AREA: WEST REGION
TYPE: ALL REPORTING CMR
FIRMS REPORTING: 81
CYCLE: MAR 2000

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

DATE:07/12/2000
TIME:16:47:54
EDIT:07/12/2000

*** 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
+300 bp	10,953	-15,281	-58 %	3.33 %	-419 bp
+200 bp	16,731	-9,503	-36 %	4.98 %	-254 bp
+100 bp	21,781	-4,453	-17 %	6.36 %	-116 bp
0 bp	26,234			7.52 %	
-100 bp	28,874	2,640	+10 %	8.18 %	+66 bp
-200 bp	30,014	3,780	+14 %	8.43 %	+91 bp
-300 bp	30,572	4,338	+17 %	8.53 %	+101 bp

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

	03/31/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	7.52 %
Post-Shock NPV Ratio	4.98 %
Sensitivity Measure: Decline in NPV Ratio	254 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	-	22,844	22,512	21,935	20,983	19,905	18,840	17,836	-
30-Yr Mortgage Securities ...	-	9,949	9,782	9,480	9,032	8,538	8,056	7,604	-
15-Year Mortgages & MBS	-	7,624	7,504	7,311	7,059	6,792	6,529	6,276	-
Balloon Mortgages & MBS	-	6,893	6,805	6,678	6,493	6,286	6,079	5,877	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	8,801	8,762	8,719	8,649	8,539	8,385	8,189	-
7 Mo to 2 Yrs Reset Freq ..	-	11,833	11,753	11,661	11,525	11,326	11,068	10,761	-
2+ to 5 Yrs Reset Freq	-	21,892	21,473	20,970	20,365	19,689	18,963	18,208	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	103,308	102,434	101,528	100,465	99,044	97,154	94,782	-
2 Mo to 5 Yrs Reset Freq...	-	23,938	23,516	23,051	22,521	21,909	21,214	20,463	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	10,323	10,219	10,125	10,036	9,948	9,856	9,764	-
Adjustable-Rate, Fully-Amort.	-	26,023	25,771	25,553	25,353	25,159	24,957	24,758	-
Fixed-Rate, Balloon	-	2,514	2,386	2,267	2,157	2,053	1,957	1,867	-
Fixed-Rate, Fully-Amortizing	-	2,685	2,557	2,439	2,329	2,228	2,133	2,045	-
Construction & Land Loans:									
Adjustable-Rate	-	2,251	2,248	2,245	2,241	2,238	2,235	2,232	-
Fixed-Rate	-	630	599	571	546	523	502	483	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	4,059	4,055	4,051	4,047	4,044	4,041	4,039	-
Fixed-Rate	-	2,349	2,293	2,239	2,187	2,139	2,092	2,048	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-728	-719	-708	-693	-677	-660	-641	-
Accrued Interest Receivable .	-	1,435	1,435	1,435	1,435	1,435	1,435	1,435	-
Advances for Taxes/Insurance	-	121	121	121	121	121	121	121	-
Float on Escrows on Owned Mtg	-	42	61	85	105	122	136	149	-
Less: Value of Servicing on Mtgs									
Serviced by Others ...	-	-139	-150	-160	-166	-167	-167	-165	-
*Mortgage Loans & Securities	-	268,926	265,717	261,917	257,122	251,529	245,261	238,459	-

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	-	1,735	1,733	1,731	1,730	1,728	1,727	1,726	-
Fixed-Rate	-	1,063	1,025	988	954	921	891	861	-
Consumer Loans:									
Adjustable-Rate	-	852	851	850	849	849	848	847	-
Fixed-Rate	-	5,342	5,260	5,181	5,104	5,030	4,957	4,887	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-241	-238	-235	-232	-230	-227	-225	-
Accrued Interest Receivable .	-	69	69	69	69	69	69	69	-
*Nonmortgage Loans	-	8,820	8,700	8,585	8,474	8,368	8,265	8,167	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	6,671	6,671	6,671	6,671	6,671	6,671	6,671	-
Equities & All Mutual Funds ...	-	441	425	409	392	375	357	340	-
Zero-Coupon Securities	-	34	32	30	28	27	26	25	-
Govt & Agency Securities	-	1,153	1,114	1,077	1,044	1,012	982	955	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,797	1,795	1,794	1,792	1,790	1,789	1,787	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	1,018	956	900	850	804	763	726	-
Mortgage-Derivative Securities:									
Valued by OTS	-	16	16	16	15	15	15	14	-
Valued by Institution	-	49,929	49,733	49,000	47,986	46,145	44,526	42,845	-
Structured Securities, Valued by Institution	-	2,754	2,741	2,713	2,589	2,478	2,374	2,279	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	63,812	63,481	62,610	61,367	59,317	57,503	55,641	-

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

*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
	*** Change in Interest Rates ***								
REPOSSESSED ASSETS	-	281	281	281	281	281	281	281	-
REAL ESTATE HELD FOR INVESTMENT	-	142	142	142	142	142	142	142	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	48	47	44	41	35	28	20	-
OFFICE PREMISES & EQUIPMENT	-	2,607	2,607	2,607	2,607	2,607	2,607	2,607	-
*Subtotal	-	3,077	3,076	3,074	3,070	3,064	3,057	3,049	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	831	1,085	1,431	1,598	1,634	1,616	1,575	-
Adj-Rate Servicing	-	845	870	893	906	920	926	924	-
Float on Mtgs Svc'd for Others	-	432	519	620	696	754	803	843	-
*Mtg Ln Servicing for Others	-	2,108	2,474	2,944	3,201	3,308	3,345	3,341	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	9,711	9,711	9,711	9,711	9,711	9,711	9,711	-
Deposit Intangibles:									
Retail CD Intangible	-	258	275	290	304	315	328	340	-
Transaction Acct Intangible .	-	455	793	1,120	1,430	1,716	1,986	2,242	-
MMDA Intangible	-	148	507	1,006	1,561	2,104	2,633	3,149	-
Passbook Account Intangible .	-	-11	51	488	975	1,433	1,858	2,255	-
Non-Int-Bearing Acct Intang .	-	961	1,194	1,416	1,629	1,834	2,030	2,219	-
*Other Assets	-	11,522	12,532	14,032	15,610	17,113	18,546	19,917	-
*** TOTAL ASSETS	-	358,266	355,980	353,160	348,844	342,699	335,977	328,574	-

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 ...	-	80,689	80,317	79,949	79,587	79,228	78,872	78,522	-
Maturing in 13 Mo or More ...	-	15,180	14,906	14,640	14,382	14,130	13,884	13,645	-
Variable-Rate, Fixed-Maturity .	-	445	444	442	441	440	438	437	-
Non-Maturity:									
Transaction Accts	-	12,257	12,257	12,257	12,257	12,257	12,257	12,257	-
MMDAs	-	44,130	44,130	44,130	44,130	44,130	44,130	44,130	-
Passbook Accts	-	14,555	14,555	14,555	14,555	14,555	14,555	14,555	-
Non-Interest-Bearing Accts ..	-	12,562	12,562	12,562	12,562	12,562	12,562	12,562	-
* Deposits	-	179,818	179,172	178,536	177,914	177,302	176,699	176,108	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	65,189	64,852	64,521	64,194	63,873	63,556	63,244	-
Maturing in 37 Mo or More ...	-	12,544	12,049	11,580	11,135	10,712	10,310	9,928	-
Variable-Rate, Fixed-Maturity .	-	63,582	63,572	63,562	63,552	63,541	63,530	63,520	-
* Borrowings	-	141,314	140,473	139,663	138,881	138,126	137,396	136,691	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	794	794	794	794	794	794	794	-
Other Escrow Accounts	-	595	578	562	547	533	519	506	-
Collat. Mtg Securities Issued .	-	2	2	2	2	2	2	2	-
Miscellaneous I	-	4,777	4,777	4,777	4,777	4,777	4,777	4,777	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	6,168	6,151	6,135	6,120	6,106	6,092	6,080	-
OPTIONS ON LIABILITIES	-	-85	-43	-19	4	10	1	-14	-
*** TOTAL LIABILITIES	-	327,216	325,754	324,316	322,919	321,543	320,188	318,865	-

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	-	55	42	26	-5	-43	-82	-119	-
ARMs	-	38	28	14	-5	-30	-61	-97	-
Other Mortgages	-	168	125	67	-	-70	-139	-205	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	104	75	39	-14	-78	-146	-216	-
Sell Mortgages & MBS	-	-213	-155	-88	18	145	273	396	-
Purchase Non-Mortgage Items ...	-	-58	-38	-19	-	18	35	51	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-1	0	0	0	-1	-2	-3	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-949	-515	-103	286	656	1,008	1,342	-
Pay Floating, Receive Fixed ...	-	122	63	7	-45	-94	-140	-183	-
Basis Swaps	-	0	0	0	0	0	0	0	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	2	5	16	55	117	181	245	-
INTEREST-RATE FLOORS	-	0	1	1	0	0	0	0	-
FUTURES	-	-60	-40	-20	-	21	42	62	-
OPTIONS ON FUTURES	-	-	-	-	0	3	11	18	-
CONSTRUCTION LIP	-	30	16	4	-7	-17	-25	-33	-
SELF-VALUED [CMR911-CMR919]	-	283	181	85	25	-2	-12	-13	-
	=========	=========	=========	=========	=========	=========	=========	=========	=========
*** OFF-BALANCE-SHEET POSITIONS	-	-478	-212	29	310	625	943	1,244	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	358,266	355,980	353,160	348,844	342,699	335,977	328,574	-
- LIABILITIES	-	327,216	325,754	324,316	322,919	321,543	320,188	318,865	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-478	-212	29	310	625	943	1,244	-
	=========	=========	=========	=========	=========	=========	=========	=========	=========
*** NET PORTFOLIO VALUE	-	30,572	30,014	28,874	26,234	21,781	16,731	10,953	-

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	21,619	20,983	97.06	4.8
30-Yr Mortgage Securities ...	9,396	9,032	96.13	5.2
15-Year Mortgages & MBS	7,266	7,059	97.13	3.7
Balloon Mortgages & MBS	6,660	6,493	97.49	3.0
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	8,637	8,649	100.14	1.0
7 Mo to 2 Yrs Reset Freq ..	11,548	11,525	99.80	1.4
2+ to 5 Yrs Reset Freq	21,046	20,365	96.77	3.1
Lagging Market Index ARMs:				
1 Mo Reset Freq............	101,364	100,465	99.11	1.2
2 Mo to 5 Yrs Reset Freq...	23,608	22,521	95.40	2.5
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	10,049	10,036	99.87	0.9
Adjustable-Rate, Fully-Amort.	25,756	25,353	98.44	0.8
Fixed-Rate, Balloon	2,317	2,157	93.07	5.0
Fixed-Rate, Fully-Amortizing	2,556	2,329	91.13	4.5
Construction & Land Loans:				
Adjustable-Rate	2,245	2,241	99.84	0.1
Fixed-Rate	551	546	99.06	4.4
Second Mtg Loans & Securities:				
Adjustable-Rate	4,099	4,047	98.73	0.1
Fixed-Rate	2,219	2,187	98.58	2.3
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-693	-693	99.93	2.2
Accrued Interest Receivable .	1,435	1,435	99.99	0.0
Advances for Taxes/Insurance	121	121	100.38	0.0
Float on Escrows on Owned Mtg		105		-17.7
Less: Value of Servicing on Mtgs Serviced by Others ...		-166		-2.1
*Mortgage Loans & Securities	261,798	257,122	98.21	2.0

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	1,753	1,730	98.67	0.1
Fixed-Rate	974	954	97.94	3.5
Consumer Loans:				
Adjustable-Rate	855	849	99.34	0.1
Fixed-Rate	4,809	5,104	106.14	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-232	-232	100.04	1.1
Accrued Interest Receivable .	69	69	99.95	0.0
*Nonmortgage Loans	8,228	8,474	102.99	1.3
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	6,671	6,671	100.00	0.0
Equities & All Mutual Funds ...	392	392	100.09	4.3
Zero-Coupon Securities	25	28	113.58	5.1
Govt & Agency Securities	1,032	1,044	101.13	3.1
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,793	1,792	99.94	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	907	850	93.69	5.6
Mortgage-Derivative Securities:				
Valued by OTS	15	15	0.03	1.7
Valued by Institution	47,994	47,986	-	3.0
Structured Securities, Valued by Institution	2,579	2,589	100.39	4.5
Less: Valuation Allowances for Investment Securities ..	0	0	-	0.2
*Cash, Deposits, & Securities	61,407	61,367	99.93	2.7

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	281	281	99.96	0.0
REAL ESTATE HELD FOR INVESTMENT	142	142	99.80	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	41	41	99.01	11.9
OFFICE PREMISES & EQUIPMENT	2,607	2,607	99.98	0.0
*Subtotal	3,070	3,070	99.96	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,598		-6.3
Adj-Rate Servicing		906		-1.5
Float on Mtgs Svc'd for Others		696		-9.6
*Mtg Ln Servicing for Others		3,201		-5.7
OTHER ASSETS				
Purchased & Excess Servicing ..	2,292			
Margin Account	-	-	-	-
Miscellaneous I	9,711	9,711	100.00	0.0
Miscellaneous II	1,924			
Deposit Intangibles:				
Retail CD Intangible		304		-4.0
Transaction Acct Intangible .		1,430		-20.9
MMDA Intangible		1,561		-35.2
Passbook Account Intangible .		975		-48.4
Non-Int-Bearing Acct Intang .		1,629		-12.8
*Other Assets	13,928	15,610		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	223			
*** TOTAL ASSETS	348,654	348,844	101/ 99*	1.5/2.0*

*Including/excluding deposit intangible values.

AREA: WEST REGION
TYPE: ALL REPORTING CMR
FIRMS REPORTING: 81
CYCLE: MAR 2000

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** LIABILITIES ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
DEPOSITS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 12 Mo or Less ...	79,934	79,587	99.56	0.5
Maturing in 13 Mo or More ...	14,707	14,382	97.79	1.8
Variable-Rate, Fixed-Maturity .	442	441	-	0.3
Non-Maturity:				
Transaction Accts	12,257	12,257	100/ 88*	0.0/2.8*
MMDAs	44,130	44,130	100/ 96*	0.0/1.3*
Passbook Accts	14,555	14,555	100/ 93*	0.0/3.5*
Non-Interest-Bearing Accts ..	12,562	12,562	100/ 87*	0.0/1.9*
* Deposits	178,588	177,914	100/ 97*	0.3/1.3*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	64,517	64,194	99.50	0.5
Maturing in 37 Mo or More ...	11,764	11,135	94.66	3.9
Variable-Rate, Fixed-Maturity .	63,504	63,552	99.38	0.0
* Borrowings	139,784	138,881	99.04	0.6
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	794	794	99.97	0.0
Other Escrow Accounts	675	547	81.02	2.7
Collat. Mtg Securities Issued .	2	2	104.90	0.0
Miscellaneous I	4,777	4,777	100.01	0.0
Miscellaneous II	686			
*Other Liabilities	6,934	6,120	97.95	0.2
OPTIONS ON LIABILITIES	-	4	-	-347.5
UNAMORTIZED YIELD ADJUSTMENTS ..	17			
*** TOTAL LIABILITIES	325,324	322,919	99/ 98**	0.4/0.9**

*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	-5
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-14
Sell Mortgages & MBS	18
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	286
Pay Floating, Receive Fixed ...	-45
Basis Swaps	0
Swaptions	-
INTEREST-RATE CAPS	55
INTEREST-RATE FLOORS	0
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-7
SELF-VALUED [CMR911-CMR919]	25
	=========
*** OFF-BALANCE-SHEET POSITIONS	310

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	348,654	348,844	101/ 99*	1.5/2.0*	*Including/excluding deposit intangible values.
- LIABILITIES	325,324	322,919	99/ 98**	0.4/0.9**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		310			
	=========	=========			
*** NET PORTFOLIO VALUE	23,330	26,234	112.42	13.5	

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	$	3,715	12,252	4,145	888	619
WARM (in months)		332 mo	326 mo	311 mo	257 mo	268 mo
WAC		6.69%	7.40%	8.34%	9.33%	11.04%
$ of Which Are FHA or VA Guaranteed	$	89	380	312	69	27
Securities Backed By Conventional Mortgages	$	3,763	2,315	551	150	72
WARM (in months)		334 mo	319 mo	289 mo	226 mo	198 mo
Wtd Avg Pass-Thru Rate		6.19%	7.36%	8.24%	9.32%	10.44%
Securities Backed By FHA or VA Mortgages	$	740	1,196	524	53	32
WARM (in months)		342 mo	333 mo	346 mo	245 mo	214 mo
Wtd Avg Pass-Thru Rate		6.48%	7.22%	8.13%	9.09%	10.21%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	2,214	1,975	505	134	138
WAC		6.62%	7.33%	8.33%	9.37%	11.13%
Mortgage Securities	$	1,743	406	115	25	12
Wtd Avg Pass-Thru Rate		6.17%	7.25%	8.22%	9.35%	10.81%
WARM (of Loans & Securities)		151 mo	153 mo	132 mo	127 mo	134 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	2,598	2,722	818	46	36
WAC		6.62%	7.40%	8.24%	9.36%	11.55%
Mortgage Securities	$	308	130	1	1	0
Wtd Avg Pass-Thru Rate		6.15%	7.03%	8.03%	9.51%	10.25%
WARM (of Loans & Securities)		72 mo	73 mo	68 mo	95 mo	137 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 44,941

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 . .	$	1,465	640	486	9,798	999
WAC		5.54%	7.38%	6.22%	5.74%	6.43%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	7,172	10,908	20,559	91,566	22,609
Wtd Avg Margin (in bp)		319 bp	260 bp	259 bp	244 bp	283 bp
WAC		8.44%	7.44%	6.99%	7.38%	7.28%
WARM (in months)		306 mo	309 mo	345 mo	336 mo	327 mo
Wtd Avg Time Until Next Payment Reset (mo) .		5 mo	11 mo	41 mo	6 mo	27 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 166,203

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)

ARM BALANCES BY DISTANCE TO LIFETIME CAP		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
Balances w/Coupon Within 200 bp of Lifetime Cap	$	814	251	13	3,952	89
Wtd Avg Distance from Lifetime Cap (in bp) .		114 bp	166 bp	195 bp	134 bp	161 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	2,530	3,275	411	27,784	6,619
Wtd Avg Distance from Lifetime Cap		322 bp	323 bp	355 bp	317 bp	360 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	5,254	7,909	20,479	69,575	16,785
Wtd Avg Distance from Lifetime Cap		553 bp	561 bp	523 bp	543 bp	499 bp
Balances Without Lifetime Cap	$	39	114	144	54	115
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	6,288	10,780	14,914	1,385	21,103
Wtd Avg Periodic Rate Cap (in bp)		137 bp	191 bp	200 bp	237 bp	178 bp
Balances Subject to Periodic Rate Floors . . .	$	6,197	10,445	14,498	1,424	20,855
MBS INCLUDED IN ARM BALANCES	$	1,234	3,183	37	24,156	817

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	10,049	25,756
WARM (in months)	80 mo	272 mo
Remaining Term to Full Amort. .	269 mo	
Rate Index Code	0000	0000
Margin (in bp)	271 bp	244 bp
Reset Frequency	5 mo	3 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	370	373
WA Distance to Lifetime Cap .	168 bp	170 bp
Fixed-Rate:		
Balances . . . . $	2,317	2,556
WARM (in months)	91 mo	139 mo
Remaining Term to Full Amort. .	267 mo	
WAC	8.26%	8.41%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,245	551
WARM (in months)	12 mo	90 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	148 bp	8.84%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	4,099	2,219
WARM (in months)	203 mo	182 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	131 bp	8.97%
Reset Frequency (in months) . . .	1 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	1,753	974
WARM (in months)	58 mo	55 mo
Margin in Col 1 (bp); WAC in Col 2	117 bp	8.25%
Reset Frequency	3 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	855	4,809
WARM (in months)	67 mo	55 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	273 bp	14.12%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	4,720	14,878
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	745	17,728
Remaining WAL 5-10 Years . . . $	2,053	6,976
Remaining WAL over 10 Years . $	869	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	40	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	0	0
WAC . . . . $	0.00%	8.93%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities--Book Value . $	8,427	39,582

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 . . . . $	27,444	62,812	17,703	3,027	1,867
WARM (in months)	266 mo	296 mo	271 mo	199 mo	186 mo
Wtd Avg Servicing Fee (in bp)	35 bp	39 bp	43 bp	44 bp	46 bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	897,533 lns
FHA/VA Loans	288,068 lns
Subserviced by Others	78,836 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan Current Mkt	Index on Serviced Loan Lagging Mkt
Balances Serviced . . . . $	8,368	45,989
WARM (in months)	271 mo	306 mo
Wtd Avg Servicing Fee (in bp)	52 bp	63 bp

Total # of Adjustable-Rate Loans Serviced 435,523 lns
Of Which, Number Subserviced By Others . 4,593 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 167,209

CASH, DEPOSITS, & SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	6,671		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	392		
Zero-Coupon Securities . . . . $	25	6.89%	51 mo
Government & Agency Securities . . . . $	1,032	6.27%	64 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	1,793	5.36%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	907	6.32%	106 mo
Structured Securities . . . . $	2,579		
Total Cash, Deposits, & Securities . . . . $	13,398		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	1,225
Accrued Interest Receivable	$	1,435
Advances for Taxes and Insurance	$	121
Less: Unamortized Yield Adjustments	$	-761
Valuation Allowances	$	1,919
Unrealized Gains (Losses)	$	-482

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	68
Accrued Interest Receivable	$	69
Less: Unamortized Yield Adjustments	$	-93
Valuation Allowances	$	300
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	142
REPOSSESSED ASSETS	$	281
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	41
OFFICE PREMISES AND EQUIPMENT	$	2,607

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-137
Less: Unamortized Yield Adjustments	$	11
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	2,292
Margin Account	$	0
Miscellaneous I	$	9,711
Miscellaneous II	$	1,924
TOTAL ASSETS	$	348,654

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	13
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,014
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	340
Mortgage-Related Mutual Funds	$	52
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	10,723
Wtd Avg Servicing Fee (in bp)		16 bp
Adjustable-Rate Mortgage Loans Serviced	$	21,861
Wtd Avg Servicing Fee (in bp)		18 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	7

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	$	28,148	3,254	470	$ 0
WAC		5.15%	5.06%	6.30%	
WARM (in months)		2 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$	29,353	18,039	671	$ 0
WAC		5.53%	5.47%	5.68%	
WARM (in months)		7 mo	9 mo	8 mo	
Balances Maturing in 13 to 36 Months	$		10,927	2,256	$ 0
WAC			5.83%	5.92%	
WARM (in months)			18 mo	24 mo	
Balances Maturing in 37 or More Months	$			1,524	$ 0
WAC				5.74%	
WARM (in months)				53 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 94,642

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,385	206	40
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	53,363	31,322	4,733
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.54 mo	4.87 mo	6.87 mo
Balances in New Accounts (Optional)	$	26	6	0

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 %	$	1,228	1,540	548	3.69%
5.00 to 5.99 %	$	19,971	9,950	8,363	5.66%
6.00 to 6.99 %	$	14,024	17,001	1,777	6.27%
7.00 to 7.99 %	$	4	553	707	7.21%
8.00 to 8.99 %	$	12	21	242	8.63%
9.00 to 9.99 %	$	0	207	13	9.70%
10.00 to 10.99 %	$	0	1	112	10.10%
11.00% and Above	$	0	2	1	15.61%
WARM		1 mo	13 mo	56 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 76,280

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	14,590	-7 bp	3 mo	2 mo	23 mo
Position 2	0000	0000	$	6,786	4 bp	2 mo	1 mo	28 mo
Position 3	0000	0000	$	28,804	-10 bp	3 mo	1 mo	12 mo
All Other Positions			$	13,766	-9 bp	3 mo	1 mo	17 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	$ 12,257	1.18%	$ 17
Money Market Deposit Accounts (MMDAs)	$ 44,130	4.24%	$ 48
Passbook Accounts	$ 14,555	2.58%	$ 47
Non-Interest-Bearing Non-Maturity Deposits	$ 12,562		$ 15
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 232	0.44%	
Escrow for Mortgages Serviced for Others	$ 562	0.45%	
Other Escrows	$ 675	0.04%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 84,973		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 14		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 2		
Miscellaneous I	$ 4,777		
Miscellaneous II	$ 686		
TOTAL LIABILITIES	$ 325,324	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 615		
EQUITY CAPITAL	$ 22,715		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 348,654		

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	$ 514	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	8	$ 57	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	22	$ 824	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	10	$ 214	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	9	$ 31	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	30	$ 162	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	30	$ 749	-	-	-
1016	optional commitment to originate "other" mortgages	28	$ 2,495	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 1	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$ 4	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 1	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 4	-	-	-
2022	commitment to sell 1-mo COFI ARM loans, svc retained	-	$ 298	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 9	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 1	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	7	$ 121	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	8	$ 867	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 13	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 27	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 9	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 57	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 355	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 12	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 124	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	8	$ 1,060	-	-	-
2076	commitment to sell "other" MBS	-	$ 1	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	$ 31	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 800	-	-	-

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
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 11	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 5	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 260	-	-	-
2122	commitment to sell 1-mo COFI ARM loans, svc released	-	$ 0	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 3	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 16	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 2	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	-	$ 2	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	13	$ 76	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 8	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 0	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	6	$ 25	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	9	$ 22	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	-	$ 3	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	-	$ 6	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	15	$ 9	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	13	$ 28	-	-	-
2216	firm commitment to originate "other" mortgage loans	18	$ 93	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 6	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 6	-	-	-
3066	short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 0	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 5	-	-	-
3070	short option to sell 5- or 7-yr balloon or 2-step mtg loans	-	$ 0	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 3	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 20	-	-	-
4002	commitment to purchase non-mortgage financial assets	-	$ 19	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 505	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 13	-	-	-

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
5004	interest rate swap: pay fixed, receive 3-month LIBOR	6	$	14,158	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$	493	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$	343	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$	1,168	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR	-	$	29	-	-	-
5504	interest rate swap, amortizing: pay fixed, receive 3-month LIBOR	-	$	200	-	-	-
5576	interest rate swap, amortizing: pay 6-mo LIBOR, receive MBS coupon	-	$	15	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$	232	-	-	-
6004	interest rate cap based on 3-month LIBOR	6	$	7,987	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$	537	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$	27	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$	29	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$	537	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$	75	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$	1,175	-	-	-
8036	short futures contract on 2-year Treasury note	-	$	795	-	-	-
8038	short futures contract on 5-year Treasury note	-	$	48	-	-	-
8040	short futures contract on 10-year Treasury note	-	$	38	-	-	-
8042	short futures contract on Treasury bond	-	$	11	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$	603	-	-	-
9036	long put option on Treasury bond futures contract	-	$	75	-	-	-
9502	fixed-rate construction loans in process	39	$	235	-	-	-
9512	adjustable-rate construction loans in process	27	$	415	-	-	-

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	$ -13	$ 42,845	$ -14	$ 0	$ 2,279
+ 200	$ -12	$ 44,526	$ 1	$ 0	$ 2,374
+ 100	$ -2	$ 46,145	$ 10	$ 0	$ 2,478
No Change	$ 25	$ 47,986	$ 4	$ 0	$ 2,589
- 100	$ 85	$ 49,000	$ -19	$ 0	$ 2,713
- 200	$ 181	$ 49,733	$ -43	$ 0	$ 2,741
- 300	$ 283	$ 49,929	$ -85	$ 0	$ 2,754
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 3,920