AREA: 11th DISTRICT
TYPE: ALL REPORTING CMR
FIRMS REPORTING: 49
CYCLE: MAR 1999

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

DATE:07/12/1999
TIME:17:32:51
EDIT:07/12/1999

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

Change in Rates	Net Portfolio Value			NPV as % of PV of Assets	
	$ Amount	$ Change	% Change	NPV Ratio	Change
+400 bp	-	-23,747	-100 %	0.00 %	0 bp
+300 bp	15,222	-8,525	-36 %	5.38 %	-265 bp
+200 bp	18,904	-4,843	-20 %	6.57 %	-147 bp
+100 bp	21,762	-1,985	-8 %	7.45 %	-58 bp
0 bp	23,747			8.03 %	
-100 bp	24,764	1,017	+4 %	8.31 %	+27 bp
-200 bp	25,445	1,698	+7 %	8.48 %	+44 bp
-300 bp	26,601	2,854	+12 %	8.79 %	+76 bp
-400 bp	-	-23,747	-100 %	0.00 %	0 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	03/31/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	8.03 %
Post-Shock NPV Ratio	6.57 %
Sensitivity Measure: Decline in NPV Ratio	147 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	-	19,861	19,521	19,176	18,679	17,922	17,024	16,109	-
30-Yr Mortgage Securities ...	-	5,799	5,682	5,555	5,370	5,118	4,836	4,556	-
15-Year Mortgages & MBS	-	5,644	5,563	5,478	5,351	5,179	4,988	4,796	-
Balloon Mortgages & MBS	-	7,073	6,970	6,871	6,736	6,538	6,309	6,073	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	5,724	5,682	5,652	5,627	5,594	5,538	5,449	-
7 Mo to 2 Yrs Reset Freq ..	-	10,913	10,821	10,746	10,670	10,563	10,399	10,171	-
2+ to 5 Yrs Reset Freq	-	14,267	14,035	13,794	13,516	13,187	12,807	12,386	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	99,173	98,321	97,558	96,761	95,875	94,747	93,235	-
2 Mo to 5 Yrs Reset Freq...	-	23,993	23,673	23,374	23,076	22,738	22,320	21,789	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	8,345	8,259	8,178	8,101	8,028	7,954	7,878	-
Adjustable-Rate, Fully-Amort.	-	26,247	26,017	25,800	25,597	25,401	25,205	25,006	-
Fixed-Rate, Balloon	-	2,287	2,187	2,093	2,004	1,920	1,842	1,767	-
Fixed-Rate, Fully-Amortizing	-	2,151	2,049	1,955	1,867	1,786	1,710	1,639	-
Construction & Land Loans:									
Adjustable-Rate	-	1,044	1,042	1,040	1,038	1,036	1,034	1,032	-
Fixed-Rate	-	290	278	267	257	248	239	232	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	3,223	3,209	3,195	3,181	3,168	3,156	3,143	-
Fixed-Rate	-	1,117	1,089	1,062	1,037	1,013	990	968	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-540	-533	-526	-518	-508	-497	-484	-
Accrued Interest Receivable .	-	1,212	1,212	1,212	1,212	1,212	1,212	1,212	-
Advances for Taxes/Insurance	-	99	99	99	99	99	99	99	-
Float on Escrows on Owned Mtg	-	10	17	25	34	44	53	62	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-111	-116	-124	-135	-142	-146	-148	-
*Mortgage Loans & Securities	-	238,043	235,307	232,726	229,830	226,301	222,111	217,266	-

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	-	1,649	1,648	1,647	1,647	1,646	1,646	1,646	-
Fixed-Rate	-	514	495	477	460	444	429	415	-
Consumer Loans:									
Adjustable-Rate	-	698	697	696	695	694	693	692	-
Fixed-Rate	-	3,466	3,421	3,378	3,335	3,294	3,254	3,215	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-164	-162	-161	-159	-158	-156	-155	-
Accrued Interest Receivable .	-	44	44	44	44	44	44	44	-
*Nonmortgage Loans	-	6,205	6,142	6,081	6,022	5,965	5,910	5,857	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	5,463	5,463	5,463	5,463	5,463	5,463	5,463	-
Equities & All Mutual Funds ...	-	429	413	397	380	363	345	328	-
Zero-Coupon Securities	-	98	97	97	96	96	96	96	-
Govt & Agency Securities	-	2,210	2,130	2,055	1,983	1,915	1,851	1,790	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	965	964	963	963	962	961	960	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	942	879	824	776	733	695	662	-
Mortgage-Derivative Securities:									
Valued by OTS	-	8	8	8	8	8	8	8	-
Valued by Institution	-	36,000	35,852	35,744	35,230	33,941	32,497	31,047	-
Structured Securities, Valued by Institution	-	737	730	724	711	635	585	545	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	46,850	46,536	46,273	45,609	44,115	42,500	40,897	-

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	-	421	421	421	421	421	421	421	-
REAL ESTATE HELD FOR INVESTMENT	-	136	136	136	136	136	136	136	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	13	13	13	12	11	10	9	-
OFFICE PREMISES & EQUIPMENT	-	2,217	2,217	2,217	2,217	2,217	2,217	2,217	-
*Subtotal	-	2,787	2,786	2,786	2,786	2,785	2,784	2,782	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	441	461	537	692	839	919	949	-
Adj-Rate Servicing	-	504	532	551	564	574	580	584	-
Float on Mtgs Svc'd for Others	-	389	454	532	635	738	820	883	-
*Mtg Ln Servicing for Others	-	1,334	1,447	1,619	1,891	2,151	2,319	2,416	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	7,032	7,032	7,032	7,032	7,032	7,032	7,032	-
Deposit Intangibles:									
Retail CD Intangible	-	111	128	141	154	168	182	193	-
Transaction Acct Intangible .	-	0	173	410	639	857	1,062	1,252	-
MMDA Intangible	-	-57	11	178	523	1,029	1,539	2,036	-
Passbook Account Intangible .	-	-51	-25	15	131	579	1,051	1,489	-
Non-Int-Bearing Acct Intang .	-	398	596	786	968	1,142	1,308	1,468	-
*Other Assets	-	7,432	7,914	8,562	9,448	10,807	12,174	13,469	-
*** TOTAL ASSETS	-	302,652	300,132	298,048	295,585	292,124	287,798	282,688	-

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

*** LIABILITIES ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
	*** Change in Interest Rates ***								
DEPOSITS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 12 Mo or Less ...	-	81,275	80,897	80,522	80,153	79,786	79,424	79,066	-
Maturing in 13 Mo or More ...	-	9,668	9,477	9,291	9,111	8,935	8,764	8,599	-
Variable-Rate, Fixed-Maturity .	-	165	165	165	165	165	165	165	-
Non-Maturity:									
Transaction Accts	-	8,343	8,343	8,343	8,343	8,343	8,343	8,343	-
MMDAs	-	40,512	40,512	40,512	40,512	40,512	40,512	40,512	-
Passbook Accts	-	14,187	14,187	14,187	14,187	14,187	14,187	14,187	-
Non-Interest-Bearing Accts ..	-	9,888	9,888	9,888	9,888	9,888	9,888	9,888	-
* Deposits	-	164,038	163,469	162,907	162,358	161,816	161,282	160,759	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	53,557	53,237	52,921	52,610	52,304	52,003	51,707	-
Maturing in 37 Mo or More ...	-	13,458	12,888	12,348	11,837	11,352	10,893	10,456	-
Variable-Rate, Fixed-Maturity .	-	35,413	35,394	35,376	35,357	35,338	35,320	35,302	-
* Borrowings	-	102,428	101,519	100,645	99,804	98,995	98,216	97,465	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,230	1,230	1,230	1,230	1,230	1,230	1,230	-
Other Escrow Accounts	-	545	528	513	499	485	472	460	-
Collat. Mtg Securities Issued .	-	3	3	3	3	3	3	3	-
Miscellaneous I	-	8,111	8,111	8,111	8,111	8,111	8,111	8,111	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	9,889	9,872	9,857	9,842	9,829	9,816	9,804	-
OPTIONS ON LIABILITIES	-	-	-	-	-	-	-	-	-
*** TOTAL LIABILITIES	-	276,355	274,860	273,409	272,005	270,640	269,315	268,028	-

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	-	166	123	79	-5	-122	-245	-364	-
ARMs	-	45	38	30	20	7	-10	-32	-
Other Mortgages	-	56	49	29	-	-32	-65	-97	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	137	98	56	-4	-84	-170	-255	-
Sell Mortgages & MBS	-	-488	-341	-172	86	409	740	1,053	-
Purchase Non-Mortgage Items ...	-	0	0	0	-	0	0	0	-
Sell Non-Mortgage Items	-	-	-	-	-	-	-	-	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	1	5	9	13	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-298	-210	-127	-47	29	102	172	-
Pay Floating, Receive Fixed ...	-	101	78	56	34	14	-7	-27	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	0	2	4	11	27	58	93	-
INTEREST-RATE FLOORS	-	-26	-15	-6	0	1	0	0	-
FUTURES	-	-45	-29	-15	-	14	28	42	-
OPTIONS ON FUTURES	-	-7	-4	-1	1	2	5	8	-
CONSTRUCTION LIP	-	32	23	15	7	0	-6	-12	-
SELF-VALUED [CMR911-CMR919]	-	630	365	177	63	9	-17	-31	-
*** OFF-BALANCE-SHEET POSITIONS	-	303	173	125	167	279	421	563	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	302,652	300,132	298,048	295,585	292,124	287,798	282,688	-
- LIABILITIES	-	276,355	274,860	273,409	272,005	270,640	269,315	268,028	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	303	173	125	167	279	421	563	-
*** NET PORTFOLIO VALUE	-	26,601	25,445	24,764	23,747	21,762	18,904	15,222	-

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	18,428	18,679	101.36	3.4
30-Yr Mortgage Securities ...	5,355	5,370	100.30	4.1
15-Year Mortgages & MBS	5,305	5,351	100.89	2.8
Balloon Mortgages & MBS	6,698	6,736	100.55	2.5
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	5,599	5,627	100.49	0.5
7 Mo to 2 Yrs Reset Freq ..	10,539	10,670	101.23	0.9
2+ to 5 Yrs Reset Freq	13,687	13,516	98.74	2.2
Lagging Market Index ARMs:				
1 Mo Reset Freq............	94,614	96,761	102.27	0.9
2 Mo to 5 Yrs Reset Freq...	22,986	23,076	100.39	1.4
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	8,067	8,101	100.43	0.9
Adjustable-Rate, Fully-Amort.	26,006	25,597	98.43	0.8
Fixed-Rate, Balloon	2,044	2,004	98.04	4.3
Fixed-Rate, Fully-Amortizing	1,903	1,867	98.11	4.5
Construction & Land Loans:				
Adjustable-Rate	1,039	1,038	99.90	0.2
Fixed-Rate	247	257	103.87	3.7
Second Mtg Loans & Securities:				
Adjustable-Rate	3,263	3,181	97.50	0.4
Fixed-Rate	1,002	1,037	103.49	2.4
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-518	-518	99.90	1.7
Accrued Interest Receivable .	1,212	1,212	100.02	0.0
Advances for Taxes/Insurance	99	99	99.78	0.0
Float on Escrows on Owned Mtg		34		-28.3
Less: Value of Servicing on Mtgs Serviced by Others ...		-135		-6.6
*Mortgage Loans & Securities	227,574	229,830	100.99	1.4

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	1,691	1,647	97.38	0.0
Fixed-Rate	475	460	96.90	3.6
Consumer Loans:				
Adjustable-Rate	680	695	102.17	0.1
Fixed-Rate	3,197	3,335	104.32	1.3
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-159	-159	100.06	1.0
Accrued Interest Receivable .	44	44	99.60	0.0
*Nonmortgage Loans	5,929	6,022	101.58	1.0
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	5,463	5,463	99.99	0.0
Equities & All Mutual Funds ...	380	380	99.99	4.5
Zero-Coupon Securities	96	96	100.50	0.3
Govt & Agency Securities	1,908	1,983	103.94	3.5
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	963	963	99.95	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	791	776	98.05	5.8
Mortgage-Derivative Securities:				
Valued by OTS	8	8	0.02	0.2
Valued by Institution	35,244	35,230	-	2.6
Structured Securities, Valued by Institution	507	711	140.22	6.3
Less: Valuation Allowances for Investment Securities ..	0	0	-	0.0
*Cash, Deposits, & Securities	45,359	45,609	100.55	2.4

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
REPOSSESSED ASSETS	421	421	99.99	0.0
REAL ESTATE HELD FOR INVESTMENT	136	136	100.12	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	12	12	101.68	4.4
OFFICE PREMISES & EQUIPMENT	2,217	2,217	99.98	0.0
*Subtotal	2,786	2,786	100.00	0.0
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		692		-21.8
Adj-Rate Servicing		564		-2.0
Float on Mtgs Svc'd for Others		635		-16.3
*Mtg Ln Servicing for Others		1,891		-14.0
OTHER ASSETS				
Purchased & Excess Servicing ..	1,717			
Margin Account	-	-	-	-
Miscellaneous I	7,032	7,032	100.00	0.0
Miscellaneous II	1,940			
Deposit Intangibles:				
Retail CD Intangible		154		-8.8
Transaction Acct Intangible .		639		-35.0
MMDA Intangible		523		-81.3
Passbook Account Intangible .		131		-214.7
Non-Int-Bearing Acct Intang .		968		-18.4
*Other Assets	10,689	9,448		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	493			
*** TOTAL ASSETS	292,829	295,585	102/101*	1.0/1.4*

*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 ...	80,080	80,153	100.09	0.5
Maturing in 13 Mo or More ...	9,059	9,111	100.56	2.0
Variable-Rate, Fixed-Maturity .	165	165	-	0.0
Non-Maturity:				
Transaction Accts	8,343	8,343	100/ 92*	0.0/2.9*
MMDAs	40,512	40,512	100/ 99*	0.0/1.1*
Passbook Accts	14,187	14,187	100/ 99*	0.0/2.0*
Non-Interest-Bearing Accts ..	9,888	9,888	100/ 90*	0.0/2.0*
* Deposits	162,234	162,358	100/ 99*	0.3/1.0*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	52,606	52,610	100.01	0.6
Maturing in 37 Mo or More ...	11,872	11,837	99.71	4.2
Variable-Rate, Fixed-Maturity .	35,374	35,357	99.49	0.1
* Borrowings	99,851	99,804	99.79	0.8
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,230	1,230	99.98	0.0
Other Escrow Accounts	589	499	84.64	2.8
Collat. Mtg Securities Issued .	3	3	91.40	0.0
Miscellaneous I	8,111	8,111	100.00	0.0
Miscellaneous II	453			
*Other Liabilities	10,386	9,842	99.09	0.1
OPTIONS ON LIABILITIES	-	-	-	-
UNAMORTIZED YIELD ADJUSTMENTS ..	47			
*** TOTAL LIABILITIES	272,518	272,005	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	-5
ARMs	20
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-4
Sell Mortgages & MBS	86
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	1
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-47
Pay Floating, Receive Fixed ...	34
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	11
INTEREST-RATE FLOORS	0
FUTURES	-
OPTIONS ON FUTURES	1
CONSTRUCTION LIP	7
SELF-VALUED [CMR911-CMR919]	63
	=========
*** OFF-BALANCE-SHEET POSITIONS	167

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	292,829	295,585	102/101*	1.0/1.4*	*Including/excluding deposit intangible values.
- LIABILITIES	272,518	272,005	100/ 99**	0.5/0.9**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		167			
	=========	=========			
*** NET PORTFOLIO VALUE	20,311	23,747	116.91	6.3	

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	$	3,872	10,715	2,576	825	440
WARM (in months)		348 mo	338 mo	285 mo	227 mo	211 mo
WAC		6.72%	7.39%	8.35%	9.34%	10.87%
$ of Which Are FHA or VA Guaranteed	$	131	429	204	57	36
Securities Backed By Conventional Mortgages	$	2,591	739	200	72	59
WARM (in months)		351 mo	321 mo	288 mo	244 mo	211 mo
Wtd Avg Pass-Thru Rate		6.18%	7.26%	8.23%	9.30%	10.35%
Securities Backed By FHA or VA Mortgages	$	425	857	302	65	44
WARM (in months)		356 mo	332 mo	312 mo	261 mo	224 mo
Wtd Avg Pass-Thru Rate		6.51%	7.24%	8.05%	9.09%	10.18%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	1,885	1,292	375	147	115
WAC		6.58%	7.31%	8.40%	9.38%	10.80%
Mortgage Securities	$	1,191	181	103	7	8
Wtd Avg Pass-Thru Rate		6.04%	7.33%	8.19%	9.33%	10.89%
WARM (of Loans & Securities)		158 mo	161 mo	138 mo	123 mo	119 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	3,075	2,730	261	50	27
WAC		6.62%	7.31%	8.36%	9.37%	10.86%
Mortgage Securities	$	348	207	1	0	0
Wtd Avg Pass-Thru Rate		6.20%	7.09%	8.14%	0.00%	0.00%
WARM (of Loans & Securities)		76 mo	76 mo	124 mo	138 mo	111 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 35,786

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued		Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
TEASER ARMS:						
Balances Currently Subject to Intro Rates . .	$	86	610	1,583	5,852	10,238
WAC		6.80%	7.07%	7.02%	5.98%	6.72%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	5,513	9,930	12,105	88,762	12,747
Wtd Avg Margin (in bp)		246 bp	267 bp	232 bp	218 bp	256 bp
WAC		7.42%	7.27%	6.77%	6.98%	7.34%
WARM (in months)		282 mo	313 mo	308 mo	338 mo	315 mo
Wtd Avg Time Until Next Payment Reset (mo) .		3 mo	10 mo	38 mo	4 mo	5 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 147,426

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 LIFETIME 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	$	156	102	333	1,959	97
Wtd Avg Distance from Lifetime Cap (in bp) .		168 bp	165 bp	180 bp	150 bp	150 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	1,776	2,973	476	12,727	6,459
Wtd Avg Distance from Lifetime Cap		322 bp	328 bp	358 bp	324 bp	362 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	3,639	7,322	12,800	79,133	16,042
Wtd Avg Distance from Lifetime Cap		580 bp	581 bp	524 bp	576 bp	576 bp
Balances Without Lifetime Cap	$	29	142	78	796	389
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	4,876	9,817	8,391	1,990	13,003
Wtd Avg Periodic Rate Cap (in bp)		119 bp	188 bp	198 bp	194 bp	176 bp
Balances Subject to Periodic Rate Floors . . .	$	4,843	9,585	8,206	11,818	12,812
MBS INCLUDED IN ARM BALANCES	$	1,588	2,868	6	29,759	639

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	8,067	26,006
WARM (in months)	88 mo	254 mo
Remaining Term to Full Amort. .	276 mo	
Rate Index Code	0000	0000
Margin (in bp)	280 bp	242 bp
Reset Frequency	4 mo	2 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	228	286
WA Distance to Lifetime Cap .	175 bp	121 bp
Fixed-Rate:		
Balances . . . . $	2,044	1,903
WARM (in months)	71 mo	133 mo
Remaining Term to Full Amort. .	278 mo	
WAC	8.28%	8.53%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	1,039	247
WARM (in months)	17 mo	69 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	159 bp	8.98%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	3,263	1,002
WARM (in months)	212 mo	193 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	135 bp	9.71%
Reset Frequency (in months) . . .	1 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	1,691	475
WARM (in months)	50 mo	55 mo
Margin in Col 1 (bp); WAC in Col 2	97 bp	7.64%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	680	3,197
WARM (in months)	50 mo	43 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	321 bp	13.85%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	2	5,332
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	811	17,775
Remaining WAL 5-10 Years . . . $	124	11,108
Remaining WAL over 10 Years . $	5	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	67	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	26	1
WAC . . . . $	7.22%	20.40%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities--Book Value . $	1,035	34,217

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

AGGREGATE SCHEDULE CMR REPORT
(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	$ 19,557	49,589	15,736	4,538	2,633
WARM (in months)	267 mo	293 mo	266 mo	201 mo	191 mo
Wtd Avg Servicing Fee (in bp)	29 bp	32 bp	39 bp	44 bp	50 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	742,731 lns				
FHA/VA Loans	322,590 lns				
Subserviced by Others	31,622 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced	$ 10,591	29,881
WARM (in months)	267 mo	281 mo
Wtd Avg Servicing Fee (in bp)	58 bp	59 bp

Total # of Adjustable-Rate Loans Serviced 407,991 lns
Of Which, Number Subserviced By Others . 1,988 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 132,526

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.	$ 5,463		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$ 380		
Zero-Coupon Securities	$ 96	5.13%	4 mo
Government & Agency Securities	$ 1,908	5.97%	57 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$ 963	4.63%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$ 791	6.01%	207 mo
Structured Securities	$ 507		
Total Cash, Deposits, & Securities	$ 10,108		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	1,432
Accrued Interest Receivable	$	1,212
Advances for Taxes and Insurance	$	99
Less: Unamortized Yield Adjustments	$	-502
Valuation Allowances	$	1,951
Unrealized Gains (Losses)	$	29

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	71
Accrued Interest Receivable	$	44
Less: Unamortized Yield Adjustments	$	9
Valuation Allowances	$	230
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	136
REPOSSESSED ASSETS	$	421
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	12
OFFICE PREMISES AND EQUIPMENT	$	2,217

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-20
Less: Unamortized Yield Adjustments	$	10
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,717
Margin Account	$	0
Miscellaneous I	$	7,032
Miscellaneous II	$	1,940
TOTAL ASSETS	$	292,829

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	21
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	831
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	345
Mortgage-Related Mutual Funds	$	35
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	11,459
Wtd Avg Servicing Fee (in bp)		15 bp
Adjustable-Rate Mortgage Loans Serviced	$	15,111
Wtd Avg Servicing Fee (in bp)		12 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	18

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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	$	24,342	4,475	597	$	0
WAC		4.88%	5.63%	5.89%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	37,918	10,964	1,784	$	0
WAC		4.83%	5.36%	6.58%		
WARM (in months)		7 mo	7 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		5,559	2,058	$	0
WAC			5.07%	5.91%		
WARM (in months)			18 mo	24 mo		
Balances Maturing in 37 or More Months	$			1,443	$	0
WAC				5.74%		
WARM (in months)				46 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 89,139

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	595	173	94
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	58,733	20,409	5,660
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.47 mo	5.20 mo	7.31 mo
Balances in New Accounts (Optional)	$	37	10	0

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

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

Remaining Maturity in Months

Balances by Coupon Class:		0 to 3	4 to 36	37 or More	WAC
Under 5.00 %	$	25,355	5,668	535	4.76%
5.00 to 5.99 %	$	3,906	15,244	9,761	5.47%
6.00 to 6.99 %	$	281	1,654	1,039	6.25%
7.00 to 7.99 %	$	13	39	131	7.32%
8.00 to 8.99 %	$	0	132	280	8.59%
9.00 to 9.99 %	$	0	309	21	9.76%
10.00 to 10.99 %	$	3	1	98	10.00%
11.00% and Above	$	0	0	6	11.20%
WARM		2 mo	15 mo	60 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 64,478

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	11,819	-4 bp	2 mo	1 mo	22 mo
Position 2	0000	0000	$	6,350	7 bp	1 mo	1 mo	15 mo
Position 3	0000	0000	$	6,693	-10 bp	3 mo	2 mo	24 mo
All Other Positions			$	10,676	-3 bp	1 mo	1 mo	15 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	$ 8,343	1.10%	$ 0
Money Market Deposit Accounts (MMDAs)	$ 40,512	4.01%	$ 0
Passbook Accounts	$ 14,187	2.39%	$ 0
Non-Interest-Bearing Non-Maturity Deposits	$ 9,888		$ 0
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 109	0.77%	
Escrow for Mortgages Serviced for Others	$ 1,121	0.61%	
Other Escrows	$ 589	0.09%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 74,748		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 48		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 3		
Miscellaneous I	$ 8,111		
Miscellaneous II	$ 453		
TOTAL LIABILITIES	$ 272,518	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 556		
EQUITY CAPITAL	$ 19,755		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 292,830		

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	7	$	349	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	8	$	80	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	10	$	601	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	8	$	98	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	9	$	164	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	21	$	449	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	23	$	2,235	-	-	-
1016	optional commitment to originate "other" mortgages	22	$	1,046	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$	2	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$	56	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$	0	-	-	-
2022	commitment to sell 1-mo COFI ARM loans, svc retained	-	$	2	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	6	$	418	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	9	$	2,409	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$	1	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$	137	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$	733	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$	286	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$	2,539	-	-	-
2102	commitment to purchase 1-mo COFI ARM loans, svc released	-	$	1	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	223	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	56	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$	11	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$	415	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	0	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	6	$	6	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	10	$	93	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$	4	-	-	-

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
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 4	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 10	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	-	$ 6	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	-	$ 2	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	7	$ 26	-	-	-
2216	firm commitment to originate "other" mortgage loans	6	$ 27	-	-	-
3030	option to sell 5- or 7-yr balloon or 2-step mtgs	-	$ 1	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 8	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 64	-	-	-
3036	option to sell "other" mortgages	-	$ 1	-	-	-
4002	commitment to purchase non-mortgage financial assets	-	$ 11	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 3,824	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 680	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 463	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 2,079	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 217	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR .	-	$ 46	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 248	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 5,650	-	-	-
6006	interest rate cap based on 6-month LIBOR	-	$ 200	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 1,007	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 34	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 46	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 1,023	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 120	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$ 1,425	-	-	-
8036	short futures contract on 2-year Treasury note	-	$ 550	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 19	-	-	-

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
8040	short futures contract on 10-year Treasury note	-	$ 30	-	-	-
8042	short futures contract on Treasury bond	-	$ 5	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 1,110	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 20	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 38	-	-	-
9038	long put option on 1-month LIBOR futures contract	-	$ 3	-	-	-
9060	short call option on Treasury bond futures contract	-	$ 20	-	-	-
9084	short put option on Treasury bond futures contract	-	$ 20	-	-	-
9502	fixed-rate construction loans in process	13	$ 134	-	-	-
9512	adjustable-rate construction loans in process	18	$ 282	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

REPORTING OF MARKET VALUE ESTIMATES

Estimated Market Value After Specified Rate Shock

Rate Shock in Basis Points	Required Reporting Items: Off-Balance-Sheet Contracts Reported Under "Additional"	Required Reporting Items: Mortgage-Derivative Securities	Optional Reporting Items: Options on Liabilities	Optional Reporting Items: Collateralized Mortgage Securities Issued	Required Reporting Item: Structured Securities
+ 400	$ 0	$ 0	$ 0	$ 0	$ 0
+ 300	$ -31	$ 31,047	$ 0	$ 0	$ 545
+ 200	$ -17	$ 32,497	$ 0	$ 0	$ 585
+ 100	$ 9	$ 33,941	$ 0	$ 0	$ 635
No Change	$ 63	$ 35,230	$ 0	$ 0	$ 711
- 100	$ 177	$ 35,744	$ 0	$ 0	$ 724
- 200	$ 365	$ 35,852	$ 0	$ 0	$ 730
- 300	$ 630	$ 36,000	$ 0	$ 0	$ 737
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

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