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
+300 bp	8,832	-6,306	-42 %	6.00 %	-365 bp
+200 bp	11,129	-4,009	-26 %	7.39 %	-226 bp
+100 bp	13,280	-1,858	-12 %	8.63 %	-102 bp
0 bp	15,138			9.64 %	
-100 bp	16,460	1,322	+9 %	10.32 %	+68 bp
-200 bp	16,819	1,681	+11 %	10.45 %	+81 bp
-300 bp	17,049	1,911	+13 %	10.50 %	+86 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	03/31/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	9.64 %
Post-Shock NPV Ratio	7.39 %
Sensitivity Measure: Decline in NPV Ratio	226 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	-	23,210	22,841	22,230	21,272	20,191	19,115	18,090	-
30-Yr Mortgage Securities ...	-	3,968	3,901	3,790	3,615	3,420	3,229	3,050	-
15-Year Mortgages & MBS	-	20,323	20,008	19,517	18,862	18,163	17,473	16,809	-
Balloon Mortgages & MBS	-	5,490	5,420	5,321	5,186	5,036	4,885	4,734	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	2,592	2,585	2,576	2,559	2,531	2,489	2,437	-
7 Mo to 2 Yrs Reset Freq ..	-	18,867	18,742	18,591	18,366	18,047	17,637	17,151	-
2+ to 5 Yrs Reset Freq	-	15,529	15,252	14,913	14,493	14,017	13,506	12,977	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	331	328	325	322	319	315	310	-
2 Mo to 5 Yrs Reset Freq...	-	2,275	2,246	2,214	2,179	2,136	2,086	2,030	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	2,702	2,670	2,644	2,625	2,607	2,580	2,550	-
Adjustable-Rate, Fully-Amort.	-	3,556	3,516	3,478	3,442	3,407	3,372	3,337	-
Fixed-Rate, Balloon	-	1,973	1,889	1,810	1,735	1,665	1,599	1,537	-
Fixed-Rate, Fully-Amortizing	-	2,694	2,578	2,471	2,372	2,280	2,194	2,114	-
Construction & Land Loans:									
Adjustable-Rate	-	2,474	2,467	2,461	2,455	2,449	2,443	2,438	-
Fixed-Rate	-	1,355	1,313	1,274	1,237	1,203	1,171	1,142	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	4,126	4,114	4,102	4,091	4,080	4,069	4,059	-
Fixed-Rate	-	4,082	4,005	3,931	3,860	3,792	3,726	3,664	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	151	149	147	143	139	134	130	-
Accrued Interest Receivable .	-	574	574	574	574	574	574	574	-
Advances for Taxes/Insurance	-	33	33	33	33	33	33	33	-
Float on Escrows on Owned Mtg	-	66	99	141	175	202	225	245	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	27	28	29	32	37	41	43	-
*Mortgage Loans & Securities	-	116,343	114,703	112,514	109,563	106,254	102,815	99,366	-

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

*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
				*** Change in Interest Rates ***					
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	2,365	2,361	2,357	2,354	2,351	2,348	2,345	-
Fixed-Rate	-	3,022	2,874	2,736	2,607	2,487	2,375	2,269	-
Consumer Loans:									
Adjustable-Rate	-	3,416	3,407	3,397	3,388	3,379	3,370	3,361	-
Fixed-Rate	-	9,921	9,782	9,646	9,515	9,388	9,264	9,145	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-268	-266	-264	-262	-261	-259	-257	-
Accrued Interest Receivable .	-	157	157	157	157	157	157	157	-
*Nonmortgage Loans	-	18,613	18,314	18,030	17,759	17,501	17,255	17,020	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	3,240	3,240	3,240	3,240	3,240	3,240	3,240	-
Equities & All Mutual Funds ...	-	314	303	294	282	270	257	244	-
Zero-Coupon Securities	-	113	109	106	103	100	97	95	-
Govt & Agency Securities	-	4,159	4,039	3,925	3,818	3,715	3,618	3,526	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,214	1,212	1,210	1,208	1,206	1,204	1,202	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	1,095	1,055	1,017	983	952	923	896	-
Mortgage-Derivative Securities:									
Valued by OTS	-	111	110	109	107	104	102	99	-
Valued by Institution	-	5,133	5,102	5,054	4,954	4,832	4,674	4,484	-
Structured Securities, Valued by Institution	-	3,336	3,291	3,250	3,114	2,960	2,817	2,675	-
Less: Valuation Allowances for Investment Securities ..	-	1	1	1	1	0	0	0	-
*Cash, Deposits, & Securities	-	18,715	18,460	18,204	17,808	17,378	16,931	16,460	-

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	-	190	190	190	190	190	190	190	-
REAL ESTATE HELD FOR INVESTMENT	-	73	73	73	73	73	73	73	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	46	45	43	39	33	27	19	-
OFFICE PREMISES & EQUIPMENT	-	1,728	1,728	1,728	1,728	1,728	1,728	1,728	-
*Subtotal	-	2,038	2,037	2,035	2,031	2,025	2,019	2,011	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	752	970	1,231	1,355	1,384	1,372	1,340	-
Adj-Rate Servicing	-	77	78	79	80	82	83	83	-
Float on Mtgs Svc'd for Others	-	449	574	715	818	891	947	992	-
*Mtg Ln Servicing for Others	-	1,277	1,622	2,024	2,253	2,357	2,401	2,415	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	4,543	4,543	4,543	4,543	4,543	4,543	4,543	-
Deposit Intangibles:									
Retail CD Intangible	-	201	213	222	232	240	249	256	-
Transaction Acct Intangible .	-	157	361	569	766	949	1,121	1,284	-
MMDA Intangible	-	67	171	304	446	585	720	852	-
Passbook Account Intangible .	-	-17	38	439	905	1,342	1,749	2,128	-
Non-Int-Bearing Acct Intang .	-	406	505	599	689	776	858	938	-
*Other Assets	-	5,356	5,831	6,675	7,580	8,434	9,240	10,002	-
*** TOTAL ASSETS	-	162,342	160,967	159,482	156,994	153,950	150,662	147,275	-

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 ...	-	44,142	43,946	43,752	43,561	43,372	43,184	42,999	-
Maturing in 13 Mo or More ...	-	23,758	23,143	22,552	21,983	21,436	20,909	20,402	-
Variable-Rate, Fixed-Maturity .	-	534	533	533	532	532	531	531	-
Non-Maturity:									
Transaction Accts	-	7,563	7,563	7,563	7,563	7,563	7,563	7,563	-
MMDAs	-	11,384	11,384	11,384	11,384	11,384	11,384	11,384	-
Passbook Accts	-	13,837	13,837	13,837	13,837	13,837	13,837	13,837	-
Non-Interest-Bearing Accts ..	-	5,315	5,315	5,315	5,315	5,315	5,315	5,315	-
* Deposits	-	106,533	105,721	104,936	104,175	103,439	102,723	102,031	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	21,820	21,688	21,557	21,429	21,302	21,178	21,055	-
Maturing in 37 Mo or More ...	-	6,835	6,500	6,185	5,890	5,612	5,350	5,104	-
Variable-Rate, Fixed-Maturity .	-	6,254	6,250	6,245	6,240	6,235	6,231	6,226	-
* Borrowings	-	34,909	34,437	33,987	33,558	33,149	32,758	32,385	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,399	1,399	1,399	1,399	1,399	1,399	1,399	-
Other Escrow Accounts	-	60	59	57	56	54	53	51	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	2,563	2,563	2,563	2,563	2,563	2,563	2,563	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	4,022	4,021	4,019	4,018	4,016	4,015	4,013	-
OPTIONS ON LIABILITIES	-	-56	-18	63	137	172	214	253	-
*** TOTAL LIABILITIES	-	145,409	144,160	143,005	141,888	140,775	139,710	138,681	-

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	-	216	166	110	-3	-146	-293	-434	-
ARMs	-	41	33	21	2	-25	-59	-99	-
Other Mortgages	-	21	16	9	-	-12	-26	-40	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	96	72	43	0	-54	-110	-165	-
Sell Mortgages & MBS	-	-577	-438	-261	22	349	674	981	-
Purchase Non-Mortgage Items ...	-	3	2	1	-	-1	-2	-3	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	1	4	7	11	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-430	-224	-31	150	321	482	634	-
Pay Floating, Receive Fixed ...	-	472	251	46	-144	-322	-487	-642	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	1	2	5	14	28	44	59	-
INTEREST-RATE FLOORS	-	81	52	27	10	4	2	1	-
FUTURES	-	-35	-23	-11	-	12	24	35	-
OPTIONS ON FUTURES	-	-	-	0	0	1	2	5	-
CONSTRUCTION LIP	-	81	39	1	-35	-67	-97	-125	-
SELF-VALUED [CMR911-CMR919]	-	146	64	23	15	14	15	19	-
*** OFF-BALANCE-SHEET POSITIONS	-	117	12	-17	32	105	177	238	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	162,342	160,967	159,482	156,994	153,950	150,662	147,275	-
- LIABILITIES	-	145,409	144,160	143,005	141,888	140,775	139,710	138,681	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	117	12	-17	32	105	177	238	-
*** NET PORTFOLIO VALUE	-	17,049	16,819	16,460	15,138	13,280	11,129	8,832	-

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	21,861	21,272	97.31	4.8
30-Yr Mortgage Securities ...	3,745	3,615	96.59	5.1
15-Year Mortgages & MBS	19,357	18,862	97.44	3.6
Balloon Mortgages & MBS	5,289	5,186	98.05	2.7
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	2,528	2,559	101.24	0.9
7 Mo to 2 Yrs Reset Freq ..	18,330	18,366	100.20	1.5
2+ to 5 Yrs Reset Freq	14,840	14,493	97.66	3.1
Lagging Market Index ARMs:				
1 Mo Reset Freq............	330	322	97.68	0.9
2 Mo to 5 Yrs Reset Freq...	2,266	2,179	96.14	1.8
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	2,658	2,625	98.74	0.7
Adjustable-Rate, Fully-Amort.	3,462	3,442	99.41	1.0
Fixed-Rate, Balloon	1,865	1,735	93.04	4.2
Fixed-Rate, Fully-Amortizing	2,607	2,372	90.99	4.0
Construction & Land Loans:				
Adjustable-Rate	2,470	2,455	99.37	0.2
Fixed-Rate	1,274	1,237	97.11	2.8
Second Mtg Loans & Securities:				
Adjustable-Rate	4,142	4,091	98.76	0.3
Fixed-Rate	3,856	3,860	100.10	1.8
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	143	143	99.41	2.8
Accrued Interest Receivable .	574	574	99.93	0.0
Advances for Taxes/Insurance	33	33	100.14	0.0
Float on Escrows on Owned Mtg		175		-17.6
Less: Value of Servicing on Mtgs Serviced by Others ...		32		-12.1
*Mortgage Loans & Securities	111,629	109,563	98.15	2.9

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	2,384	2,354	98.74	0.1
Fixed-Rate	2,787	2,607	93.56	4.8
Consumer Loans:				
Adjustable-Rate	3,371	3,388	100.51	0.3
Fixed-Rate	9,665	9,515	98.45	1.4
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-262	-262	99.76	0.7
Accrued Interest Receivable .	157	157	99.87	0.0
*Nonmortgage Loans	18,101	17,759	98.11	1.5
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	3,240	3,240	100.00	0.0
Equities & All Mutual Funds ...	282	282	100.16	4.2
Zero-Coupon Securities	101	103	101.64	2.8
Govt & Agency Securities	3,810	3,818	100.20	2.8
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,209	1,208	99.91	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,010	983	97.37	3.3
Mortgage-Derivative Securities:				
Valued by OTS	107	107	2.08	2.0
Valued by Institution	5,008	4,954	-	2.2
Structured Securities, Valued by Institution	2,592	3,114	120.13	4.7
Less: Valuation Allowances for Investment Securities ..	1	1	50.20	1.4
*Cash, Deposits, & Securities	17,358	17,808	102.59	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	190	190	100.20	0.0
REAL ESTATE HELD FOR INVESTMENT	73	73	100.48	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	39	39	99.77	11.9
OFFICE PREMISES & EQUIPMENT	1,728	1,728	100.02	0.0
*Subtotal	2,031	2,031	100.05	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,355		-5.7
Adj-Rate Servicing		80		-1.9
Float on Mtgs Svc'd for Others		818		-10.8
*Mtg Ln Servicing for Others		2,253		-7.4
OTHER ASSETS				
Purchased & Excess Servicing ..	2,252			
Margin Account	-	-	-	-
Miscellaneous I	4,543	4,543	99.99	0.0
Miscellaneous II	1,392			
Deposit Intangibles:				
Retail CD Intangible		232		-3.8
Transaction Acct Intangible .		766		-24.8
MMDA Intangible		446		-31.5
Passbook Account Intangible .		905		-49.9
Non-Int-Bearing Acct Intang .		689		-12.8
*Other Assets	8,187	7,580		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-333			
*** TOTAL ASSETS	156,972	156,994	101/ 99*	1.8/2.4*

*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 ...	43,735	43,561	99.60	0.4
Maturing in 13 Mo or More ...	22,514	21,983	97.64	2.5
Variable-Rate, Fixed-Maturity .	526	532	-	0.1
Non-Maturity:				
Transaction Accts	7,563	7,563	100/ 90*	0.0/2.8*
MMDAs	11,384	11,384	100/ 96*	0.0/1.3*
Passbook Accts	13,837	13,837	100/ 93*	0.0/3.5*
Non-Interest-Bearing Accts ..	5,315	5,315	100/ 87*	0.0/1.9*
* Deposits	104,873	104,175	100/ 97*	0.7/1.6*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	21,593	21,429	99.24	0.6
Maturing in 37 Mo or More ...	6,361	5,890	92.59	4.9
Variable-Rate, Fixed-Maturity .	6,241	6,240	92.23	0.1
* Borrowings	34,195	33,558	96.66	1.2
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,399	1,399	99.94	0.0
Other Escrow Accounts	69	56	80.50	2.7
Collat. Mtg Securities Issued .	-	-	-	-
Miscellaneous I	2,563	2,563	99.99	0.0
Miscellaneous II	541			
*Other Liabilities	4,572	4,018	99.64	0.0
OPTIONS ON LIABILITIES	-	137	-	-39.8
UNAMORTIZED YIELD ADJUSTMENTS ..	2			
*** TOTAL LIABILITIES	143,642	141,888	99/ 97**	0.8/1.4**

*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	-3
ARMs	2
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	0
Sell Mortgages & MBS	22
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	1
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	150
Pay Floating, Receive Fixed ...	-144
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	14
INTEREST-RATE FLOORS	10
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-35
SELF-VALUED [CMR911-CMR919]	15
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*** OFF-BALANCE-SHEET POSITIONS	32

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	156,972	156,994	101/ 99*	1.8/2.4*	*Including/excluding deposit intangible values.
- LIABILITIES	143,642	141,888	99/ 97**	0.8/1.4**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		32			
	=========	=========			
*** NET PORTFOLIO VALUE	13,330	15,138	113.56	10.5	

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	$	4,713	10,217	4,772	910	1,249
WARM (in months)		335 mo	331 mo	330 mo	297 mo	319 mo
WAC		6.63%	7.43%	8.35%	9.35%	11.17%
$ of Which Are FHA or VA Guaranteed	$	121	283	405	150	41
Securities Backed By Conventional Mortgages .	$	957	1,683	303	62	13
WARM (in months)		321 mo	335 mo	304 mo	213 mo	170 mo
Wtd Avg Pass-Thru Rate		6.27%	7.20%	8.10%	9.16%	11.18%
Securities Backed By FHA or VA Mortgages . . .	$	301	219	182	17	6
WARM (in months)		338 mo	318 mo	314 mo	193 mo	178 mo
Wtd Avg Pass-Thru Rate		6.32%	7.18%	8.02%	9.22%	11.21%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	6,210	8,285	1,805	410	268
WAC		6.54%	7.29%	8.30%	9.35%	11.19%
Mortgage Securities	$	1,018	1,143	185	29	5
Wtd Avg Pass-Thru Rate		6.15%	7.20%	8.11%	9.20%	10.24%
WARM (of Loans & Securities)		145 mo	148 mo	135 mo	112 mo	126 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	1,899	2,134	464	147	293
WAC		6.57%	7.36%	8.31%	9.44%	11.22%
Mortgage Securities	$	293	55	4	0	0
Wtd Avg Pass-Thru Rate		6.00%	7.11%	8.07%	9.25%	10.75%
WARM (of Loans & Securities)		64 mo	74 mo	70 mo	124 mo	194 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 50,252

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 . .	$	1,211	2,823	530	0	18
WAC		7.59%	7.22%	8.29%	0.00%	6.86%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	1,317	15,507	14,310	330	2,248
Wtd Avg Margin (in bp)		287 bp	302 bp	293 bp	150 bp	240 bp
WAC		8.28%	7.57%	7.28%	6.69%	7.18%
WARM (in months)		262 mo	302 mo	335 mo	287 mo	238 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	11 mo	41 mo	1 mo	12 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 38,294

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)		Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ARM BALANCES BY DISTANCE TO LIFTIME CAP		6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
Balances w/Coupon Within 200 bp of Lifetime Cap	$	78	619	140	29	22
Wtd Avg Distance from Lifetime Cap (in bp) .		174 bp	169 bp	183 bp	193 bp	161 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	308	3,018	447	33	300
Wtd Avg Distance from Lifetime Cap		321 bp	333 bp	325 bp	301 bp	329 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	1,805	14,162	13,952	254	1,807
Wtd Avg Distance from Lifetime Cap		572 bp	568 bp	578 bp	674 bp	647 bp
Balances Without Lifetime Cap	$	337	530	302	14	136
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	1,958	16,577	14,039	208	1,965
Wtd Avg Periodic Rate Cap (in bp)		177 bp	199 bp	221 bp	201 bp	165 bp
Balances Subject to Periodic Rate Floors . . .	$	688	14,670	13,830	180	1,848
MBS INCLUDED IN ARM BALANCES	$	230	1,371	106	233	153

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	2,658	3,462
WARM (in months)	91 mo	176 mo
Remaining Term to Full Amort. .	293 mo	
Rate Index Code	0000	0000
Margin (in bp)	248 bp	260 bp
Reset Frequency	19 mo	29 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	307	67
WA Distance to Lifetime Cap .	162 bp	131 bp
Fixed-Rate:		
Balances . . . . $	1,865	2,607
WARM (in months)	71 mo	126 mo
Remaining Term to Full Amort. .	268 mo	
WAC	8.08%	8.21%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,470	1,274
WARM (in months)	50 mo	50 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	123 bp	8.21%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	4,142	3,856
WARM (in months)	112 mo	125 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	89 bp	9.82%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,384	2,787
WARM (in months)	32 mo	77 mo
Margin in Col 1 (bp); WAC in Col 2	78 bp	7.50%
Reset Frequency	3 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	3,371	9,665
WARM (in months)	68 mo	52 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	643 bp	11.82%
Reset Frequency	9 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	43	2,442
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	86	1,840
Remaining WAL 5-10 Years . . . $	149	368
Remaining WAL over 10 Years . $	143	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	5	
Other . . . . $	0	30
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	0	4
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	4	0
WAC . . . . $	7.53%	8.67%
Principal-Only MBS . . . . $	0	0
WAC	11.90%	9.28%
Total Mortgage-Derivative Securities--Book Value . $	431	4,685

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

MORTGAGE LOANS SERVICED FOR OTHERS

Coupon of Fixed-Rate Mortgages Serviced for Others

Fixed-Rate Mortgage Loan Servicing		Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Balances Serviced	$	43,073	63,424	19,347	4,789	4,021
WARM (in months)		267 mo	281 mo	265 mo	202 mo	196 mo
Wtd Avg Servicing Fee (in bp)		30 bp	30 bp	33 bp	38 bp	54 bp

Total # of Fixed-Rate Loans Serviced That Are:	
Conventional Loans	1,279,881
FHA/VA Loans	349,026 lns
Subserviced by Others	244 lns

Adjustable-Rate Mortgage Loan Servicing		Index on Serviced Loan Current Mkt	Index on Serviced Loan Lagging Mkt
Balances Serviced	$	9,561	303
WARM (in months)		281 mo	210 mo
Wtd Avg Servicing Fee (in bp)		35 bp	21 bp

Total # of Adjustable-Rate Loans Serviced	92,702 lns
Of Which, Number Subserviced By Others	11 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 144,518

CASH, DEPOSITS, & SECURITIES		Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$	3,240		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$	282		
Zero-Coupon Securities	$	101	6.17%	32 mo
Government & Agency Securities	$	3,810	6.11%	39 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$	1,209	5.79%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$	1,010	6.37%	56 mo
Structured Securities	$	2,592		
Total Cash, Deposits, & Securities	$	12,244		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	685
Accrued Interest Receivable	$	574
Advances for Taxes and Insurance	$	33
Less: Unamortized Yield Adjustments	$	131
Valuation Allowances	$	541
Unrealized Gains (Losses)	$	-149

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	168
Accrued Interest Receivable	$	157
Less: Unamortized Yield Adjustments	$	-106
Valuation Allowances	$	431
Unrealized Gains (Losses)	$	-2

REAL ESTATE HELD FOR INVESTMENT	$	73
REPOSSESSED ASSETS	$	190
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	39
OFFICE PREMISES AND EQUIPMENT	$	1,728

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-141
Less: Unamortized Yield Adjustments	$	17
Valuation Allowances	$	1

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	2,252
Margin Account	$	0
Miscellaneous I	$	4,543
Miscellaneous II	$	1,392

TOTAL ASSETS	$	156,972

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	95
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	4,076
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	205
Mortgage-Related Mutual Funds	$	78
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	2,447
Wtd Avg Servicing Fee (in bp)		53 bp
Adjustable-Rate Mortgage Loans Serviced	$	4,523
Wtd Avg Servicing Fee (in bp)		43 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	276

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	$	12,574	3,828	567	$	3
WAC		5.24%	5.37%	6.57%		
WARM (in months)		1 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	15,701	10,096	969	$	2
WAC		5.68%	5.30%	6.12%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		13,524	2,566	$	2
WAC			5.96%	6.02%		
WARM (in months)			20 mo	25 mo		
Balances Maturing in 37 or More Months	$			6,425	$	1
WAC				6.51%		
WARM (in months)				57 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 66,249

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	2,109	3,679	3,454
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	22,457	19,858	5,641
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.22 mo	5.29 mo	6.04 mo
Balances in New Accounts (Optional)	$	451	358	186

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 %	$	698	1,987	1,423	4.69%
5.00 to 5.99 %	$	2,687	5,060	2,884	5.46%
6.00 to 6.99 %	$	6,973	4,046	1,489	6.34%
7.00 to 7.99 %	$	5	121	310	7.33%
8.00 to 8.99 %	$	0	14	159	8.41%
9.00 to 9.99 %	$	0	1	0	9.72%
10.00 to 10.99 %	$	0	0	0	10.38%
11.00% and Above	$	0	0	96	11.84%
WARM		1 mo	13 mo	73 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 27,954

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	3,908	-11 bp	2 mo	2 mo	20 mo
Position 2	0000	0000	$	1,516	-30 bp	2 mo	2 mo	14 mo
Position 3	0000	0000	$	552	21 bp	2 mo	3 mo	35 mo
All Other Positions			$	790	12 bp	2 mo	1 mo	57 mo

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

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

	Total Balances	WAC	Balances in New Accounts (Optional)
NON-MATURITY DEPOSITS			
Transaction Accounts	$ 7,563	1.91%	$ 4
Money Market Deposit Accounts (MMDAs)	$ 11,384	3.94%	$ 34
Passbook Accounts	$ 13,837	2.96%	$ 8
Non-Interest-Bearing Non-Maturity Deposits	$ 5,315		$ 4
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 480	0.10%	
Escrow for Mortgages Serviced for Others	$ 920	0.04%	
Other Escrows	$ 69	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 39,567		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -42		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 44		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 0		
Miscellaneous I	$ 2,563		
Miscellaneous II	$ 541		
TOTAL LIABILITIES	$ 143,642	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 55		
EQUITY CAPITAL	$ 13,276		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 156,973		

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

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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	$ 19	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	12	$ 8	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	83	$ 1,491	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	50	$ 184	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	44	$ 90	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	125	$ 470	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	104	$ 2,972	-	-	-
1016	optional commitment to originate "other" mortgages	77	$ 534	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 2	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 4	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$ 2	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 2	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 3	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 67	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 25	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 11	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	20	$ 480	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	25	$ 3,768	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 41	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 10	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 96	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 102	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 1,360	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	$ 1	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 15	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 3	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 0	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 7	-	-	-

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	-	$ 41	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 19	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 0	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	9	$ 5	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	17	$ 67	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 5	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 1	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 11	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	21	$ 156	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	14	$ 236	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	14	$ 37	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	44	$ 128	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	32	$ 536	-	-	-
2216	firm commitment to originate "other" mortgage loans	25	$ 66	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 2	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 1	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 1	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 66	-	-	-
4002	commitment to purchase non-mortgage financial assets	16	$ 95	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 1	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 15	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 4,686	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 6,661	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 100	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 190	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$ 495	-	-	-
6022	interest rate cap based on the prime rate	-	$ 50	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 3	-	-	-

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
7010	interest rate floor based on 1-year Treasury	-	$ 3	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 770	-	-	-
8012	long futures contract on Treasury bond	-	$ 4	-	-	-
8016	long futures contract on 3-month Eurodollar	-	$ 2,000	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 147	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 3,346	-	-	-
9032	long put option on 5-year Treasury note futures contract	-	$ 75	-	-	-
9502	fixed-rate construction loans in process	153	$ 648	-	-	-
9512	adjustable-rate construction loans in process	91	$ 1,156	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

REPORTING OF MARKET VALUE ESTIMATES

Estimated Market Value After Specified Rate Shock

	Required Reporting Items		Optional Reporting Items		Required Reporting Item
Rate Shock in Basis Points	Off-Balance-Sheet Contracts Reported Under "Additional"	Mortgage-Derivative Securities	Options on Liabilities	Collateralized Mortgage Securities Issued	Structured Securities
+ 400	$ 0	$ 0	$ 0	$ 0	$ 0
+ 300	$ 19	$ 4,484	$ 253	$ 0	$ 2,675
+ 200	$ 15	$ 4,674	$ 214	$ 0	$ 2,817
+ 100	$ 14	$ 4,832	$ 172	$ 0	$ 2,960
No Change	$ 15	$ 4,954	$ 137	$ 0	$ 3,114
- 100	$ 23	$ 5,054	$ 63	$ 0	$ 3,250
- 200	$ 64	$ 5,102	$ -18	$ 0	$ 3,291
- 300	$ 146	$ 5,133	$ -56	$ 0	$ 3,336
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 1,425