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
+400 bp	-	-16,147	-100 %	0.00 %	0 bp
+300 bp	10,000	-6,147	-38 %	6.53 %	-338 bp
+200 bp	12,301	-3,846	-24 %	7.85 %	-206 bp
+100 bp	14,382	-1,765	-11 %	8.99 %	-92 bp
0 bp	16,147			9.91 %	
-100 bp	17,025	878	+5 %	10.31 %	+40 bp
-200 bp	17,676	1,529	+9 %	10.58 %	+68 bp
-300 bp	18,511	2,364	+15 %	10.95 %	+104 bp
-400 bp	-	-16,147	-100 %	0.00 %	0 bp

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

	06/30/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	9.91 %
Post-Shock NPV Ratio	7.85 %
Sensitivity Measure: Decline in NPV Ratio	206 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	-	25,481	25,035	24,501	23,641	22,513	21,314	20,148	-
30-Yr Mortgage Securities ...	-	7,876	7,726	7,550	7,274	6,913	6,527	6,153	-
15-Year Mortgages & MBS	-	23,195	22,847	22,430	21,814	21,058	20,267	19,490	-
Balloon Mortgages & MBS	-	6,153	6,076	5,991	5,866	5,704	5,528	5,350	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	1,907	1,900	1,895	1,887	1,875	1,853	1,822	-
7 Mo to 2 Yrs Reset Freq ..	-	18,679	18,522	18,376	18,206	17,969	17,623	17,177	-
2+ to 5 Yrs Reset Freq	-	9,957	9,806	9,635	9,418	9,150	8,846	8,521	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	437	433	429	426	421	417	411	-
2 Mo to 5 Yrs Reset Freq...	-	2,666	2,634	2,603	2,569	2,530	2,483	2,425	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	2,422	2,382	2,346	2,314	2,285	2,255	2,225	-
Adjustable-Rate, Fully-Amort.	-	4,003	3,966	3,930	3,896	3,864	3,832	3,800	-
Fixed-Rate, Balloon	-	2,697	2,571	2,453	2,342	2,238	2,140	2,049	-
Fixed-Rate, Fully-Amortizing	-	2,573	2,448	2,334	2,229	2,132	2,042	1,958	-
Construction & Land Loans:									
Adjustable-Rate	-	2,232	2,223	2,215	2,208	2,201	2,194	2,188	-
Fixed-Rate	-	1,446	1,405	1,367	1,332	1,299	1,268	1,240	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	4,115	4,110	4,104	4,099	4,094	4,090	4,085	-
Fixed-Rate	-	5,237	5,136	5,038	4,944	4,854	4,767	4,683	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	119	117	115	112	109	105	101	-
Accrued Interest Receivable .	-	581	581	581	581	581	581	581	-
Advances for Taxes/Insurance	-	20	20	20	20	20	20	20	-
Float on Escrows on Owned Mtg	-	41	61	92	132	168	198	223	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-2	-3	-2	-1	-1	0	0	-
*Mortgage Loans & Securities	-	121,838	120,001	118,008	115,312	111,978	108,350	104,651	-

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	-	1,764	1,761	1,759	1,757	1,754	1,752	1,750	-
Fixed-Rate	-	2,638	2,516	2,402	2,296	2,196	2,102	2,014	-
Consumer Loans:									
Adjustable-Rate	-	3,959	3,955	3,950	3,945	3,941	3,937	3,933	-
Fixed-Rate	-	8,548	8,408	8,273	8,142	8,015	7,892	7,773	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-227	-224	-222	-220	-217	-215	-213	-
Accrued Interest Receivable .	-	150	150	150	150	150	150	150	-
*Nonmortgage Loans	-	16,832	16,566	16,312	16,070	15,839	15,618	15,406	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	3,879	3,879	3,879	3,879	3,879	3,879	3,879	-
Equities & All Mutual Funds ...	-	407	394	380	364	347	329	312	-
Zero-Coupon Securities	-	134	129	124	120	116	112	109	-
Govt & Agency Securities	-	7,001	6,697	6,415	6,152	5,907	5,679	5,466	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,580	1,577	1,574	1,572	1,569	1,566	1,564	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	1,289	1,236	1,188	1,145	1,105	1,068	1,034	-
Mortgage-Derivative Securities:									
Valued by OTS	-	73	74	74	73	71	69	67	-
Valued by Institution	-	6,806	6,786	6,796	6,717	6,564	6,400	6,203	-
Structured Securities, Valued by Institution	-	1,064	1,052	1,041	1,010	961	919	879	-
Less: Valuation Allowances for Investment Securities ..	-	3	3	3	3	3	3	2	-
*Cash, Deposits, & Securities	-	22,230	21,822	21,468	21,029	20,518	20,020	19,511	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** Change in Interest Rates ***									
*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
REPOSSESSED ASSETS	-	203	203	203	203	203	203	203	-
REAL ESTATE HELD FOR INVESTMENT	-	84	84	84	84	84	84	84	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	43	41	40	39	36	31	26	-
OFFICE PREMISES & EQUIPMENT	-	1,743	1,743	1,743	1,743	1,743	1,743	1,743	-
*Subtotal	-	2,072	2,071	2,070	2,068	2,065	2,060	2,055	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	458	509	654	825	926	969	976	-
Adj-Rate Servicing	-	57	58	59	60	61	62	62	-
Float on Mtgs Svc'd for Others	-	292	360	457	578	673	745	800	-
*Mtg Ln Servicing for Others	-	807	927	1,171	1,463	1,660	1,776	1,838	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	4,728	4,728	4,728	4,728	4,728	4,728	4,728	-
Deposit Intangibles:									
Retail CD Intangible	-	189	204	218	227	237	247	254	-
Transaction Acct Intangible .	-	39	199	393	585	767	936	1,094	-
MMDA Intangible	-	18	84	202	350	506	658	806	-
Passbook Account Intangible .	-	-55	-25	54	501	1,048	1,560	2,036	-
Non-Int-Bearing Acct Intang .	-	306	412	512	609	702	790	875	-
*Other Assets	-	5,225	5,601	6,109	7,001	7,988	8,919	9,795	-
*** TOTAL ASSETS	-	169,004	166,988	165,137	162,943	160,048	156,743	153,256	-

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 ...	-	50,054	49,836	49,620	49,407	49,196	48,988	48,781	-
Maturing in 13 Mo or More ...	-	16,935	16,524	16,128	15,748	15,382	15,030	14,691	-
Variable-Rate, Fixed-Maturity .	-	728	728	727	727	726	726	725	-
Non-Maturity:									
Transaction Accts	-	7,083	7,083	7,083	7,083	7,083	7,083	7,083	-
MMDAs	-	12,477	12,477	12,477	12,477	12,477	12,477	12,477	-
Passbook Accts	-	16,192	16,192	16,192	16,192	16,192	16,192	16,192	-
Non-Interest-Bearing Accts ..	-	5,450	5,450	5,450	5,450	5,450	5,450	5,450	-
* Deposits	-	108,918	108,289	107,677	107,083	106,506	105,945	105,398	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	22,929	22,771	22,615	22,463	22,313	22,165	22,020	-
Maturing in 37 Mo or More ...	-	7,987	7,582	7,202	6,846	6,512	6,199	5,906	-
Variable-Rate, Fixed-Maturity .	-	6,868	6,864	6,860	6,857	6,853	6,850	6,846	-
* Borrowings	-	37,784	37,217	36,678	36,165	35,678	35,214	34,772	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,515	1,515	1,515	1,515	1,515	1,515	1,515	-
Other Escrow Accounts	-	99	96	93	91	88	86	84	-
Collat. Mtg Securities Issued .	-	4	4	4	4	4	4	4	-
Miscellaneous I	-	2,169	2,169	2,169	2,169	2,169	2,169	2,169	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	3,787	3,784	3,782	3,779	3,777	3,774	3,772	-
OPTIONS ON LIABILITIES	-	40	36	38	63	175	238	291	-
*** TOTAL LIABILITIES	-	150,530	149,325	148,174	147,090	146,135	145,171	144,233	-

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	-	312	231	129	-51	-281	-521	-752	-
ARMs	-	37	30	20	4	-19	-51	-87	-
Other Mortgages	-	26	18	10	-	-15	-34	-54	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	256	189	112	0	-137	-282	-421	-
Sell Mortgages & MBS	-	-958	-676	-334	175	781	1,391	1,966	-
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	1	3	8	13	18	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-647	-380	-127	114	343	561	768	-
Pay Floating, Receive Fixed ...	-	577	355	150	-42	-220	-386	-540	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	1	1	1	2	2	2	2	-
INTEREST-RATE CAPS	-	2	4	12	30	57	88	118	-
INTEREST-RATE FLOORS	-	148	97	54	24	10	5	3	-
FUTURES	-	-184	-118	-57	-	54	106	160	-
OPTIONS ON FUTURES	-	65	40	19	6	2	2	2	-
CONSTRUCTION LIP	-	53	18	-14	-43	-71	-96	-119	-
SELF-VALUED [CMR911-CMR919]	-	345	201	86	72	-44	-69	-85	-
*** OFF-BALANCE-SHEET POSITIONS	-	36	13	62	295	469	729	977	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	169,004	166,988	165,137	162,943	160,048	156,743	153,256	-
- LIABILITIES	-	150,530	149,325	148,174	147,090	146,135	145,171	144,233	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	36	13	62	295	469	729	977	-
*** NET PORTFOLIO VALUE	-	18,511	17,676	17,025	16,147	14,382	12,301	10,000	-

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	23,874	23,641	99.02	4.2
30-Yr Mortgage Securities ...	7,357	7,274	98.87	4.4
15-Year Mortgages & MBS	21,907	21,814	99.57	3.1
Balloon Mortgages & MBS	5,894	5,866	99.52	2.5
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	1,853	1,887	101.86	0.5
7 Mo to 2 Yrs Reset Freq ..	18,144	18,206	100.35	1.1
2+ to 5 Yrs Reset Freq	9,442	9,418	99.73	2.6
Lagging Market Index ARMs:				
1 Mo Reset Freq............	428	426	99.42	0.9
2 Mo to 5 Yrs Reset Freq...	2,586	2,569	99.35	1.4
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	2,321	2,314	99.70	1.3
Adjustable-Rate, Fully-Amort.	3,896	3,896	100.01	0.8
Fixed-Rate, Balloon	2,442	2,342	95.91	4.6
Fixed-Rate, Fully-Amortizing	2,324	2,229	95.90	4.5
Construction & Land Loans:				
Adjustable-Rate	2,165	2,208	101.97	0.3
Fixed-Rate	1,383	1,332	96.33	2.6
Second Mtg Loans & Securities:				
Adjustable-Rate	4,158	4,099	98.59	0.1
Fixed-Rate	4,976	4,944	99.37	1.9
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	112	112	100.08	2.9
Accrued Interest Receivable .	581	581	99.94	0.0
Advances for Taxes/Insurance	20	20	100.68	0.0
Float on Escrows on Owned Mtg		132		-28.7
Less: Value of Servicing on Mtgs Serviced by Others ...		-1		51.7
*Mortgage Loans & Securities	115,861	115,312	99.52	2.6

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

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	1,779	1,757	98.75	0.1
Fixed-Rate	2,410	2,296	95.25	4.5
Consumer Loans:				
Adjustable-Rate	3,906	3,945	101.01	0.1
Fixed-Rate	8,263	8,142	98.53	1.6
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-220	-220	100.23	1.0
Accrued Interest Receivable .	150	150	100.22	0.0
*Nonmortgage Loans	16,289	16,070	98.66	1.5
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	3,879	3,879	100.01	0.0
Equities & All Mutual Funds ...	364	364	99.97	4.5
Zero-Coupon Securities	116	120	103.41	3.4
Govt & Agency Securities	6,021	6,152	102.18	4.1
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,572	1,572	99.97	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,194	1,145	95.88	3.7
Mortgage-Derivative Securities:				
Valued by OTS	73	73	1.07	1.9
Valued by Institution	6,729	6,717	-	1.7
Structured Securities, Valued by Institution	1,028	1,010	98.30	3.9
Less: Valuation Allowances for Investment Securities ..	3	3	88.40	2.1
*Cash, Deposits, & Securities	20,974	21,029	100.27	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	203	203	99.88	0.0
REAL ESTATE HELD FOR INVESTMENT	84	84	99.68	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	39	39	99.63	6.1
OFFICE PREMISES & EQUIPMENT	1,743	1,743	99.98	0.0
*Subtotal	2,068	2,068	99.95	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		825		-16.5
Adj-Rate Servicing		60		-1.3
Float on Mtgs Svc'd for Others		578		-18.6
*Mtg Ln Servicing for Others		1,463		-16.7
OTHER ASSETS				
Purchased & Excess Servicing ..	1,402			
Margin Account	-	-	-	-
Miscellaneous I	4,728	4,728	100.01	0.0
Miscellaneous II	1,497			
Deposit Intangibles:				
Retail CD Intangible		227		-4.2
Transaction Acct Intangible .		585		-31.9
MMDA Intangible		350		-43.4
Passbook Account Intangible .		501		-99.2
Non-Int-Bearing Acct Intang .		609		-15.5
*Other Assets	7,627	7,001		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-146			
*** TOTAL ASSETS	162,674	162,943	101/100*	1.6/2.2*

*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 ...	49,440	49,407	99.93	0.4
Maturing in 13 Mo or More ...	15,799	15,748	99.68	2.4
Variable-Rate, Fixed-Maturity .	724	727	-	0.1
Non-Maturity:				
Transaction Accts	7,083	7,083	100/ 92*	0.0/2.9*
MMDAs	12,477	12,477	100/ 97*	0.0/1.3*
Passbook Accts	16,192	16,192	100/ 97*	0.0/3.2*
Non-Interest-Bearing Accts ..	5,450	5,450	100/ 89*	0.0/2.0*
* Deposits	107,165	107,083	101/ 98*	0.5/1.5*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	22,565	22,463	99.56	0.7
Maturing in 37 Mo or More ...	7,214	6,846	94.90	5.0
Variable-Rate, Fixed-Maturity .	6,869	6,857	90.30	0.1
* Borrowings	36,648	36,165	96.78	1.4
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,515	1,515	100.01	0.0
Other Escrow Accounts	109	91	83.24	2.8
Collat. Mtg Securities Issued .	4	4	104.23	0.0
Miscellaneous I	2,169	2,169	100.00	0.0
Miscellaneous II	401			
*Other Liabilities	4,198	3,779	99.53	0.1
OPTIONS ON LIABILITIES	-	63	-	-108.1
UNAMORTIZED YIELD ADJUSTMENTS ..	48			
*** TOTAL LIABILITIES	148,059	147,090	100/ 98**	0.7/1.4**

*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	-51
ARMs	4
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	0
Sell Mortgages & MBS	175
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	3
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	114
Pay Floating, Receive Fixed ...	-42
Basis Swaps	-
Swaptions	2
INTEREST-RATE CAPS	30
INTEREST-RATE FLOORS	24
FUTURES	-
OPTIONS ON FUTURES	6
CONSTRUCTION LIP	-43
SELF-VALUED [CMR911-CMR919]	72
	=========
*** OFF-BALANCE-SHEET POSITIONS	295

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	162,674	162,943	101/100*	1.6/2.2*	*Including/excluding deposit intangible values.
- LIABILITIES	148,059	147,090	100/ 98**	0.7/1.4**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		295			
	=========	=========			
*** NET PORTFOLIO VALUE	14,615	16,147	110.47	8.2	

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	$	6,055	13,975	2,514	633	697
WARM (in months)		341 mo	338 mo	291 mo	227 mo	262 mo
WAC		6.65%	7.36%	8.33%	9.35%	11.11%
$ of Which Are FHA or VA Guaranteed	$	224	601	217	60	49
Securities Backed By Conventional Mortgages .	$	3,730	2,052	483	124	21
WARM (in months)		343 mo	341 mo	303 mo	246 mo	175 mo
Wtd Avg Pass-Thru Rate		6.45%	7.19%	8.09%	9.11%	10.93%
Securities Backed By FHA or VA Mortgages . . .	$	174	522	219	25	7
WARM (in months)		299 mo	331 mo	329 mo	205 mo	187 mo
Wtd Avg Pass-Thru Rate		6.41%	7.19%	8.03%	9.21%	11.22%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	8,332	7,589	1,744	441	242
WAC		6.56%	7.33%	8.32%	9.34%	11.16%
Mortgage Securities	$	2,091	1,194	225	42	7
Wtd Avg Pass-Thru Rate		6.27%	7.21%	8.09%	9.20%	10.32%
WARM (of Loans & Securities)		157 mo	152 mo	128 mo	109 mo	104 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	2,294	2,425	409	85	55
WAC		6.56%	7.33%	8.32%	9.35%	11.38%
Mortgage Securities	$	553	68	5	0	0
Wtd Avg Pass-Thru Rate		6.04%	7.11%	8.09%	9.23%	10.86%
WARM (of Loans & Securities)		62 mo	69 mo	60 mo	70 mo	116 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 59,033

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 . .	$	410	2,283	492	0	13
WAC		7.47%	6.80%	7.64%	6.12%	6.53%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	1,443	15,860	8,951	428	2,573
Wtd Avg Margin (in bp)		288 bp	274 bp	283 bp	170 bp	251 bp
WAC		7.79%	7.24%	7.08%	6.36%	7.19%
WARM (in months)		270 mo	297 mo	324 mo	298 mo	229 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	12 mo	37 mo	1 mo	11 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 32,453

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	$	21	200	60	6	36
Wtd Avg Distance from Lifetime Cap (in bp) .		163 bp	169 bp	181 bp	158 bp	156 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	291	1,864	276	32	352
Wtd Avg Distance from Lifetime Cap		331 bp	335 bp	340 bp	310 bp	325 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	1,319	15,799	8,983	367	2,073
Wtd Avg Distance from Lifetime Cap		583 bp	571 bp	572 bp	675 bp	640 bp
Balances Without Lifetime Cap	$	222	280	123	22	125
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	1,399	17,287	8,921	291	1,978
Wtd Avg Periodic Rate Cap (in bp)		152 bp	200 bp	236 bp	190 bp	165 bp
Balances Subject to Periodic Rate Floors . . .	$	814	15,816	8,616	262	1,842
MBS INCLUDED IN ARM BALANCES	$	343	1,923	250	376	168

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	2,321	3,896
WARM (in months)	90 mo	199 mo
Remaining Term to Full Amort. .	284 mo	
Rate Index Code	0000	0000
Margin (in bp)	256 bp	269 bp
Reset Frequency	29 mo	24 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	97	49
WA Distance to Lifetime Cap .	145 bp	98 bp
Fixed-Rate:		
Balances . . . . $	2,442	2,324
WARM (in months)	79 mo	139 mo
Remaining Term to Full Amort. .	273 mo	
WAC	7.92%	8.17%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,165	1,383
WARM (in months)	75 mo	45 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	183 bp	7.86%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	4,158	4,976
WARM (in months)	102 mo	97 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	101 bp	8.61%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	1,779	2,410
WARM (in months)	34 mo	72 mo
Margin in Col 1 (bp); WAC in Col 2	99 bp	7.72%
Reset Frequency	3 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	3,906	8,263
WARM (in months)	80 mo	54 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	785 bp	9.27%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	4	2,652
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	101	2,971
Remaining WAL 5-10 Years . . . $	33	358
Remaining WAL over 10 Years . $	123	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	1	
Other . . . . $	0	1
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	0	19
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	8	528
WAC . . . . $	6.57%	10.75%
Principal-Only MBS . . . . $	0	0
WAC	11.90%	9.29%
Total Mortgage-Derivative Securities--Book Value . $	272	6,530

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 . . . . $	39,795	48,404	10,047	2,416	2,566
WARM (in months)	273 mo	288 mo	254 mo	206 mo	190 mo
Wtd Avg Servicing Fee (in bp)	29 bp	30 bp	34 bp	40 bp	56 bp

Total # of Fixed-Rate Loans Serviced That Are:	
Conventional Loans	1,020,115
FHA/VA Loans	162,117 lns
Subserviced by Others	3,701 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	5,722	257
WARM (in months)	296 mo	182 mo
Wtd Avg Servicing Fee (in bp)	42 bp	36 bp

Total # of Adjustable-Rate Loans Serviced	54,413 lns
Of Which, Number Subserviced By Others .	13 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 109,206

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	3,879		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	364		
Zero-Coupon Securities . . . . $	116	6.12%	40 mo
Government & Agency Securities . . . . $	6,021	6.03%	62 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	1,572	4.98%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	1,194	6.01%	64 mo
Structured Securities . . . . $	1,028		
Total Cash, Deposits, & Securities . . . . $	14,175		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	722
Accrued Interest Receivable	$	581
Advances for Taxes and Insurance	$	20
Less: Unamortized Yield Adjustments	$	-35
Valuation Allowances	$	610
Unrealized Gains (Losses)	$	-180

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	160
Accrued Interest Receivable	$	150
Less: Unamortized Yield Adjustments	$	-91
Valuation Allowances	$	379
Unrealized Gains (Losses)	$	-1

REAL ESTATE HELD FOR INVESTMENT	$	84
REPOSSESSED ASSETS	$	203
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	39
OFFICE PREMISES AND EQUIPMENT	$	1,743

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-92
Less: Unamortized Yield Adjustments	$	-1
Valuation Allowances	$	3

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,402
Margin Account	$	0
Miscellaneous I	$	4,728
Miscellaneous II	$	1,497
TOTAL ASSETS	$	162,674

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	34
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	5,661
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	275
Mortgage-Related Mutual Funds	$	89
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	1,685
Wtd Avg Servicing Fee (in bp)		30 bp
Adjustable-Rate Mortgage Loans Serviced	$	4,406
Wtd Avg Servicing Fee (in bp)		33 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	322

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	$	14,902	4,133	565	$ 4
WAC		4.93%	5.76%	6.17%	
WARM (in months)		1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	17,025	11,037	1,779	$ 22
WAC		4.94%	5.51%	6.68%	
WARM (in months)		7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months	$		9,359	2,756	$ 3
WAC			5.28%	6.16%	
WARM (in months)			18 mo	24 mo	
Balances Maturing in 37 or More Months	$			3,684	$ 2
WAC				6.10%	
WARM (in months)				60 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 65,240

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,158	1,359	1,110
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	25,774	20,298	5,759
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.18 mo	5.29 mo	6.73 mo
Balances in New Accounts (Optional)	$	264	85	16

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

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

Remaining Maturity in Months

Balances by Coupon Class:		0 to 3	4 to 36	37 or More	WAC
Under 5.00 %	$	3,315	5,656	2,001	4.81%
5.00 to 5.99 %	$	6,903	5,115	4,165	5.31%
6.00 to 6.99 %	$	602	848	772	6.25%
7.00 to 7.99 %	$	17	49	47	7.52%
8.00 to 8.99 %	$	16	41	132	8.42%
9.00 to 9.99 %	$	0	1	0	9.56%
10.00 to 10.99 %	$	0	0	0	10.24%
11.00% and Above	$	0	0	97	11.83%
WARM		2 mo	15 mo	75 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 29,779

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	4,352	-10 bp	2 mo	2 mo	11 mo
Position 2	0000	0000	$	1,598	11 bp	2 mo	2 mo	16 mo
Position 3	0000	0000	$	953	-78 bp	2 mo	1 mo	11 mo
All Other Positions			$	690	11 bp	2 mo	1 mo	62 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	$ 7,083	1.71%	$ 3
Money Market Deposit Accounts (MMDAs)	$ 12,477	3.63%	$ 9
Passbook Accounts	$ 16,192	3.01%	$ 10
Non-Interest-Bearing Non-Maturity Deposits	$ 5,450		$ 2
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 594	0.12%	
Escrow for Mortgages Serviced for Others	$ 921	0.08%	
Other Escrows	$ 109	0.11%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 42,825		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -6		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 54		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 4		
Miscellaneous I	$ 2,169		
Miscellaneous II	$ 401		
TOTAL LIABILITIES	$ 148,059	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 55		
EQUITY CAPITAL	$ 14,564		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 162,679		

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	-	$	15	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	13	$	10	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	81	$	1,215	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	50	$	265	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	47	$	426	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	146	$	907	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	122	$	4,364	-	-	-
1016	optional commitment to originate "other" mortgages	77	$	680	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$	1	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	6	$	3	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$	63	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$	2	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	10	$	12	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	8	$	20	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	7	$	25	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$	73	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$	9	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	7	$	41	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	30	$	885	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	36	$	6,821	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$	89	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$	0	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$	1	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$	35	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$	955	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$	312	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	6	$	2,266	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, 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
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 0	-	-	-
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 .	-	$ 8	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 23	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	6	$ 30	-	-	-
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 . . .	13	$ 39	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	21	$ 309	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 7	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 7	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	23	$ 292	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	13	$ 26	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	11	$ 35	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	43	$ 218	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	38	$ 925	-	-	-
2216	firm commitment to originate "other" mortgage loans	30	$ 192	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 1	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 1	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 1	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 89	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 0	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 1	-	-	-
4002	commitment to purchase non-mortgage financial assets	19	$ 138	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 1	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 2	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 1,778	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	6	$ 5,965	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 25	-	-	-

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
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$	4,537	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$	158	-	-	-
5126	interest rate swaption: pay 3-month LIBOR, receive fixed	-	$	15	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$	488	-	-	-
6014	interest rate cap based on 5-year Treasury	-	$	10	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$	695	-	-	-
6022	interest rate cap based on the prime rate	-	$	50	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	$	3	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$	225	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$	1,047	-	-	-
7032	short interest rate floor based on 1-month LIBOR	-	$	3	-	-	-
8016	long futures contract on 3-month Eurodollar	-	$	4,000	-	-	-
8034	short futures contract on 3-month Treasury bill	-	$	0	-	-	-
8038	short futures contract on 5-year Treasury note	-	$	294	-	-	-
8040	short futures contract on 10-year Treasury note	-	$	152	-	-	-
8042	short futures contract on Treasury bond	-	$	195	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$	9,613	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$	365	-	-	-
9036	long put option on Treasury bond futures contract	-	$	8	-	-	-
9502	fixed-rate construction loans in process	157	$	718	-	-	-
9512	adjustable-rate construction loans in process	86	$	1,160	-	-	-

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	$ -85	$ 6,203	$ 291	$ 0	$ 879
+ 200	$ -69	$ 6,400	$ 238	$ 0	$ 919
+ 100	$ -44	$ 6,564	$ 175	$ 0	$ 961
No Change	$ 72	$ 6,717	$ 63	$ 0	$ 1,010
- 100	$ 86	$ 6,796	$ 38	$ 0	$ 1,041
- 200	$ 201	$ 6,786	$ 36	$ 0	$ 1,052
- 300	$ 345	$ 6,806	$ 40	$ 0	$ 1,064
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 2,429