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	-	-23,095	-100 %	0.00 %	0 bp
+300 bp	12,034	-11,061	-48 %	4.27 %	-350 bp
+200 bp	16,654	-6,441	-28 %	5.78 %	-198 bp
+100 bp	20,323	-2,772	-12 %	6.93 %	-83 bp
0 bp	23,095			7.77 %	
-100 bp	24,521	1,426	+6 %	8.17 %	+40 bp
-200 bp	25,428	2,333	+10 %	8.41 %	+64 bp
-300 bp	26,484	3,389	+15 %	8.69 %	+92 bp
-400 bp	-	-23,095	-100 %	0.00 %	0 bp

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

	06/30/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	7.77 %
Post-Shock NPV Ratio	5.78 %
Sensitivity Measure: Decline in NPV Ratio	198 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	-	20,692	20,336	19,923	19,257	18,361	17,392	16,443	-
30-Yr Mortgage Securities ...	-	5,700	5,587	5,447	5,231	4,961	4,680	4,408	-
15-Year Mortgages & MBS	-	5,905	5,818	5,711	5,550	5,354	5,149	4,949	-
Balloon Mortgages & MBS	-	7,582	7,474	7,354	7,176	6,946	6,697	6,449	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	5,314	5,286	5,266	5,245	5,205	5,134	5,030	-
7 Mo to 2 Yrs Reset Freq ..	-	10,286	10,200	10,123	10,034	9,905	9,713	9,464	-
2+ to 5 Yrs Reset Freq	-	17,261	16,967	16,637	16,240	15,770	15,242	14,680	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	96,768	96,005	95,241	94,417	93,418	92,062	90,259	-
2 Mo to 5 Yrs Reset Freq...	-	24,295	23,878	23,446	22,962	22,400	21,742	21,002	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	10,039	9,942	9,851	9,764	9,680	9,593	9,506	-
Adjustable-Rate, Fully-Amort.	-	22,347	22,153	21,975	21,806	21,640	21,469	21,302	-
Fixed-Rate, Balloon	-	2,216	2,117	2,024	1,936	1,854	1,776	1,703	-
Fixed-Rate, Fully-Amortizing	-	3,606	3,386	3,188	3,008	2,846	2,698	2,562	-
Construction & Land Loans:									
Adjustable-Rate	-	1,149	1,147	1,145	1,143	1,141	1,139	1,136	-
Fixed-Rate	-	286	277	269	261	254	248	242	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	3,206	3,192	3,178	3,166	3,153	3,141	3,129	-
Fixed-Rate	-	1,269	1,238	1,208	1,179	1,152	1,126	1,102	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-692	-683	-674	-662	-647	-630	-612	-
Accrued Interest Receivable .	-	1,178	1,178	1,178	1,178	1,178	1,178	1,178	-
Advances for Taxes/Insurance	-	68	68	68	68	68	68	68	-
Float on Escrows on Owned Mtg	-	16	24	33	43	53	62	70	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-55	-61	-71	-81	-87	-89	-90	-
*Mortgage Loans & Securities	-	238,545	235,649	232,662	229,085	224,779	219,767	214,162	-

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	-	1,554	1,553	1,553	1,552	1,552	1,552	1,551	-
Fixed-Rate	-	526	507	490	473	457	441	427	-
Consumer Loans:									
Adjustable-Rate	-	748	747	747	746	745	744	744	-
Fixed-Rate	-	4,618	4,552	4,488	4,426	4,366	4,307	4,250	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-185	-183	-181	-179	-177	-176	-174	-
Accrued Interest Receivable .	-	47	47	47	47	47	47	47	-
*Nonmortgage Loans	-	7,308	7,224	7,143	7,065	6,989	6,916	6,845	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	4,785	4,785	4,785	4,785	4,785	4,785	4,785	-
Equities & All Mutual Funds ...	-	440	424	408	390	373	355	337	-
Zero-Coupon Securities	-	77	76	76	75	75	75	74	-
Govt & Agency Securities	-	901	864	830	797	767	738	712	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,458	1,450	1,442	1,433	1,425	1,418	1,410	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	610	567	529	496	465	438	413	-
Mortgage-Derivative Securities:									
Valued by OTS	-	3	3	3	3	3	3	3	-
Valued by Institution	-	35,321	35,153	34,908	34,239	32,951	31,604	30,061	-
Structured Securities, Valued by Institution	-	2,109	2,096	2,085	2,018	1,919	1,829	1,746	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	45,703	45,418	45,065	44,238	42,763	41,243	39,539	-

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	-	358	358	358	358	358	358	358	-
REAL ESTATE HELD FOR INVESTMENT	-	141	141	141	141	141	141	141	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	13	13	13	12	11	10	8	-
OFFICE PREMISES & EQUIPMENT	-	2,281	2,281	2,281	2,281	2,281	2,281	2,281	-
*Subtotal	-	2,793	2,792	2,792	2,792	2,791	2,789	2,788	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	524	576	730	933	1,068	1,128	1,140	-
Adj-Rate Servicing	-	752	785	810	829	836	845	848	-
Float on Mtgs Svc'd for Others	-	394	465	551	655	740	810	868	-
*Mtg Ln Servicing for Others	-	1,670	1,826	2,092	2,417	2,644	2,784	2,856	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	8,059	8,059	8,059	8,059	8,059	8,059	8,059	-
Deposit Intangibles:									
Retail CD Intangible	-	182	200	215	225	238	250	258	-
Transaction Acct Intangible .	-	124	391	662	920	1,166	1,393	1,606	-
MMDA Intangible	-	5	168	492	1,003	1,544	2,071	2,584	-
Passbook Account Intangible .	-	-36	-13	49	412	834	1,229	1,596	-
Non-Int-Bearing Acct Intang .	-	584	786	979	1,164	1,340	1,509	1,672	-
*Other Assets	-	8,920	9,592	10,456	11,783	13,181	14,511	15,775	-
*** TOTAL ASSETS	-	304,939	302,501	300,210	297,379	293,145	288,009	281,965	-

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 ...	-	75,012	74,691	74,371	74,056	73,745	73,438	73,132	-
Maturing in 13 Mo or More ...	-	10,558	10,360	10,166	9,978	9,794	9,616	9,442	-
Variable-Rate, Fixed-Maturity .	-	2,774	2,770	2,765	2,761	2,757	2,752	2,748	-
Non-Maturity:									
Transaction Accts	-	9,769	9,769	9,769	9,769	9,769	9,769	9,769	-
MMDAs	-	42,893	42,893	42,893	42,893	42,893	42,893	42,893	-
Passbook Accts	-	12,558	12,558	12,558	12,558	12,558	12,558	12,558	-
Non-Interest-Bearing Accts ..	-	10,410	10,410	10,410	10,410	10,410	10,410	10,410	-
* Deposits	-	163,975	163,450	162,933	162,425	161,926	161,437	160,952	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	54,070	53,724	53,384	53,050	52,720	52,396	52,077	-
Maturing in 37 Mo or More ...	-	12,214	11,720	11,251	10,806	10,383	9,981	9,599	-
Variable-Rate, Fixed-Maturity .	-	41,716	41,704	41,692	41,680	41,667	41,655	41,643	-
* Borrowings	-	108,000	107,148	106,327	105,535	104,771	104,032	103,319	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	903	903	903	903	903	903	903	-
Other Escrow Accounts	-	530	514	499	486	473	460	449	-
Collat. Mtg Securities Issued .	-	3	3	3	3	3	3	3	-
Miscellaneous I	-	5,111	5,111	5,111	5,111	5,111	5,111	5,111	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	6,546	6,531	6,516	6,502	6,489	6,477	6,465	-
OPTIONS ON LIABILITIES	-	-67	-38	-5	49	83	126	167	-
*** TOTAL LIABILITIES	-	278,454	277,091	275,771	274,511	273,269	272,072	270,903	-

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	-	121	92	57	-6	-88	-175	-259	-
ARMs	-	51	41	30	15	-4	-30	-62	-
Other Mortgages	-	125	100	56	-	-59	-117	-174	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	136	97	55	-8	-87	-173	-258	-
Sell Mortgages & MBS	-	-447	-307	-138	114	413	715	1,001	-
Purchase Non-Mortgage Items ...	-	0	0	0	-	0	0	0	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-27	-18	-6	1	2	4	5	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-400	-254	-115	19	146	268	386	-
Pay Floating, Receive Fixed ...	-	62	46	31	17	2	-12	-25	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	1	3	13	45	122	226	334	-
INTEREST-RATE FLOORS	-	-2	1	3	3	1	1	1	-
FUTURES	-	-80	-53	-26	-	16	50	77	-
OPTIONS ON FUTURES	-	0	0	0	2	5	11	18	-
CONSTRUCTION LIP	-	21	12	4	-4	-11	-18	-24	-
SELF-VALUED [CMR911-CMR919]	-	438	256	118	30	-11	-34	-48	-
*** OFF-BALANCE-SHEET POSITIONS	-	-1	18	82	227	447	717	972	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	304,939	302,501	300,210	297,379	293,145	288,009	281,965	-
- LIABILITIES	-	278,454	277,091	275,771	274,511	273,269	272,072	270,903	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-1	18	82	227	447	717	972	-
*** NET PORTFOLIO VALUE	-	26,484	25,428	24,521	23,095	20,323	16,654	12,034	-

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	19,368	19,257	99.43	4.1
30-Yr Mortgage Securities ...	5,321	5,231	98.31	4.6
15-Year Mortgages & MBS	5,586	5,550	99.37	3.2
Balloon Mortgages & MBS	7,231	7,176	99.23	2.8
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	5,190	5,245	101.06	0.6
7 Mo to 2 Yrs Reset Freq ..	9,980	10,034	100.55	1.1
2+ to 5 Yrs Reset Freq	16,396	16,240	99.05	2.7
Lagging Market Index ARMs:				
1 Mo Reset Freq............	94,312	94,417	100.11	1.0
2 Mo to 5 Yrs Reset Freq...	23,233	22,962	98.83	2.3
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	9,755	9,764	100.10	0.9
Adjustable-Rate, Fully-Amort.	22,143	21,806	98.48	0.8
Fixed-Rate, Balloon	1,978	1,936	97.88	4.4
Fixed-Rate, Fully-Amortizing	3,252	3,008	92.51	5.7
Construction & Land Loans:				
Adjustable-Rate	1,145	1,143	99.80	0.2
Fixed-Rate	265	261	98.60	2.7
Second Mtg Loans & Securities:				
Adjustable-Rate	3,243	3,166	97.61	0.4
Fixed-Rate	1,163	1,179	101.40	2.4
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-662	-662	99.93	2.0
Accrued Interest Receivable .	1,178	1,178	100.02	0.0
Advances for Taxes/Insurance	68	68	99.96	0.0
Float on Escrows on Owned Mtg		43		-23.3
Less: Value of Servicing on Mtgs Serviced by Others ...		-81		-9.9
*Mortgage Loans & Securities	230,146	229,085	99.54	1.7

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	1,586	1,552	97.86	0.0
Fixed-Rate	491	473	96.28	3.5
Consumer Loans:				
Adjustable-Rate	745	746	100.10	0.1
Fixed-Rate	4,143	4,426	106.83	1.4
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-179	-179	100.10	1.0
Accrued Interest Receivable .	47	47	100.66	0.0
*Nonmortgage Loans	6,832	7,065	103.39	1.1
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	4,785	4,785	99.99	0.0
Equities & All Mutual Funds ...	390	390	100.07	4.5
Zero-Coupon Securities	75	75	100.55	0.5
Govt & Agency Securities	777	797	102.62	3.9
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,436	1,433	99.82	0.6
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	562	496	88.19	6.5
Mortgage-Derivative Securities:				
Valued by OTS	3	3	0.01	0.5
Valued by Institution	34,218	34,239	-	2.9
Structured Securities, Valued by Institution	1,917	2,018	105.29	4.1
Less: Valuation Allowances for Investment Securities ..	0	0	-	0.0
*Cash, Deposits, & Securities	44,164	44,238	100.17	2.6

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	358	358	99.94	0.0
REAL ESTATE HELD FOR INVESTMENT	141	141	100.17	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	12	12	100.64	6.1
OFFICE PREMISES & EQUIPMENT	2,281	2,281	99.98	0.0
*Subtotal	2,792	2,792	99.99	0.0
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		933		-18.1
Adj-Rate Servicing		829		-1.6
Float on Mtgs Svc'd for Others		655		-14.4
*Mtg Ln Servicing for Others		2,417		-11.4
OTHER ASSETS				
Purchased & Excess Servicing ..	1,832			
Margin Account	-	-	-	-
Miscellaneous I	8,059	8,059	100.01	0.0
Miscellaneous II	1,933			
Deposit Intangibles:				
Retail CD Intangible		225		-4.9
Transaction Acct Intangible .		920		-27.4
MMDA Intangible		1,003		-52.5
Passbook Account Intangible .		412		-95.3
Non-Int-Bearing Acct Intang .		1,164		-15.5
*Other Assets	11,825	11,783		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	270			
*** TOTAL ASSETS	296,028	297,379	101/100*	1.2/1.7*

*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 ...	74,219	74,056	99.78	0.4
Maturing in 13 Mo or More ...	10,085	9,978	98.94	1.9
Variable-Rate, Fixed-Maturity .	2,761	2,761	-	0.2
Non-Maturity:				
Transaction Accts	9,769	9,769	100/ 91*	0.0/2.8*
MMDAs	42,893	42,893	100/ 98*	0.0/1.3*
Passbook Accts	12,558	12,558	100/ 97*	0.0/3.2*
Non-Interest-Bearing Accts ..	10,410	10,410	100/ 89*	0.0/2.0*
* Deposits	162,695	162,425	102/ 99*	0.3/1.2*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	53,217	53,050	99.69	0.6
Maturing in 37 Mo or More ...	11,115	10,806	97.23	4.0
Variable-Rate, Fixed-Maturity .	41,776	41,680	93.58	0.0
* Borrowings	106,107	105,535	96.94	0.7
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	903	903	100.09	0.0
Other Escrow Accounts	582	486	83.44	2.8
Collat. Mtg Securities Issued .	3	3	83.57	0.0
Miscellaneous I	5,111	5,111	100.00	0.0
Miscellaneous II	447			
*Other Liabilities	7,046	6,502	98.55	0.2
OPTIONS ON LIABILITIES	-	49	-	-90.3
UNAMORTIZED YIELD ADJUSTMENTS ..	49			
*** TOTAL LIABILITIES	275,897	274,511	100/ 98**	0.5/1.0**

*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	-6
ARMs	15
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-8
Sell Mortgages & MBS	114
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	1
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	19
Pay Floating, Receive Fixed ...	17
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	45
INTEREST-RATE FLOORS	3
FUTURES	-
OPTIONS ON FUTURES	2
CONSTRUCTION LIP	-4
SELF-VALUED [CMR911-CMR919]	30
	=========
*** OFF-BALANCE-SHEET POSITIONS	227

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	296,028	297,379	101/100*	1.2/1.7*	*Including/excluding deposit intangible values.
- LIABILITIES	275,897	274,511	100/ 98**	0.5/1.0**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		227			
	=========	=========			
*** NET PORTFOLIO VALUE	20,131	23,095	114.72	9.1	

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	$	3,910	11,807	2,472	770	409
WARM (in months)		345 mo	339 mo	306 mo	227 mo	210 mo
WAC		6.73%	7.38%	8.35%	9.35%	10.90%
$ of Which Are FHA or VA Guaranteed	$	122	437	194	45	32
Securities Backed By Conventional Mortgages	$	2,317	759	167	66	52
WARM (in months)		347 mo	321 mo	273 mo	241 mo	210 mo
Wtd Avg Pass-Thru Rate		6.22%	7.23%	8.22%	9.30%	10.36%
Securities Backed By FHA or VA Mortgages	$	681	983	199	58	39
WARM (in months)		352 mo	341 mo	314 mo	258 mo	220 mo
Wtd Avg Pass-Thru Rate		6.50%	7.19%	8.07%	9.09%	10.20%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	1,879	1,413	353	133	105
WAC		6.61%	7.30%	8.39%	9.38%	10.76%
Mortgage Securities	$	1,421	172	94	6	9
Wtd Avg Pass-Thru Rate		6.17%	7.32%	8.18%	9.34%	10.83%
WARM (of Loans & Securities)		159 mo	162 mo	136 mo	121 mo	114 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	3,308	3,094	262	49	27
WAC		6.64%	7.29%	8.37%	9.39%	11.08%
Mortgage Securities	$	329	162	1	0	0
Wtd Avg Pass-Thru Rate		6.19%	7.07%	8.00%	0.00%	0.00%
WARM (of Loans & Securities)		75 mo	75 mo	119 mo	144 mo	138 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 37,506

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 . . $	81	85	725	4,556	840
WAC	6.03%	6.61%	6.42%	5.26%	6.36%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs . . . . $	5,109	9,895	15,671	89,756	22,393
Wtd Avg Margin (in bp)	247 bp	269 bp	263 bp	236 bp	281 bp
WAC	7.33%	7.21%	6.90%	6.87%	7.11%
WARM (in months)	278 mo	315 mo	340 mo	338 mo	331 mo
Wtd Avg Time Until Next Payment Reset (mo) .	3 mo	11 mo	42 mo	6 mo	28 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 149,111

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)	Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
ARM BALANCES BY DISTANCE TO LIFTIME CAP					
Balances w/Coupon Within 200 bp of Lifetime Cap $	73	50	285	1,640	39
Wtd Avg Distance from Lifetime Cap (in bp) .	168 bp	176 bp	180 bp	169 bp	153 bp
Balances w/Coupon 201-400 bp from Lifetime Cap $	1,822	2,610	360	10,426	6,136
Wtd Avg Distance from Lifetime Cap	319 bp	325 bp	361 bp	314 bp	362 bp
Balances w/Coupon Over 400 bp from Lifetime Cap $	3,265	7,221	15,701	82,146	16,870
Wtd Avg Distance from Lifetime Cap	583 bp	581 bp	525 bp	561 bp	495 bp
Balances Without Lifetime Cap . . . . $	30	99	50	100	188
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps . . . . $	4,384	9,223	8,750	1,553	15,093
Wtd Avg Periodic Rate Cap (in bp)	118 bp	190 bp	199 bp	202 bp	169 bp
Balances Subject to Periodic Rate Floors . . . $	4,356	9,078	8,578	1,599	14,696
MBS INCLUDED IN ARM BALANCES . . . . $	1,563	2,591	6	27,252	791

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	9,755	22,143
WARM (in months)	82 mo	272 mo
Remaining Term to Full Amort. .	269 mo	
Rate Index Code	0000	0000
Margin (in bp)	273 bp	244 bp
Reset Frequency	3 mo	2 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	220	266
WA Distance to Lifetime Cap .	175 bp	79 bp
Fixed-Rate:		
Balances . . . . $	1,978	3,252
WARM (in months)	74 mo	188 mo
Remaining Term to Full Amort. .	277 mo	
WAC	8.25%	7.91%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	1,145	265
WARM (in months)	13 mo	52 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	150 bp	8.89%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	3,243	1,163
WARM (in months)	211 mo	195 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	135 bp	9.62%
Reset Frequency (in months) . . .	1 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	1,586	491
WARM (in months)	53 mo	53 mo
Margin in Col 1 (bp); WAC in Col 2	101 bp	7.71%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	745	4,143
WARM (in months)	52 mo	48 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	300 bp	13.88%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	6	4,990
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	477	26,197
Remaining WAL 5-10 Years . . . $	76	2,433
Remaining WAL over 10 Years . $	13	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	30	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	0	0
WAC . . . . $	0.00%	0.00%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities--Book Value . $	602	33,619

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	$ 23,852	52,608	14,630	3,167	2,073
WARM (in months)	264 mo	294 mo	266 mo	202 mo	194 mo
Wtd Avg Servicing Fee (in bp)	34 bp	35 bp	39 bp	44 bp	50 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	746,941 lns				
FHA/VA Loans	278,406 lns				
Subserviced by Others	66,267 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced	$ 8,341	36,994
WARM (in months)	270 mo	296 mo
Wtd Avg Servicing Fee (in bp)	56 bp	75 bp

Total # of Adjustable-Rate Loans Serviced 448,101 lns
Of Which, Number Subserviced By Others 4,258 lns

Total Balances of Mortgage Loans Serviced for Others . . . $ 141,665

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$ 4,785		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$ 390		
Zero-Coupon Securities	$ 75	4.86%	5 mo
Government & Agency Securities	$ 777	6.10%	81 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$ 1,436	5.01%	7 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$ 562	5.76%	131 mo
Structured Securities	$ 1,917		
Total Cash, Deposits, & Securities	$ 9,943		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	1,275
Accrued Interest Receivable	$	1,178
Advances for Taxes and Insurance	$	68
Less: Unamortized Yield Adjustments	$	-622
Valuation Allowances	$	1,937
Unrealized Gains (Losses)	$	-266

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	64
Accrued Interest Receivable	$	47
Less: Unamortized Yield Adjustments	$	7
Valuation Allowances	$	243
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	141
REPOSSESSED ASSETS	$	358
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	12
OFFICE PREMISES AND EQUIPMENT	$	2,281

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-68
Less: Unamortized Yield Adjustments	$	11
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,832
Margin Account	$	0
Miscellaneous I	$	8,059
Miscellaneous II	$	1,933
TOTAL ASSETS	$	296,028

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	39
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	837
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	354
Mortgage-Related Mutual Funds	$	36
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	10,514
Wtd Avg Servicing Fee (in bp)		13 bp
Adjustable-Rate Mortgage Loans Serviced	$	16,097
Wtd Avg Servicing Fee (in bp)		24 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	3

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:		Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawal During Quarter (Optional)
Balances Maturing in 3 Months or Less	$	24,710	4,977	670	$ 0
WAC		4.77%	5.53%	6.37%	
WARM (in months)		2 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$	33,037	9,309	1,516	$ 0
WAC		4.74%	5.17%	6.57%	
WARM (in months)		7 mo	7 mo	7 mo	
Balances Maturing in 13 to 36 Months	$		6,852	2,053	$ 0
WAC			5.05%	5.86%	
WARM (in months)			18 mo	26 mo	
Balances Maturing in 37 or More Months	$			1,180	$ 0
WAC				5.54%	
WARM (in months)				48 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 84,304

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	458	176	88
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	54,560	20,526	5,276
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.47 mo	4.97 mo	7.03 mo
Balances in New Accounts (Optional)	$	25	29	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 %	$	16,584	3,253	484	4.68%
5.00 to 5.99 %	$	8,135	23,090	9,205	5.45%
6.00 to 6.99 %	$	587	1,175	912	6.21%
7.00 to 7.99 %	$	15	36	126	7.32%
8.00 to 8.99 %	$	12	118	249	8.62%
9.00 to 9.99 %	$	2	208	18	9.70%
10.00 to 10.99 %	$	0	1	112	10.10%
11.00% and Above	$	0	1	8	12.55%
WARM		1 mo	14 mo	57 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 64,332

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	9,391	-3 bp	2 mo	1 mo	25 mo
Position 2	0000	0000	$	6,181	6 bp	1 mo	1 mo	15 mo
Position 3	0000	0000	$	19,543	-11 bp	3 mo	2 mo	19 mo
All Other Positions			$	9,422	-10 bp	3 mo	1 mo	20 mo

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

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

		Total Balances	WAC		Balances in New Accounts (Optional)
NON-MATURITY DEPOSITS					
Transaction Accounts	$	9,769	1.16%	$	0
Money Market Deposit Accounts (MMDAs)	$	42,893	4.00%	$	0
Passbook Accounts	$	12,558	2.69%	$	0
Non-Interest-Bearing Non-Maturity Deposits	$	10,410		$	0
ESCROW ACCOUNTS					
Escrow for Mortgages Held in Portfolio	$	250	0.72%		
Escrow for Mortgages Serviced for Others	$	652	0.47%		
Other Escrows	$	582	0.14%		
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$	77,115			
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$	6			
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$	43			
OTHER LIABILITIES					
Collateralized Mortgage Securities Issued	$	3			
Miscellaneous I	$	5,111			
Miscellaneous II	$	447			
TOTAL LIABILITIES	$	275,897	(NOTE: Includes Redeemable Preferred Stock)		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$	594			
EQUITY CAPITAL	$	19,537			
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$	296,028			

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	7	$ 543	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	9	$ 151	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	13	$ 823	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	9	$ 128	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	12	$ 109	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	25	$ 295	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	23	$ 1,649	-	-	-
1016	optional commitment to originate "other" mortgages	20	$ 1,872	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 1	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 0	-	-	-
2022	commitment to sell 1-mo COFI ARM loans, svc retained	-	$ 17	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 58	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 3	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	6	$ 447	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	11	$ 1,827	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 1	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 1	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 166	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 679	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 10	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 180	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 2,793	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 1	-	-	-
2102	commitment to purchase 1-mo COFI ARM loans, svc released	-	$ 2	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 388	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 44	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 13	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 439	-	-	-

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
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 1	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 7	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	-	$ 6	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	12	$ 83	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 4	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 2	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 16	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	-	$ 8	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	-	$ 1	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	-	$ 1	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	7	$ 23	-	-	-
2216	firm commitment to originate "other" mortgage loans	6	$ 19	-	-	-
3030	option to sell 5- or 7-yr balloon or 2-step mtgs	-	$ 0	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 1	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 26	-	-	-
3036	option to sell "other" mortgages	-	$ 1	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 352	-	-	-
4002	commitment to purchase non-mortgage financial assets	-	$ 9	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 37	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 4,082	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 2,727	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 410	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 1,682	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 207	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR .	-	$ 37	-	-	-
5504	interest rate swap, amortizing: pay fixed, receive 3-month LIBOR .	-	$ 150	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 232	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 8,995	-	-	-

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
6006	interest rate cap based on 6-month LIBOR	-	$ 100	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 985	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 227	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 37	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 993	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 115	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 350	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$ 1,425	-	-	-
8036	short futures contract on 2-year Treasury note	-	$ 1,300	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 48	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 11	-	-	-
8042	short futures contract on Treasury bond	-	$ 6	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 1,200	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 35	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 51	-	-	-
9038	long put option on 1-month LIBOR futures contract	-	$ 3	-	-	-
9502	fixed-rate construction loans in process	13	$ 153	-	-	-
9512	adjustable-rate construction loans in process	17	$ 309	-	-	-

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	$ -48	$ 30,061	$ 167	$ 0	$ 1,746
+ 200	$ -34	$ 31,604	$ 126	$ 0	$ 1,829
+ 100	$ -11	$ 32,951	$ 83	$ 0	$ 1,919
No Change	$ 30	$ 34,239	$ 49	$ 0	$ 2,018
- 100	$ 118	$ 34,908	$ -5	$ 0	$ 2,085
- 200	$ 256	$ 35,153	$ -38	$ 0	$ 2,096
- 300	$ 438	$ 35,321	$ -67	$ 0	$ 2,109
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 2,850