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	47,261	-32,065	-40 %	6.45 %	-368 bp
+300 bp	57,732	-21,595	-27 %	7.72 %	-240 bp
+200 bp	67,033	-12,293	-15 %	8.80 %	-132 bp
+100 bp	74,523	-4,803	-6 %	9.63 %	-49 bp
0 bp	79,326			10.13 %	
-100 bp	81,652	2,326	+3 %	10.33 %	+20 bp
-200 bp	82,951	3,625	+5 %	10.41 %	+28 bp
-300 bp	86,072	6,745	+9 %	10.69 %	+56 bp
-400 bp	90,660	11,333	+14 %	11.12 %	+100 bp

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

	06/30/1998
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.13 %
Post-Shock NPV Ratio	8.80 %
Sensitivity Measure: Decline in NPV Ratio	132 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	87,340	85,721	84,334	83,047	80,778	77,337	73,473	69,623	65,971
30-Yr Mortgage Securities ...	20,790	20,391	20,045	19,716	19,175	18,363	17,440	16,516	15,639
15-Year Mortgages & MBS	64,516	63,680	63,002	62,240	60,823	58,868	56,718	54,558	52,460
Balloon Mortgages & MBS	26,596	26,207	25,853	25,547	25,097	24,442	23,713	22,975	22,251
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	15,285	15,165	15,076	15,009	14,938	14,834	14,665	14,418	14,103
7 Mo to 2 Yrs Reset Freq ..	79,695	78,938	78,339	77,824	77,243	76,388	75,107	73,406	71,368
2+ to 5 Yrs Reset Freq	45,597	44,840	44,147	43,403	42,482	41,337	40,004	38,560	37,074
Lagging Market Index ARMs:									
1 Mo Reset Freq............	109,313	108,197	107,271	106,471	105,647	104,699	103,475	101,821	99,673
2 Mo to 5 Yrs Reset Freq...	43,878	43,275	42,708	42,161	41,579	40,904	40,087	39,119	38,035
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	18,734	18,461	18,203	17,983	17,793	17,612	17,429	17,243	17,061
Adjustable-Rate, Fully-Amort.	38,822	38,308	37,865	37,517	37,190	36,873	36,561	36,244	35,932
Fixed-Rate, Balloon	12,296	11,784	11,301	10,847	10,418	10,014	9,632	9,270	8,928
Fixed-Rate, Fully-Amortizing	11,811	11,284	10,796	10,344	9,923	9,531	9,166	8,824	8,505
Construction & Land Loans:									
Adjustable-Rate	8,785	8,759	8,735	8,711	8,688	8,667	8,645	8,625	8,605
Fixed-Rate	6,130	5,983	5,849	5,726	5,614	5,509	5,412	5,322	5,238
Second Mtg Loans & Securities:									
Adjustable-Rate	12,134	12,103	12,075	12,047	12,019	11,995	11,970	11,947	11,924
Fixed-Rate	13,428	13,146	12,876	12,618	12,370	12,133	11,905	11,685	11,474
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	798	768	740	714	689	664	639	615	591
Accrued Interest Receivable .	3,320	3,320	3,320	3,320	3,320	3,320	3,320	3,320	3,320
Advances for Taxes/Insurance	239	239	239	239	239	239	239	239	239
Float on Escrows on Owned Mtg	75	142	226	353	511	655	781	889	985
Less: Value of Servicing on Mtgs Serviced by Others ...	-211	-220	-230	-236	-241	-246	-250	-253	-256
*Mortgage Loans & Securities	619,793	610,932	603,231	596,075	586,779	574,629	560,630	545,475	529,632

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	8,319	8,303	8,289	8,274	8,261	8,249	8,237	8,226	8,215
Fixed-Rate	6,162	5,967	5,783	5,609	5,444	5,287	5,139	4,998	4,864
Consumer Loans:									
Adjustable-Rate	13,076	13,051	13,028	13,006	12,984	12,963	12,943	12,924	12,905
Fixed-Rate	22,356	21,974	21,607	21,253	20,912	20,583	20,266	19,959	19,663
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-907	-896	-886	-876	-867	-858	-849	-841	-834
Accrued Interest Receivable .	460	460	460	460	460	460	460	460	460
*Nonmortgage Loans	49,466	48,859	48,281	47,726	47,193	46,685	46,195	45,725	45,273
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	18,393	18,393	18,393	18,393	18,393	18,393	18,393	18,393	18,393
Equities & All Mutual Funds ...	3,080	2,977	2,874	2,776	2,675	2,565	2,440	2,315	2,193
Zero-Coupon Securities	745	687	638	596	561	532	506	485	466
Govt & Agency Securities	22,646	21,879	21,159	20,482	19,845	19,245	18,678	18,142	17,634
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	9,039	9,025	9,012	8,999	8,986	8,973	8,961	8,948	8,936
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	6,169	5,761	5,409	5,103	4,837	4,602	4,394	4,209	4,043
Mortgage-Derivative Securities:									
Valued by OTS	275	274	273	273	269	264	258	251	245
Valued by Institution	47,935	47,702	47,349	47,015	46,591	45,621	44,401	43,022	41,592
Structured Securities, Valued by Institution	3,742	3,697	3,656	3,618	3,586	3,418	3,246	3,085	2,935
Less: Valuation Allowances for Investment Securities ..	16	16	16	16	16	15	15	15	15
*Cash, Deposits, & Securities	112,009	110,379	108,747	107,239	105,726	103,597	101,262	98,835	96,422

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	1,494	1,494	1,494	1,494	1,494	1,494	1,494	1,494	1,494
REAL ESTATE HELD FOR INVESTMENT	479	479	479	479	479	479	479	479	479
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	176	162	159	158	153	143	128	110	91
OFFICE PREMISES & EQUIPMENT	7,750	7,750	7,750	7,750	7,750	7,750	7,750	7,750	7,750
*Subtotal	9,898	9,884	9,881	9,880	9,875	9,865	9,850	9,832	9,813
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	1,929	1,955	2,110	2,601	3,276	3,692	3,847	3,861	3,807
Adj-Rate Servicing	1,026	1,090	1,135	1,168	1,195	1,219	1,239	1,253	1,258
Float on Mtgs Svc'd for Others	1,115	1,346	1,598	1,986	2,430	2,810	3,094	3,324	3,505
*Mtg Ln Servicing for Others	4,070	4,391	4,843	5,756	6,901	7,722	8,180	8,438	8,570
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	19,475	19,475	19,475	19,475	19,475	19,475	19,475	19,475	19,475
Deposit Intangibles:									
Retail CD Intangible	246	313	377	440	492	540	595	643	692
Transaction Acct Intangible .	-161	-58	402	1,216	2,060	2,876	3,646	4,358	5,032
MMDA Intangible	-161	-79	61	461	1,246	2,106	2,959	3,790	4,602
Passbook Account Intangible .	-384	-224	-104	67	718	2,883	4,887	6,749	8,483
Non-Int-Bearing Acct Intang .	703	1,256	1,786	2,289	2,773	3,236	3,677	4,103	4,510
*Other Assets	19,717	20,684	21,997	23,947	26,763	31,115	35,239	39,117	42,794
*** TOTAL ASSETS	814,952	805,130	796,980	790,622	783,238	773,612	761,355	747,423	732,504

AREA: U.S. TOTAL
TYPE: ALL REPORTING CMR
FIRMS REPORTING: 1090
CYCLE: JUN 1998

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** Change in Interest Rates ***

*** LIABILITIES ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
DEPOSITS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 12 Mo or Less ...	241,383	240,290	239,202	238,130	237,070	236,020	234,982	233,952	232,934
Maturing in 13 Mo or More ...	72,719	71,139	69,611	68,131	66,700	65,311	63,969	62,667	61,406
Variable-Rate, Fixed-Maturity .	4,518	4,515	4,512	4,509	4,506	4,503	4,500	4,497	4,494
Demand:									
Transaction Accts	30,711	30,711	30,711	30,711	30,711	30,711	30,711	30,711	30,711
MMDAs	68,155	68,155	68,155	68,155	68,155	68,155	68,155	68,155	68,155
Passbook Accts	60,790	60,790	60,790	60,790	60,790	60,790	60,790	60,790	60,790
Non-Interest-Bearing Accts ..	26,476	26,476	26,476	26,476	26,476	26,476	26,476	26,476	26,476
* Deposits	504,752	502,075	499,456	496,901	494,407	491,965	489,582	487,247	484,966
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	118,170	117,493	116,826	116,171	115,526	114,892	114,268	113,653	113,048
Maturing in 37 Mo or More ...	30,250	28,620	27,102	25,686	24,365	23,130	21,975	20,895	19,882
Variable-Rate, Fixed-Maturity .	50,167	50,126	50,086	50,046	50,006	49,967	49,928	49,889	49,850
* Borrowings	198,586	196,239	194,015	191,904	189,898	187,989	186,171	184,437	182,781
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	6,624	6,624	6,624	6,624	6,624	6,624	6,624	6,624	6,624
Other Escrow Accounts	980	950	922	895	870	846	824	803	783
Collat. Mtg Securities Issued .	205	205	205	205	205	205	205	205	205
Miscellaneous I	12,453	12,453	12,453	12,453	12,453	12,453	12,453	12,453	12,453
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	20,263	20,232	20,204	20,177	20,152	20,129	20,107	20,086	20,066
OPTIONS ON LIABILITIES	-14	-10	-5	2	7	228	413	583	739
*** TOTAL LIABILITIES	723,587	718,536	713,670	708,983	704,464	700,311	696,272	692,352	688,551

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	1,273	1,007	796	575	64	-620	-1,324	-1,996	-2,620
ARMs	172	142	114	84	38	-31	-118	-223	-339
Other Mortgages	127	95	65	41	-	-62	-134	-208	-282
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	949	741	567	375	58	-344	-770	-1,190	-1,592
Sell Mortgages & MBS	-3,422	-2,671	-2,055	-1,233	167	1,821	3,465	5,009	6,432
Purchase Non-Mortgage Items ...	74	53	34	16	-	-15	-29	-42	-54
Sell Non-Mortgage Items	62	47	31	15	-	-15	-31	-46	-61
OPTIONS ON MORTGAGES & MBS	162	128	98	70	35	46	85	124	159
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-2,150	-1,640	-1,162	-712	-287	113	491	848	1,186
Pay Floating, Receive Fixed ...	983	753	539	338	149	-28	-195	-351	-499
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	0	0	1	1	1	1	1	1	1
INTEREST-RATE CAPS	0	3	10	28	67	146	264	404	553
INTEREST-RATE FLOORS	1,050	768	510	283	119	43	20	13	11
FUTURES	-251	-186	-122	-60	-	58	115	172	229
OPTIONS ON FUTURES	19	14	9	5	2	8	29	57	86
CONSTRUCTION LIP	515	388	276	176	86	5	-70	-139	-202
SELF-VALUED [CMR911-CMR919]	-270	-163	-70	11	53	95	151	227	301
*** OFF-BALANCE-SHEET POSITIONS	-705	-522	-359	14	553	1,222	1,951	2,661	3,309

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	814,952	805,130	796,980	790,622	783,238	773,612	761,355	747,423	732,504
- LIABILITIES	723,587	718,536	713,670	708,983	704,464	700,311	696,272	692,352	688,551
+ OFF-BALANCE-SHEET POSITIONS ..	-705	-522	-359	14	553	1,222	1,951	2,661	3,309
*** NET PORTFOLIO VALUE	90,660	86,072	82,951	81,652	79,326	74,523	67,033	57,732	47,261

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	79,017	80,778	102.23	3.5
30-Yr Mortgage Securities ...	18,757	19,175	102.22	3.5
15-Year Mortgages & MBS	59,917	60,823	101.51	2.8
Balloon Mortgages & MBS	24,754	25,097	101.38	2.2
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	14,803	14,938	100.91	0.6
7 Mo to 2 Yrs Reset Freq ..	76,410	77,243	101.09	0.9
2+ to 5 Yrs Reset Freq	42,575	42,482	99.78	2.4
Lagging Market Index ARMs:				
1 Mo Reset Freq............	102,999	105,647	102.57	0.8
2 Mo to 5 Yrs Reset Freq...	41,155	41,579	101.03	1.5
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	17,817	17,793	99.87	1.0
Adjustable-Rate, Fully-Amort.	37,549	37,190	99.04	0.9
Fixed-Rate, Balloon	10,508	10,418	99.15	4.0
Fixed-Rate, Fully-Amortizing	10,050	9,923	98.73	4.1
Construction & Land Loans:				
Adjustable-Rate	8,699	8,688	99.87	0.3
Fixed-Rate	5,471	5,614	102.61	1.9
Second Mtg Loans & Securities:				
Adjustable-Rate	12,131	12,019	99.08	0.2
Fixed-Rate	12,096	12,370	102.27	2.0
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	689	689	100.01	3.7
Accrued Interest Receivable .	3,320	3,320	100.01	0.0
Advances for Taxes/Insurance	239	239	99.88	0.0
Float on Escrows on Owned Mtg		511		-29.6
Less: Value of Servicing on Mtgs Serviced by Others ...		-241		-2.0
*Mortgage Loans & Securities	578,956	586,779	101.35	1.8

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	8,387	8,261	98.50	0.2
Fixed-Rate	5,488	5,444	99.19	3.0
Consumer Loans:				
Adjustable-Rate	13,061	12,984	99.41	0.2
Fixed-Rate	20,968	20,912	99.73	1.6
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-867	-867	99.96	1.0
Accrued Interest Receivable .	460	460	99.95	0.0
*Nonmortgage Loans	47,497	47,193	99.36	1.1
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	18,393	18,393	100.00	0.0
Equities & All Mutual Funds ...	2,675	2,675	100.00	3.9
Zero-Coupon Securities	506	561	110.94	5.8
Govt & Agency Securities	19,256	19,845	103.06	3.1
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	8,982	8,986	100.04	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	4,732	4,837	102.21	5.2
Mortgage-Derivative Securities:				
Valued by OTS	269	269	0.57	1.7
Valued by Institution	46,463	46,591	-	1.5
Structured Securities, Valued by Institution	3,288	3,586	109.06	2.8
Less: Valuation Allowances for Investment Securities ..	16	16	97.31	0.2
*Cash, Deposits, & Securities	104,549	105,726	101.13	1.7

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	1,494	1,494	99.99	0.0
REAL ESTATE HELD FOR INVESTMENT	479	479	99.94	0.0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	153	153	99.85	5.0
OFFICE PREMISES & EQUIPMENT	7,750	7,750	99.99	0.0
*Subtotal	9,875	9,875	99.99	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		3,276		-16.7
Adj-Rate Servicing		1,195		-2.1
Float on Mtgs Svc'd for Others		2,430		-17.0
*Mtg Ln Servicing for Others		6,901		-14.2
OTHER ASSETS				
Purchased & Excess Servicing ..	5,462			
Margin Account	-	-	-	-
Miscellaneous I	19,475	19,475	100.00	0.0
Miscellaneous II	5,815			
Deposit Intangibles:				
Retail CD Intangible		492		-10.2
Transaction Acct Intangible .		2,060		-40.3
MMDA Intangible		1,246		-66.0
Passbook Account Intangible .		718		-196.1
Non-Int-Bearing Acct Intang .		2,773		-17.1
*Other Assets	30,752	26,763		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	934			
*** TOTAL ASSETS	772,562	783,238	102/101*	1.1/1.6*

*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 ...	236,957	237,070	100.05	0.4
Maturing in 13 Mo or More ...	66,117	66,700	100.88	2.1
Variable-Rate, Fixed-Maturity .	4,502	4,506	-	0.1
Demand:				
Transaction Accts	30,711	30,711	100/ 93*	0.0/2.9*
MMDAs	68,155	68,155	100/ 98*	0.0/1.2*
Passbook Accts	60,790	60,790	100/ 99*	0.0/2.3*
Non-Interest-Bearing Accts ..	26,476	26,476	100/ 90*	0.0/2.0*
* Deposits	493,708	494,407	101/100*	0.5/1.2*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	115,572	115,526	99.96	0.6
Maturing in 37 Mo or More ...	24,515	24,365	99.39	5.2
Variable-Rate, Fixed-Maturity .	50,009	50,006	91.73	0.1
* Borrowings	190,097	189,898	97.59	1.0
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	6,624	6,624	100.00	0.0
Other Escrow Accounts	1,027	870	84.70	2.8
Collat. Mtg Securities Issued .	205	205	100.19	0.0
Miscellaneous I	12,453	12,453	100.00	0.0
Miscellaneous II	1,581			
*Other Liabilities	21,890	20,152	99.23	0.1
OPTIONS ON LIABILITIES	-	7	-	-1605.4
UNAMORTIZED YIELD ADJUSTMENTS ..	5			
*** TOTAL LIABILITIES	705,699	704,464	100/ 99**	0.6/1.1**

*Excluding/including deposit intangible values listed on asset side of report.

**Excluding/including deposit intangible values.

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	64
ARMs	38
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	58
Sell Mortgages & MBS	167
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	35
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-287
Pay Floating, Receive Fixed ...	149
Basis Swaps	-
Swaptions	1
INTEREST-RATE CAPS	67
INTEREST-RATE FLOORS	119
FUTURES	-
OPTIONS ON FUTURES	2
CONSTRUCTION LIP	86
SELF-VALUED [CMR911-CMR919]	53
*** OFF-BALANCE-SHEET POSITIONS	553

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	772,562	783,238	102/101*	1.1/1.6*	*Including/excluding deposit intangible values.
- LIABILITIES	705,699	704,464	100/ 99**	0.6/1.1**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		553			
*** NET PORTFOLIO VALUE	66,862	79,326	118.63	4.5	

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	$	7,244	46,400	16,643	4,979	3,751
WARM (in months)		323 mo	329 mo	301 mo	222 mo	199 mo
WAC		6.65%	7.42%	8.32%	9.36%	10.86%
$ of Which Are FHA or VA Guaranteed	$	393	2,466	1,129	862	1,241
Securities Backed By Conventional Mortgages .	$	3,926	6,324	2,395	513	278
WARM (in months)		315 mo	325 mo	279 mo	231 mo	219 mo
Wtd Avg Pass-Thru Rate		6.35%	7.23%	8.17%	9.23%	10.51%
Securities Backed By FHA or VA Mortgages . . .	$	445	2,773	1,605	336	163
WARM (in months)		303 mo	328 mo	299 mo	251 mo	219 mo
Wtd Avg Pass-Thru Rate		6.48%	7.27%	8.11%	9.14%	10.58%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	15,118	24,596	7,464	2,385	1,479
WAC		6.62%	7.36%	8.33%	9.37%	11.02%
Mortgage Securities	$	3,995	3,790	849	189	51
Wtd Avg Pass-Thru Rate		6.21%	7.20%	8.15%	9.20%	10.63%
WARM (of Loans & Securities)		144 mo	152 mo	136 mo	112 mo	103 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	4,109	12,234	2,525	574	512
WAC		6.62%	7.39%	8.28%	9.40%	11.68%
Mortgage Securities	$	3,389	1,329	75	5	3
Wtd Avg Pass-Thru Rate		6.08%	7.11%	8.12%	9.26%	10.77%
WARM (of Loans & Securities)		57 mo	77 mo	75 mo	66 mo	75 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 182,445

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			Lagging Market Index ARMs By Coupon Reset Frequency	
		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 . .	$	739	10,638	2,274	2,482	3,682
WAC		6.86%	6.26%	6.51%	6.06%	5.66%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	14,064	65,772	40,301	100,517	37,473
Wtd Avg Margin (in bp)		246 bp	261 bp	273 bp	235 bp	247 bp
WAC		7.97%	7.61%	7.26%	7.27%	7.40%
WARM (in months)		274 mo	298 mo	328 mo	337 mo	302 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	9 mo	38 mo	5 mo	11 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 277,941

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	$	1,509	2,582	564	1,138	452
Wtd Avg Distance from Lifetime Cap (in bp) .		164 bp	158 bp	175 bp	142 bp	147 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	5,316	19,571	3,313	19,485	7,881
Wtd Avg Distance from Lifetime Cap		306 bp	327 bp	353 bp	342 bp	344 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	7,213	53,119	38,152	81,673	31,986
Wtd Avg Distance from Lifetime Cap		578 bp	568 bp	549 bp	578 bp	614 bp
Balances Without Lifetime Cap	$	765	1,137	546	703	836
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	12,283	71,609	38,940	2,949	30,922
Wtd Avg Periodic Rate Cap (in bp)		142 bp	191 bp	210 bp	209 bp	174 bp
Balances Subject to Periodic Rate Floors . . .	$	10,399	65,347	37,085	11,087	28,521
MBS INCLUDED IN ARM BALANCES	$	4,494	18,958	2,725	27,749	6,331

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	17,817	37,549
WARM (in months)	88 mo	228 mo
Remaining Term to Full Amort. .	282 mo	
Rate Index Code	0000	0000
Margin (in bp)	264 bp	254 bp
Reset Frequency	14 mo	8 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	617	639
WA Distance to Lifetime Cap .	163 bp	166 bp
Fixed-Rate:		
Balances . . . . $	10,508	10,050
WARM (in months)	67 mo	121 mo
Remaining Term to Full Amort. .	270 mo	
WAC	8.55%	8.77%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	8,699	5,471
WARM (in months)	31 mo	32 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	154 bp	8.27%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	12,131	12,096
WARM (in months)	137 mo	113 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	153 bp	9.28%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	8,387	5,488
WARM (in months)	37 mo	46 mo
Margin in Col 1 (bp); WAC in Col 2	107 bp	8.58%
Reset Frequency	3 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	13,061	20,968
WARM (in months)	106 mo	63 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	528 bp	10.47%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	200	20,075
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	493	20,563
Remaining WAL 5-10 Years . . . $	221	4,165
Remaining WAL over 10 Years . $	161	
Super Floaters . . . . $	3	
Inverse Floaters & Super POs . . $	152	
Other . . . . $	5	125
CMO Residuals: $		
Fixed-Rate . . . . $	1	9
Floating-Rate . . . . $	28	1
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	167	350
WAC . . . . $	7.64%	11.03%
Principal-Only MBS . . . . $	11	1
WAC	8.88%	11.46%
Total Mortgage-Derivative Securities--Book Value . $	1,443	45,289

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 . . . . $	50,582	199,689	84,058	25,036	19,146
WARM (in months)	212 mo	280 mo	277 mo	224 mo	211 mo
Wtd Avg Servicing Fee (in bp)	29 bp	30 bp	35 bp	42 bp	48 bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	3,549,407
FHA/VA Loans	1,182,094
Subserviced by Others	454,116 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan Current Mkt	Index on Serviced Loan Lagging Mkt
Balances Serviced . . . . $	63,847	63,087
WARM (in months)	299 mo	300 mo
Wtd Avg Servicing Fee (in bp)	39 bp	40 bp

Total # of Adjustable-Rate Loans Serviced 1,141,647
Of Which, Number Subserviced By Others . 81,004 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 505,445

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	18,393		
Equity Securities and All Mutual Funds . . . . $	2,675		
Zero-Coupon Securities . . . . $	506	6.34%	57 mo
Government & Agency Securities . . . . $	19,256	6.28%	45 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	8,982	5.66%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	4,732	6.55%	131 mo
Structured Securities . . . . $	3,288		
Total Cash, Deposits, & Securities . . . . $	57,833		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	4,794
Accrued Interest Receivable	$	3,320
Advances for Taxes and Insurance	$	239
Less: Unamortized Yield Adjustments	$	-173
Valuation Allowances	$	4,105
Unrealized Gains (Losses)	$	481

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	438
Accrued Interest Receivable	$	460
Less: Unamortized Yield Adjustments	$	-114
Valuation Allowances	$	1,305
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	479
REPOSSESSED ASSETS	$	1,494
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	$	153
OFFICE PREMISES AND EQUIPMENT	$	7,750

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	191
Less: Unamortized Yield Adjustments	$	25
Valuation Allowances	$	16

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	5,462
Margin Account	$	0
Miscellaneous I	$	19,475
Miscellaneous II	$	5,815
TOTAL ASSETS	$	772,562

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1,396
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	10,620
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	2,025
Mortgage-Related Mutual Funds	$	650
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	22,452
Wtd Avg Servicing Fee (in bp)		21 bp
Adjustable-Rate Mortgage Loans Serviced	$	49,443
Wtd Avg Servicing Fee (in bp)		18 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	1,266

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	$	64,738	19,604	2,236	$	37
WAC		5.34%	5.87%	5.87%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	95,362	48,455	6,561	$	65
WAC		5.41%	5.82%	6.08%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		37,660	15,664	$	39
WAC			5.71%	6.37%		
WARM (in months)			18 mo	23 mo		
Balances Maturing in 37 or More Months	$			12,793	$	13
WAC				6.18%		
WARM (in months)				53 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 303,074

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	4,361	3,220	2,663
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	140,901	91,849	29,265
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.25 mo	5.41 mo	7.36 mo
Balances in New Accounts (Optional)	$	1,292	294	60

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 %	$	2,161	1,481	1,327	4.16%
5.00 to 5.99 %	$	50,926	41,715	16,846	5.63%
6.00 to 6.99 %	$	6,215	11,318	3,891	6.29%
7.00 to 7.99 %	$	393	385	1,036	7.25%
8.00 to 8.99 %	$	94	401	620	8.45%
9.00 to 9.99 %	$	5	340	391	9.50%
10.00 to 10.99 %	$	13	118	97	10.13%
11.00% and Above	$	2	3	307	11.65%
WARM		1 mo	13 mo	79 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 140,088

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	19,893	5 bp	3 mo	2 mo	18 mo
Position 2	0000	0000	$	13,814	-10 bp	2 mo	2 mo	19 mo
Position 3	0000	0000	$	12,819	-2 bp	2 mo	1 mo	56 mo
All Other Positions			$	7,986	4 bp	2 mo	1 mo	20 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	$	30,711	1.72%	$	66
Money Market Deposit Accounts (MMDAs).	$	68,155	4.01%	$	1,341
Passbook Accounts	$	60,790	2.72%	$	151
Non-Interest-Bearing Non-Maturity Deposits	$	26,476		$	121
ESCROW ACCOUNTS					
Escrow for Mortgages Held in Portfolio	$	2,623	0.51%		
Escrow for Mortgages Serviced for Others	$	4,001	0.36%		
Other Escrows	$	1,027	0.46%		
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$	193,783			
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$	-5			
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$	9			
OTHER LIABILITIES					
Collateralized Mortgage Securities Issued	$	205			
Miscellaneous I	$	12,453			
Miscellaneous II	$	1,581			
TOTAL LIABILITIES	$	705,699	(NOTE: Includes Redeemable Preferred Stock)		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES . . .	$	952			
EQUITY CAPITAL	$	65,908			
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$	772,559			

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	22	$ 910	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	55	$ 149	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	245	$ 1,912	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	151	$ 1,487	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	111	$ 486	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	486	$ 3,076	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	410	$ 12,488	-	-	-
1016	optional commitment to originate "other" mortgages	298	$ 2,592	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	7	$ 13	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	32	$ 570	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	12	$ 100	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	9	$ 54	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	48	$ 133	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	46	$ 708	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	36	$ 142	-	-	-
2022	commitment to sell 1-mo COFI ARM loans, svc retained	-	$ 19	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	6	$ 16	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 29	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	16	$ 33	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	96	$ 2,762	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	140	$ 14,057	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	7	$ 105	-	-	-
2042	commitment to purchase 1-month COFI ARM MBS	-	$ 0	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	6	$ 31	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 7	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	9	$ 314	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	22	$ 1,927	-	-	-
2056	commitment to purchase "other" MBS	-	$ 93	-	-	-

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
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 1	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 2	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	23	$ 1,315	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	38	$ 8,063	-	-	-
2076	commitment to sell "other" MBS	-	$ 96	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	$ 31	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	6	$ 176	-	-	-
2102	commitment to purchase 1-mo COFI ARM loans, svc released	-	$ 4	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	11	$ 112	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	9	$ 53	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 38	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	16	$ 112	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	14	$ 608	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	9	$ 57	-	-	-
2122	commitment to sell 1-mo COFI ARM loans, svc released	-	$ 6	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	20	$ 75	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	6	$ 13	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 1	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	65	$ 295	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	120	$ 1,860	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	17	$ 48	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	6	$ 5	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	15	$ 31	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	82	$ 620	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	50	$ 239	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	43	$ 189	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	189	$ 651	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	159	$ 1,531	-	-	-

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
2216	firm commitment to originate "other" mortgage loans	113	$ 673	-	-	-
3004	option to purchase 6-mo or 1-yr COFI ARMs	-	$ 7	-	-	-
3006	option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 90	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 1	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 142	-	-	-
3014	option to purchase 25- or 30-yr FRMs	6	$ 1,159	-	-	-
3016	option to purchase "other" mortgages	-	$ 48	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 2	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 5	-	-	-
3030	option to sell 5- or 7-yr balloon or 2-step mtgs	-	$ 1	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	16	$ 29	-	-	-
3034	option to sell 25- or 30-year FRMs	25	$ 665	-	-	-
3036	option to sell "other" mortgages	-	$ 37	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 120	-	-	-
3056	short option to purchase "other" mortgages	-	$ 0	-	-	-
3066	short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 1	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 2	-	-	-
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	-	$ 1	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 11	-	-	-
4002	commitment to purchase non-mortgage financial assets	76	$ 911	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 1,008	-	-	-
4022	commitment to sell non-mortgage financial assets	7	$ 219	-	-	-
4024	commitment to sell core deposits	-	$ 888	-	-	-
4026	commitment to sell "other" liabilities	-	$ 2,470	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 70	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	29	$ 11,011	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	6	$ 2,703	-	-	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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
5008	interest rate swap: pay fixed, receive COFI	-	$ 534	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 175	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 15	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	11	$ 6,587	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 539	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 10	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR	-	$ 152	-	-	-
6002	interest rate cap based on 1-month LIBOR	6	$ 713	-	-	-
6004	interest rate cap based on 3-month LIBOR	29	$ 15,525	-	-	-
6006	interest rate cap based on 6-month LIBOR	-	$ 770	-	-	-
6014	interest rate cap based on 5-year Treasury	-	$ 10	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$ 137	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 1,136	-	-	-
6022	interest rate cap based on the prime rate	-	$ 50	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	$ 3	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 197	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 267	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 1,132	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 421	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 715	-	-	-
7010	interest rate floor based on 1-year Treasury	-	$ 20	-	-	-
7014	interest rate floor based on 5-year Treasury	-	$ 474	-	-	-
7018	interest rate floor based on 10-year Treasury	7	$ 6,079	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$ 765	-	-	-
8004	long futures contract on 3-month Treasury bill	-	$ 0	-	-	-
8008	long futures contract on 5-year Treasury note	-	$ 11	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 1	-	-	-
8036	short futures contract on 2-year Treasury note	-	$ 205	-	-	-

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
8038	short futures contract on 5-year Treasury note	6	$ 418	-	-	-
8040	short futures contract on 10-year Treasury note	6	$ 257	-	-	-
8042	short futures contract on Treasury bond	-	$ 6	-	-	-
8046	short futures contract on 3-month Eurodollar	6	$ 8,980	-	-	-
9008	long call option on 5-year Treasury note futures contract	-	$ 60	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 70	-	-	-
9012	long call option on Treasury bond futures contract	-	$ 2	-	-	-
9032	long put option on 5-year Treasury note futures contract	-	$ 4	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 63	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 212	-	-	-
9038	long put option on 1-month LIBOR futures contract	-	$ 3	-	-	-
9060	short call option on Treasury bond futures contract	-	$ 20	-	-	-
9502	fixed-rate construction loans in process	487	$ 2,005	-	-	-
9512	adjustable-rate construction loans in process	263	$ 2,963	-	-	-

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	$ 301	$ 41,592	$ 739	$ 18	$ 2,935
+ 300	$ 227	$ 43,022	$ 583	$ 18	$ 3,085
+ 200	$ 151	$ 44,401	$ 413	$ 18	$ 3,246
+ 100	$ 95	$ 45,621	$ 228	$ 18	$ 3,418
No Change	$ 53	$ 46,591	$ 7	$ 18	$ 3,586
- 100	$ 11	$ 47,015	$ 2	$ 18	$ 3,618
- 200	$ -70	$ 47,349	$ -5	$ 18	$ 3,656
- 300	$ -163	$ 47,702	$ -10	$ 18	$ 3,697
- 400	$ -270	$ 47,935	$ -14	$ 18	$ 3,742

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 7,437