued .	3	3	98.10	0.0
Miscellaneous I	7,583	7,583	100.00	0.0
Miscellaneous II	525			
*Other Liabilities	10,116	9,500	99.04	0.2
OPTIONS ON LIABILITIES	-	-	-	-
UNAMORTIZED YIELD ADJUSTMENTS ..	49			
*** TOTAL LIABILITIES	267,513	267,392	100/ 99**	0.5/0.9**

*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	14
ARMs	16
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	25
Sell Mortgages & MBS	-30
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	1
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-85
Pay Floating, Receive Fixed ...	53
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	9
INTEREST-RATE FLOORS	4
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	6
SELF-VALUED [CMR911-CMR919]	142
	=========
*** OFF-BALANCE-SHEET POSITIONS	154

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	287,936	291,646	102/101*	0.8/1.2*	*Including/excluding deposit intangible values.
- LIABILITIES	267,513	267,392	100/ 99**	0.5/0.9**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		154			
	=========	=========			
*** NET PORTFOLIO VALUE	20,423	24,408	119.51	3.9	

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	$	4,072	10,133	3,488	932	477
WARM (in months)		350 mo	338 mo	252 mo	226 mo	210 mo
WAC		6.70%	7.41%	8.32%	9.34%	10.89%
$ of Which Are FHA or VA Guaranteed	$	103	324	169	63	38
Securities Backed By Conventional Mortgages	$	1,114	814	245	89	76
WARM (in months)		342 mo	324 mo	274 mo	240 mo	213 mo
Wtd Avg Pass-Thru Rate		6.35%	7.25%	8.22%	9.31%	10.31%
Securities Backed By FHA or VA Mortgages	$	34	888	90	73	48
WARM (in months)		334 mo	329 mo	249 mo	265 mo	229 mo
Wtd Avg Pass-Thru Rate		6.50%	7.25%	8.16%	9.09%	10.20%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	1,989	1,330	388	154	122
WAC		6.55%	7.32%	8.40%	9.38%	10.85%
Mortgage Securities	$	1,430	451	121	9	8
Wtd Avg Pass-Thru Rate		6.12%	7.20%	8.18%	9.32%	11.08%
WARM (of Loans & Securities)		181 mo	159 mo	136 mo	121 mo	120 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	2,811	2,540	281	43	27
WAC		6.65%	7.34%	8.35%	9.36%	10.85%
Mortgage Securities	$	387	245	1	0	0
Wtd Avg Pass-Thru Rate		6.21%	7.08%	8.00%	0.00%	0.00%
WARM (of Loans & Securities)		72 mo	77 mo	122 mo	132 mo	113 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 34,910

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: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
TEASER ARMS:					
Balances Currently Subject to Intro Rates . . $	141	586	1,818	5,680	8,315
WAC	6.66%	6.67%	7.16%	6.35%	6.58%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs . . . . $	4,849	11,604	10,573	82,308	16,668
Wtd Avg Margin (in bp)	273 bp	251 bp	238 bp	238 bp	253 bp
WAC	7.87%	7.39%	6.95%	7.21%	7.40%
WARM (in months)	281 mo	316 mo	313 mo	336 mo	320 mo
Wtd Avg Time Until Next Payment Reset (mo) .	4 mo	10 mo	39 mo	4 mo	6 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 142,542

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)	Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
ARM BALANCES BY DISTANCE TO LIFETIME CAP					
Balances w/Coupon Within 200 bp of Lifetime Cap $	317	227	344	1,348	118
Wtd Avg Distance from Lifetime Cap (in bp) .	164 bp	171 bp	180 bp	137 bp	139 bp
Balances w/Coupon 201-400 bp from Lifetime Cap $	1,802	4,281	508	15,364	6,517
Wtd Avg Distance from Lifetime Cap	308 bp	325 bp	353 bp	335 bp	361 bp
Balances w/Coupon Over 400 bp from Lifetime Cap $	2,830	7,552	11,469	70,597	18,022
Wtd Avg Distance from Lifetime Cap	582 bp	553 bp	531 bp	575 bp	617 bp
Balances Without Lifetime Cap . . . . $	41	130	70	679	327
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps . . . . $	4,235	11,151	8,379	2,540	12,429
Wtd Avg Periodic Rate Cap (in bp)	115 bp	186 bp	201 bp	184 bp	172 bp
Balances Subject to Periodic Rate Floors . . . $	2,018	10,776	8,215	9,841	12,254
MBS INCLUDED IN ARM BALANCES . . . . $	564	4,113	8	20,710	3,186

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	8,687	26,615
WARM (in months)	89 mo	255 mo
Remaining Term to Full Amort. .	280 mo	
Rate Index Code	0000	0000
Margin (in bp)	278 bp	245 bp
Reset Frequency	3 mo	2 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	243	281
WA Distance to Lifetime Cap .	197 bp	168 bp
Fixed-Rate:		
Balances . . . . $	2,013	1,835
WARM (in months)	68 mo	128 mo
Remaining Term to Full Amort. .	276 mo	
WAC	8.48%	8.73%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	916	259
WARM (in months)	40 mo	59 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	179 bp	9.16%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	3,361	1,493
WARM (in months)	212 mo	201 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	137 bp	11.10%
Reset Frequency (in months) . . .	1 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	1,800	505
WARM (in months)	48 mo	54 mo
Margin in Col 1 (bp); WAC in Col 2	105 bp	9.03%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	895	4,079
WARM (in months)	41 mo	50 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	348 bp	13.32%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	7	13,196
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	929	16,417
Remaining WAL 5-10 Years . . . $	6	2,599
Remaining WAL over 10 Years . $	182	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	29	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	14	1
WAC . . . . $	7.36%	20.40%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities--Book Value . $	1,166	32,213

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 . . . . $	14,345	49,091	17,842	5,142	2,998
WARM (in months)	250 mo	289 mo	268 mo	201 mo	190 mo
Wtd Avg Servicing Fee (in bp)	32 bp	32 bp	37 bp	42 bp	48 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	743,392 lns				
FHA/VA Loans	325,486 lns				
Subserviced by Others	29,514 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	11,451	52,481
WARM (in months)	271 mo	299 mo
Wtd Avg Servicing Fee (in bp)	56 bp	39 bp

Total # of Adjustable-Rate Loans Serviced 574,611 lns
Of Which, Number Subserviced By Others . 2,142 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 153,351

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	5,316		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	435		
Zero-Coupon Securities . . . . $	95	5.28%	3 mo
Government & Agency Securities . . . . $	1,263	5.96%	52 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	1,008	4.44%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	958	6.01%	198 mo
Structured Securities . . . . $	465		
Total Cash, Deposits, & Securities . . . . $	9,541		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	1,553
Accrued Interest Receivable	$	1,167
Advances for Taxes and Insurance	$	121
Less: Unamortized Yield Adjustments	$	-450
Valuation Allowances	$	1,988
Unrealized Gains (Losses)	$	21

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	52
Accrued Interest Receivable	$	66
Less: Unamortized Yield Adjustments	$	6
Valuation Allowances	$	249
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	145
REPOSSESSED ASSETS	$	457
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	12
OFFICE PREMISES AND EQUIPMENT	$	2,208

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-8
Less: Unamortized Yield Adjustments	$	11
Valuation Allowances	$	6

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,565
Margin Account	$	0
Miscellaneous I	$	7,451
Miscellaneous II	$	2,107

TOTAL ASSETS	$	287,936

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	46
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,171
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	396
Mortgage-Related Mutual Funds	$	39
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	13,468
Wtd Avg Servicing Fee (in bp)		16 bp
Adjustable-Rate Mortgage Loans Serviced	$	35,625
Wtd Avg Servicing Fee (in bp)		10 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	40

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	$	24,583	5,636	401	$ 0
WAC		5.03%	5.69%	5.58%	
WARM (in months)		2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	39,298	12,170	1,746	$ 0
WAC		5.01%	5.52%	6.33%	
WARM (in months)		6 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months	$		5,944	2,488	$ 0
WAC			5.19%	6.10%	
WARM (in months)			18 mo	23 mo	
Balances Maturing in 37 or More Months	$			1,643	$ 0
WAC				5.86%	
WARM (in months)				47 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 93,908

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	660	210	94
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	60,451	23,148	6,015
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.27 mo	5.22 mo	7.57 mo
Balances in New Accounts (Optional)	$	72	63	1

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 %	$	1,832	4,055	545	4.41%
5.00 to 5.99 %	$	29,983	13,542	8,429	5.35%
6.00 to 6.99 %	$	960	1,672	879	6.25%
7.00 to 7.99 %	$	78	45	110	7.41%
8.00 to 8.99 %	$	20	115	300	8.62%
9.00 to 9.99 %	$	11	313	21	9.73%
10.00 to 10.99 %	$	3	64	99	10.15%
11.00% and Above	$	0	2	6	12.09%
WARM		2 mo	14 mo	63 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 63,088

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	10,819	-4 bp	2 mo	1 mo	26 mo
Position 2	0000	0000	$	6,560	10 bp	2 mo	1 mo	18 mo
Position 3	0000	0000	$	5,930	-9 bp	3 mo	1 mo	22 mo
All Other Positions			$	4,292	9 bp	2 mo	1 mo	12 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	$ 8,750	1.12%	$ 5
Money Market Deposit Accounts (MMDAs)	$ 39,843	4.00%	$ 895
Passbook Accounts	$ 14,220	2.39%	$ 59
Non-Interest-Bearing Non-Maturity Deposits	$ 9,939		$ 50
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 185	1.41%	
Escrow for Mortgages Serviced for Others	$ 1,190	0.98%	
Other Escrows	$ 631	0.09%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 74,758		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 50		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 3		
Miscellaneous I	$ 7,583		
Miscellaneous II	$ 525		
TOTAL LIABILITIES	$ 267,513	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 554		
EQUITY CAPITAL	$ 19,869		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 287,936		

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	6	$	269	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	9	$	66	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	13	$	425	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	7	$	72	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	10	$	137	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	21	$	458	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	23	$	2,098	-	-	-
1016	optional commitment to originate "other" mortgages	20	$	263	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$	6	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$	44	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$	0	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	9	$	717	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	9	$	2,788	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$	359	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$	1,287	-	-	-
2056	commitment to purchase "other" MBS	-	$	1	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$	640	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$	3,880	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$	0	-	-	-
2102	commitment to purchase 1-mo COFI ARM loans, svc released	-	$	2	-	-	-
2104	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc released .	-	$	0	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	215	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	126	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$	22	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$	498	-	-	-
2122	commitment to sell 1-mo COFI ARM loans, svc released	-	$	1	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	7	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	7	$	42	-	-	-

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
2134	commitment to sell 25- or 30-yr FRM loans, svc released	12	$ 300	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 10	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 4	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	6	$ 13	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	-	$ 13	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	-	$ 3	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	7	$ 26	-	-	-
2216	firm commitment to originate "other" mortgage loans	-	$ 32	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 14	-	-	-
3030	option to sell 5- or 7-yr balloon or 2-step mtgs	-	$ 1	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 11	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 35	-	-	-
3036	option to sell "other" mortgages	-	$ 1	-	-	-
4002	commitment to purchase non-mortgage financial assets	-	$ 1	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 38	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	6	$ 2,333	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 763	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 2,338	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 342	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR .	-	$ 52	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 248	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 6,631	-	-	-
6006	interest rate cap based on 6-month LIBOR	-	$ 415	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 1,067	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 47	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 139	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 1,086	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 120	-	-	-

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
7014	interest rate floor based on 5-year Treasury	-	$ 150	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$ 1,425	-	-	-
8036	short futures contract on 2-year Treasury note	-	$ 1,975	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 21	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 34	-	-	-
8042	short futures contract on Treasury bond	-	$ 1	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 1,145	-	-	-
9012	long call option on Treasury bond futures contract	-	$ 8	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 11	-	-	-
9038	long put option on 1-month LIBOR futures contract	-	$ 3	-	-	-
9058	short call option on 10-year Treasury note futures contract	-	$ 10	-	-	-
9502	fixed-rate construction loans in process	13	$ 128	-	-	-
9512	adjustable-rate construction loans in process	17	$ 329	-	-	-

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	$ -36	$ 29,704	$ 0	$ 0	$ 548
+ 300	$ -21	$ 30,720	$ 0	$ 0	$ 568
+ 200	$ 3	$ 31,680	$ 0	$ 0	$ 589
+ 100	$ 49	$ 32,638	$ 0	$ 0	$ 616
No Change	$ 142	$ 33,406	$ 0	$ 0	$ 633
- 100	$ 301	$ 33,658	$ 0	$ 0	$ 638
- 200	$ 533	$ 33,779	$ 0	$ 0	$ 641
- 300	$ 834	$ 33,923	$ 0	$ 0	$ 645
- 400	$ 1,188	$ 34,038	$ 0	$ 0	$ 648

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 0