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	-	-27,768	-100 %	0.00 %	0 bp
+300 bp	17,201	-10,567	-38 %	5.20 %	-278 bp
+200 bp	21,727	-6,041	-22 %	6.44 %	-154 bp
+100 bp	25,307	-2,461	-9 %	7.38 %	-61 bp
0 bp	27,768			7.99 %	
-100 bp	28,972	1,204	+4 %	8.25 %	+27 bp
-200 bp	29,724	1,956	+7 %	8.40 %	+41 bp
-300 bp	31,034	3,266	+12 %	8.69 %	+70 bp
-400 bp	-	-27,768	-100 %	0.00 %	0 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	03/31/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	7.99 %
Post-Shock NPV Ratio	6.44 %
Sensitivity Measure: Decline in NPV Ratio	154 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	-	32,360	31,793	31,213	30,364	29,088	27,596	26,085	-
30-Yr Mortgage Securities ...	-	7,943	7,791	7,628	7,388	7,051	6,670	6,289	-
15-Year Mortgages & MBS	-	9,895	9,748	9,595	9,371	9,066	8,728	8,389	-
Balloon Mortgages & MBS	-	14,724	14,492	14,266	13,960	13,523	13,021	12,507	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	6,044	5,999	5,968	5,941	5,907	5,848	5,753	-
7 Mo to 2 Yrs Reset Freq ..	-	16,466	16,337	16,221	16,088	15,896	15,618	15,245	-
2+ to 5 Yrs Reset Freq	-	17,605	17,302	16,986	16,620	16,188	15,692	15,150	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	99,320	98,466	97,702	96,904	96,016	94,887	93,371	-
2 Mo to 5 Yrs Reset Freq...	-	28,057	27,685	27,333	26,976	26,567	26,059	25,415	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	8,789	8,700	8,615	8,536	8,459	8,382	8,303	-
Adjustable-Rate, Fully-Amort.	-	26,837	26,601	26,378	26,169	25,967	25,766	25,562	-
Fixed-Rate, Balloon	-	2,674	2,552	2,438	2,331	2,231	2,136	2,047	-
Fixed-Rate, Fully-Amortizing	-	3,070	2,916	2,774	2,643	2,522	2,410	2,305	-
Construction & Land Loans:									
Adjustable-Rate	-	1,938	1,934	1,931	1,928	1,924	1,921	1,918	-
Fixed-Rate	-	534	513	495	477	462	447	434	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	3,481	3,466	3,451	3,437	3,423	3,410	3,397	-
Fixed-Rate	-	1,335	1,302	1,271	1,241	1,212	1,185	1,160	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-486	-479	-473	-466	-458	-448	-436	-
Accrued Interest Receivable .	-	1,416	1,416	1,416	1,416	1,416	1,416	1,416	-
Advances for Taxes/Insurance	-	100	100	100	100	100	100	100	-
Float on Escrows on Owned Mtg	-	13	22	34	49	66	81	95	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-110	-115	-123	-133	-140	-144	-146	-
*Mortgage Loans & Securities	-	282,225	278,773	275,466	271,608	266,767	261,068	254,651	-

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	-	2,143	2,142	2,141	2,140	2,139	2,138	2,138	-
Fixed-Rate	-	882	851	821	793	766	740	716	-
Consumer Loans:									
Adjustable-Rate	-	2,597	2,588	2,580	2,572	2,565	2,557	2,550	-
Fixed-Rate	-	5,238	5,135	5,037	4,944	4,855	4,770	4,688	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-349	-343	-339	-334	-329	-325	-321	-
Accrued Interest Receivable .	-	78	78	78	78	78	78	78	-
*Nonmortgage Loans	-	10,590	10,451	10,319	10,193	10,073	9,958	9,848	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	7,216	7,216	7,216	7,216	7,216	7,216	7,216	-
Equities & All Mutual Funds ...	-	514	495	476	456	435	414	393	-
Zero-Coupon Securities	-	104	103	102	101	100	99	99	-
Govt & Agency Securities	-	2,942	2,838	2,740	2,647	2,559	2,475	2,396	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,240	1,239	1,238	1,237	1,236	1,234	1,233	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	1,584	1,463	1,360	1,270	1,192	1,123	1,062	-
Mortgage-Derivative Securities:									
Valued by OTS	-	17	17	17	17	17	16	16	-
Valued by Institution	-	36,680	36,528	36,416	35,894	34,586	33,119	31,646	-
Structured Securities, Valued by Institution	-	737	730	724	711	635	585	545	-
Less: Valuation Allowances for Investment Securities ..	-	1	1	1	1	1	1	1	-
*Cash, Deposits, & Securities	-	51,034	50,629	50,287	49,548	47,974	46,281	44,605	-

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	-	471	471	471	471	471	471	471	-
REAL ESTATE HELD FOR INVESTMENT	-	152	152	152	152	152	152	152	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	17	16	16	15	14	13	11	-
OFFICE PREMISES & EQUIPMENT	-	2,575	2,575	2,575	2,575	2,575	2,575	2,575	-
*Subtotal	-	3,215	3,214	3,214	3,213	3,213	3,211	3,209	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	655	687	810	1,058	1,284	1,402	1,442	-
Adj-Rate Servicing	-	520	549	568	581	592	598	602	-
Float on Mtgs Svc'd for Others	-	510	598	705	849	993	1,103	1,186	-
*Mtg Ln Servicing for Others	-	1,685	1,834	2,083	2,489	2,868	3,104	3,231	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	8,053	8,053	8,053	8,053	8,053	8,053	8,053	-
Deposit Intangibles:									
Retail CD Intangible	-	123	142	156	171	186	201	213	-
Transaction Acct Intangible .	-	-3	187	458	725	979	1,219	1,440	-
MMDA Intangible	-	-59	12	190	557	1,089	1,626	2,149	-
Passbook Account Intangible .	-	-62	-31	14	151	675	1,229	1,743	-
Non-Int-Bearing Acct Intang .	-	425	637	840	1,034	1,220	1,397	1,569	-
*Other Assets	-	8,477	9,000	9,712	10,690	12,204	13,725	15,166	-
*** TOTAL ASSETS	-	357,226	353,901	351,082	347,741	343,097	337,347	330,710	-

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 ...	-	88,356	87,948	87,542	87,143	86,747	86,355	85,968	-
Maturing in 13 Mo or More ...	-	11,496	11,258	11,028	10,804	10,588	10,377	10,173	-
Variable-Rate, Fixed-Maturity .	-	561	559	558	556	554	553	551	-
Non-Maturity:									
Transaction Accts	-	9,699	9,699	9,699	9,699	9,699	9,699	9,699	-
MMDAs	-	42,617	42,617	42,617	42,617	42,617	42,617	42,617	-
Passbook Accts	-	16,617	16,617	16,617	16,617	16,617	16,617	16,617	-
Non-Interest-Bearing Accts ..	-	10,552	10,552	10,552	10,552	10,552	10,552	10,552	-
* Deposits	-	179,897	179,250	178,611	177,987	177,373	176,768	176,176	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	81,198	80,774	80,357	79,945	79,539	79,140	78,746	-
Maturing in 37 Mo or More ...	-	16,344	15,648	14,989	14,365	13,773	13,211	12,678	-
Variable-Rate, Fixed-Maturity .	-	36,195	36,175	36,155	36,136	36,116	36,097	36,077	-
* Borrowings	-	133,738	132,598	131,501	130,446	129,428	128,448	127,502	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,652	1,652	1,652	1,652	1,652	1,652	1,652	-
Other Escrow Accounts	-	553	536	520	506	492	479	467	-
Collat. Mtg Securities Issued .	-	3	3	3	3	3	3	3	-
Miscellaneous I	-	9,446	9,446	9,446	9,446	9,446	9,446	9,446	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	11,654	11,637	11,622	11,607	11,593	11,580	11,568	-
OPTIONS ON LIABILITIES	-	-	-	-	-	-	-	-	-
*** TOTAL LIABILITIES	-	325,289	323,485	321,735	320,040	318,395	316,796	315,246	-

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	-	275	202	127	-15	-212	-420	-620	-
ARMs	-	58	46	34	16	-8	-39	-77	-
Other Mortgages	-	87	71	43	-	-53	-110	-166	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	198	145	89	8	-99	-215	-328	-
Sell Mortgages & MBS	-	-772	-543	-273	141	650	1,165	1,650	-
Purchase Non-Mortgage Items ...	-	2	2	1	-	-1	-1	-2	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	3	13	24	34	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-2,312	-1,580	-905	-282	294	827	1,321	-
Pay Floating, Receive Fixed ...	-	101	78	56	34	14	-7	-27	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	1	3	9	25	58	116	192	-
INTEREST-RATE FLOORS	-	340	227	127	57	20	8	5	-
FUTURES	-	-45	-29	-15	-	14	28	42	-
OPTIONS ON FUTURES	-	-7	-4	-1	1	2	5	8	-
CONSTRUCTION LIP	-	51	35	21	9	-3	-14	-23	-
SELF-VALUED [CMR911-CMR919]	-	1,123	657	310	70	-86	-192	-271	-
*** OFF-BALANCE-SHEET POSITIONS	-	-902	-691	-375	67	604	1,175	1,737	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	357,226	353,901	351,082	347,741	343,097	337,347	330,710	-
- LIABILITIES	-	325,289	323,485	321,735	320,040	318,395	316,796	315,246	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-902	-691	-375	67	604	1,175	1,737	-
*** NET PORTFOLIO VALUE	-	31,034	29,724	28,972	27,768	25,307	21,727	17,201	-

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	30,043	30,364	101.07	3.5
30-Yr Mortgage Securities ...	7,358	7,388	100.41	3.9
15-Year Mortgages & MBS	9,285	9,371	100.93	2.8
Balloon Mortgages & MBS	13,892	13,960	100.49	2.7
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	5,914	5,941	100.46	0.5
7 Mo to 2 Yrs Reset Freq ..	15,935	16,088	100.96	1.0
2+ to 5 Yrs Reset Freq	16,833	16,620	98.73	2.4
Lagging Market Index ARMs:				
1 Mo Reset Freq............	94,755	96,904	102.27	0.9
2 Mo to 5 Yrs Reset Freq...	26,876	26,976	100.37	1.4
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	8,506	8,536	100.35	0.9
Adjustable-Rate, Fully-Amort.	26,583	26,169	98.44	0.8
Fixed-Rate, Balloon	2,383	2,331	97.83	4.5
Fixed-Rate, Fully-Amortizing	2,704	2,643	97.76	4.8
Construction & Land Loans:				
Adjustable-Rate	1,929	1,928	99.93	0.2
Fixed-Rate	460	477	103.78	3.5
Second Mtg Loans & Securities:				
Adjustable-Rate	3,516	3,437	97.76	0.4
Fixed-Rate	1,203	1,241	103.14	2.3
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-466	-466	100.08	1.7
Accrued Interest Receivable .	1,416	1,416	100.00	0.0
Advances for Taxes/Insurance	100	100	100.00	0.0
Float on Escrows on Owned Mtg		49		-33.0
Less: Value of Servicing on Mtgs Serviced by Others ...		-133		-6.5
*Mortgage Loans & Securities	269,225	271,608	100.89	1.6

NOTE: Effective duration is calculated as the average of the percentage changes in present value resulting from rate shocks of +100 and -100 basis points.

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	2,193	2,140	97.57	0.0
Fixed-Rate	812	793	97.62	3.5
Consumer Loans:				
Adjustable-Rate	2,581	2,572	99.66	0.3
Fixed-Rate	4,784	4,944	103.34	1.8
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-334	-334	99.97	1.4
Accrued Interest Receivable .	78	78	99.95	0.0
*Nonmortgage Loans	10,114	10,193	100.78	1.2
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	7,216	7,216	100.00	0.0
Equities & All Mutual Funds ...	456	456	100.01	4.5
Zero-Coupon Securities	99	101	101.83	0.9
Govt & Agency Securities	2,548	2,647	103.88	3.4
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,237	1,237	99.98	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,297	1,270	97.95	6.6
Mortgage-Derivative Securities:				
Valued by OTS	17	17	0.05	1.1
Valued by Institution	35,898	35,894	-	2.5
Structured Securities, Valued by Institution	507	711	140.27	6.3
Less: Valuation Allowances for Investment Securities ..	1	1	105.10	1.6
*Cash, Deposits, & Securities	49,274	49,548	100.56	2.3

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	471	471	99.95	0.0
REAL ESTATE HELD FOR INVESTMENT	152	152	100.15	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	15	15	101.33	4.4
OFFICE PREMISES & EQUIPMENT	2,575	2,575	100.01	0.0
*Subtotal	3,213	3,213	100.02	0.0
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,058		-22.4
Adj-Rate Servicing		581		-2.0
Float on Mtgs Svc'd for Others		849		-16.9
*Mtg Ln Servicing for Others		2,489		-15.8
OTHER ASSETS				
Purchased & Excess Servicing ..	2,642			
Margin Account	-	-	-	-
Miscellaneous I	8,053	8,053	100.00	0.0
Miscellaneous II	2,340			
Deposit Intangibles:				
Retail CD Intangible		171		-8.7
Transaction Acct Intangible .		725		-35.9
MMDA Intangible		557		-80.8
Passbook Account Intangible .		151		-219.6
Non-Int-Bearing Acct Intang .		1,034		-18.4
*Other Assets	13,035	10,690		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	589			
*** TOTAL ASSETS	345,450	347,741	102/101*	1.1/1.5*

*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 ...	87,058	87,143	100.10	0.5
Maturing in 13 Mo or More ...	10,738	10,804	100.61	2.0
Variable-Rate, Fixed-Maturity .	556	556	-	0.3
Non-Maturity:				
Transaction Accts	9,699	9,699	100/ 93*	0.0/2.9*
MMDAs	42,617	42,617	100/ 99*	0.0/1.1*
Passbook Accts	16,617	16,617	100/ 99*	0.0/2.0*
Non-Interest-Bearing Accts ..	10,552	10,552	100/ 90*	0.0/2.0*
* Deposits	177,836	177,987	100/ 99*	0.3/1.1*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	79,942	79,945	100.01	0.5
Maturing in 37 Mo or More ...	14,438	14,365	99.50	4.2
Variable-Rate, Fixed-Maturity .	36,148	36,136	98.45	0.1
* Borrowings	130,528	130,446	99.52	0.8
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,652	1,652	99.99	0.0
Other Escrow Accounts	597	506	84.72	2.8
Collat. Mtg Securities Issued .	3	3	102.33	0.0
Miscellaneous I	9,446	9,446	100.01	0.0
Miscellaneous II	596			
*Other Liabilities	12,294	11,607	99.22	0.1
OPTIONS ON LIABILITIES	-	-	-	-
UNAMORTIZED YIELD ADJUSTMENTS ..	40			
*** TOTAL LIABILITIES	320,698	320,040	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	-15
ARMs	16
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	8
Sell Mortgages & MBS	141
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	3
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-282
Pay Floating, Receive Fixed ...	34
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	25
INTEREST-RATE FLOORS	57
FUTURES	-
OPTIONS ON FUTURES	1
CONSTRUCTION LIP	9
SELF-VALUED [CMR911-CMR919]	70
	=========
*** OFF-BALANCE-SHEET POSITIONS	67

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	345,450	347,741	102/101*	1.1/1.5*	*Including/excluding deposit intangible values.
- LIABILITIES	320,698	320,040	100/ 99**	0.5/0.9**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		67			
	=========	=========			
*** NET PORTFOLIO VALUE	24,752	27,768	112.19	6.6	

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	$	7,214	17,300	3,909	1,070	550
WARM (in months)		349 mo	338 mo	295 mo	238 mo	219 mo
WAC		6.70%	7.37%	8.33%	9.33%	10.83%
$ of Which Are FHA or VA Guaranteed	$	239	505	221	62	39
Securities Backed By Conventional Mortgages	$	3,649	1,296	371	90	62
WARM (in months)		344 mo	315 mo	294 mo	242 mo	210 mo
Wtd Avg Pass-Thru Rate		6.25%	7.25%	8.15%	9.28%	10.37%
Securities Backed By FHA or VA Mortgages	$	458	1,010	304	73	45
WARM (in months)		352 mo	332 mo	312 mo	259 mo	224 mo
Wtd Avg Pass-Thru Rate		6.50%	7.23%	8.05%	9.09%	10.18%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	3,659	2,595	676	226	177
WAC		6.58%	7.33%	8.36%	9.37%	11.09%
Mortgage Securities	$	1,469	344	115	14	10
Wtd Avg Pass-Thru Rate		6.05%	7.24%	8.18%	9.21%	10.94%
WARM (of Loans & Securities)		160 mo	157 mo	136 mo	122 mo	117 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	7,369	5,296	488	71	32
WAC		6.67%	7.29%	8.28%	9.36%	10.83%
Mortgage Securities	$	402	232	2	0	0
Wtd Avg Pass-Thru Rate		6.18%	7.09%	8.09%	9.38%	0.00%
WARM (of Loans & Securities)		94 mo	89 mo	101 mo	105 mo	98 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 60,578

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 . .	$	98	3,321	1,641	5,870	13,102
WAC		6.71%	5.64%	7.04%	5.98%	6.46%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	5,816	12,614	15,192	88,885	13,773
Wtd Avg Margin (in bp)		245 bp	265 bp	241 bp	218 bp	255 bp
WAC		7.41%	7.31%	6.80%	6.98%	7.33%
WARM (in months)		282 mo	311 mo	316 mo	338 mo	313 mo
Wtd Avg Time Until Next Payment Reset (mo) .		3 mo	9 mo	40 mo	4 mo	6 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 160,313

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 LIFTIME CAP						
Balances w/Coupon Within 200 bp of Lifetime Cap	$	178	156	334	1,972	101
Wtd Avg Distance from Lifetime Cap (in bp) .		171 bp	170 bp	180 bp	151 bp	152 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	1,885	3,854	1,027	12,750	6,815
Wtd Avg Distance from Lifetime Cap		322 bp	330 bp	338 bp	324 bp	362 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	3,812	11,723	15,322	79,231	19,558
Wtd Avg Distance from Lifetime Cap		579 bp	563 bp	525 bp	576 bp	571 bp
Balances Without Lifetime Cap	$	39	202	150	801	402
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	5,155	14,962	11,517	2,019	16,753
Wtd Avg Periodic Rate Cap (in bp)		119 bp	190 bp	224 bp	194 bp	180 bp
Balances Subject to Periodic Rate Floors . . .	$	5,036	14,286	11,306	11,842	16,550
MBS INCLUDED IN ARM BALANCES	$	1,751	3,663	20	29,848	932

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	8,506	26,583
WARM (in months)	87 mo	253 mo
Remaining Term to Full Amort. .	277 mo	
Rate Index Code	0000	0000
Margin (in bp)	280 bp	242 bp
Reset Frequency	5 mo	3 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	232	292
WA Distance to Lifetime Cap .	173 bp	121 bp
Fixed-Rate:		
Balances . . . . $	2,383	2,704
WARM (in months)	75 mo	143 mo
Remaining Term to Full Amort. .	283 mo	
WAC	8.27%	8.51%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	1,929	460
WARM (in months)	15 mo	62 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	161 bp	8.76%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	3,516	1,203
WARM (in months)	206 mo	182 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	153 bp	9.58%
Reset Frequency (in months) . . .	1 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,193	812
WARM (in months)	52 mo	53 mo
Margin in Col 1 (bp); WAC in Col 2	103 bp	7.84%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	2,581	4,784
WARM (in months)	180 mo	80 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	409 bp	12.73%
Reset Frequency	8 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	8	5,569
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	821	18,030
Remaining WAL 5-10 Years . . . $	149	11,237
Remaining WAL over 10 Years . $	5	
Super Floaters . . . . $	2	
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%	20.10%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities--Book Value . $	1,078	34,836

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 . . . . $	33,226	82,102	20,511	5,323	2,994
WARM (in months)	256 mo	292 mo	267 mo	203 mo	192 mo
Wtd Avg Servicing Fee (in bp)	29 bp	31 bp	38 bp	43 bp	50 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	1,205,301				
FHA/VA Loans	363,021 lns				
Subserviced by Others	31,622 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	12,646	30,023
WARM (in months)	268 mo	281 mo
Wtd Avg Servicing Fee (in bp)	55 bp	59 bp

Total # of Adjustable-Rate Loans Serviced 435,383 lns
Of Which, Number Subserviced By Others . 1,988 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 186,826

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	7,216		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	456		
Zero-Coupon Securities . . . . $	99	5.24%	8 mo
Government & Agency Securities . . . . $	2,548	6.00%	54 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	1,237	4.64%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	1,297	6.19%	199 mo
Structured Securities . . . . $	507		
Total Cash, Deposits, & Securities . . . . $	13,361		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	1,638
Accrued Interest Receivable	$	1,416
Advances for Taxes and Insurance	$	100
Less: Unamortized Yield Adjustments	$	-561
Valuation Allowances	$	2,104
Unrealized Gains (Losses)	$	57

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	98
Accrued Interest Receivable	$	78
Less: Unamortized Yield Adjustments	$	-2
Valuation Allowances	$	432
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	152
REPOSSESSED ASSETS	$	471
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	15
OFFICE PREMISES AND EQUIPMENT	$	2,575

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-10
Less: Unamortized Yield Adjustments	$	22
Valuation Allowances	$	1

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	2,642
Margin Account	$	0
Miscellaneous I	$	8,053
Miscellaneous II	$	2,340

TOTAL ASSETS	$	345,450

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	23
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,132
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	407
Mortgage-Related Mutual Funds	$	49
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	11,511
Wtd Avg Servicing Fee (in bp)		15 bp
Adjustable-Rate Mortgage Loans Serviced	$	15,174
Wtd Avg Servicing Fee (in bp)		13 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	28

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	$	26,544	4,923	660	$	0
WAC		4.89%	5.64%	5.92%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	40,981	12,007	1,943	$	0
WAC		4.84%	5.37%	6.58%		
WARM (in months)		7 mo	7 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		6,450	2,344	$	0
WAC			5.08%	5.94%		
WARM (in months)			18 mo	24 mo		
Balances Maturing in 37 or More Months	$			1,945	$	0
WAC				5.73%		
WARM (in months)				49 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 97,796

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	636	267	174
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	63,037	22,596	6,491
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.43 mo	5.20 mo	7.11 mo
Balances in New Accounts (Optional)	$	45	16	3

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 %	$	27,706	9,904	831	4.77%
5.00 to 5.99 %	$	12,475	27,120	11,743	5.36%
6.00 to 6.99 %	$	312	1,888	1,286	6.29%
7.00 to 7.99 %	$	13	47	152	7.33%
8.00 to 8.99 %	$	20	143	300	8.56%
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	11 mo	60 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 94,380

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	12,693	-3 bp	2 mo	1 mo	21 mo
Position 2	0000	0000	$	6,622	8 bp	2 mo	1 mo	16 mo
Position 3	0000	0000	$	6,710	-10 bp	3 mo	2 mo	24 mo
All Other Positions			$	10,678	-3 bp	1 mo	1 mo	15 mo

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

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

NON-MATURITY DEPOSITS	Total Balances	WAC	Balances in New Accounts (Optional)
Transaction Accounts	$ 9,699	1.19%	$ 16
Money Market Deposit Accounts (MMDAs)	$ 42,617	3.99%	$ 42
Passbook Accounts	$ 16,617	2.44%	$ 34
Non-Interest-Bearing Non-Maturity Deposits	$ 10,552		$ 9
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 191	0.53%	
Escrow for Mortgages Serviced for Others	$ 1,461	0.47%	
Other Escrows	$ 597	0.10%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 81,733		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 41		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 3		
Miscellaneous I	$ 9,446		
Miscellaneous II	$ 596		
TOTAL LIABILITIES	$ 320,698	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 556		
EQUITY CAPITAL	$ 24,196		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 345,451		

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	8	$ 349	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	9	$ 83	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	15	$ 824	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	11	$ 446	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	12	$ 166	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	37	$ 817	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	39	$ 3,796	-	-	-
1016	optional commitment to originate "other" mortgages	30	$ 1,821	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 5	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 12	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 56	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$ 17	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 111	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 13	-	-	-
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 . . .	13	$ 1,023	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	16	$ 4,969	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 8	-	-	-
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	-	$ 146	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 853	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	6	$ 295	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 2,578	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	$ 25	-	-	-
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	-	-	-

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
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 418	-	-	-
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 . . .	9	$ 8	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	18	$ 131	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 4	-	-	-
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	$ 11	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	-	$ 1	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	-	$ 16	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	14	$ 15	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	16	$ 199	-	-	-
2216	firm commitment to originate "other" mortgage loans	14	$ 112	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 10	-	-	-
3030	option to sell 5- or 7-yr balloon or 2-step mtgs	-	$ 1	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 9	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 179	-	-	-
3036	option to sell "other" mortgages	-	$ 1	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 10	-	-	-
4002	commitment to purchase non-mortgage financial assets	6	$ 44	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 4	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	8	$ 11,946	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 2,365	-	-	-
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	-	-	-

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
6004	interest rate cap based on 3-month LIBOR	8	$ 11,445	-	-	-
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	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 3,013	-	-	-
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	-	-	-
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	38	$ 248	-	-	-
9512	adjustable-rate construction loans in process	26	$ 559	-	-	-

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	$ -271	$ 31,646	$ 0	$ 0	$ 545
+ 200	$ -192	$ 33,119	$ 0	$ 0	$ 585
+ 100	$ -86	$ 34,586	$ 0	$ 0	$ 635
No Change	$ 70	$ 35,894	$ 0	$ 0	$ 711
- 100	$ 310	$ 36,416	$ 0	$ 0	$ 724
- 200	$ 657	$ 36,528	$ 0	$ 0	$ 730
- 300	$ 1,123	$ 36,680	$ 0	$ 0	$ 737
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

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