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	-	-10,414	-100 %	0.00 %	0 bp
+300 bp	7,768	-2,646	-25 %	8.19 %	-230 bp
+200 bp	8,881	-1,533	-15 %	9.19 %	-129 bp
+100 bp	9,785	-629	-6 %	9.97 %	-51 bp
0 bp	10,414			10.48 %	
-100 bp	10,726	312	+3 %	10.69 %	+21 bp
-200 bp	10,927	512	+5 %	10.80 %	+32 bp
-300 bp	11,273	858	+8 %	11.03 %	+54 bp
-400 bp	-	-10,414	-100 %	0.00 %	0 bp

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

	06/30/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.48 %
Post-Shock NPV Ratio	9.19 %
Sensitivity Measure: Decline in NPV Ratio	129 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	-	13,782	13,526	13,252	12,877	12,402	11,874	11,330	-
30-Yr Mortgage Securities ...	-	3,827	3,755	3,675	3,568	3,431	3,274	3,112	-
15-Year Mortgages & MBS	-	9,774	9,631	9,460	9,205	8,894	8,567	8,245	-
Balloon Mortgages & MBS	-	2,344	2,316	2,286	2,243	2,187	2,125	2,062	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	3,068	3,054	3,042	3,031	3,012	2,979	2,927	-
7 Mo to 2 Yrs Reset Freq ..	-	10,208	10,130	10,063	9,990	9,884	9,715	9,484	-
2+ to 5 Yrs Reset Freq	-	3,216	3,170	3,120	3,057	2,979	2,889	2,792	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	2,142	2,125	2,108	2,091	2,071	2,047	2,016	-
2 Mo to 5 Yrs Reset Freq...	-	3,785	3,734	3,685	3,636	3,579	3,511	3,429	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	1,150	1,144	1,137	1,131	1,123	1,115	1,106	-
Adjustable-Rate, Fully-Amort.	-	2,792	2,769	2,748	2,727	2,706	2,684	2,662	-
Fixed-Rate, Balloon	-	1,405	1,340	1,278	1,221	1,167	1,116	1,068	-
Fixed-Rate, Fully-Amortizing	-	2,290	2,216	2,147	2,082	2,021	1,963	1,909	-
Construction & Land Loans:									
Adjustable-Rate	-	3,216	3,206	3,195	3,186	3,176	3,167	3,158	-
Fixed-Rate	-	3,461	3,438	3,416	3,395	3,374	3,355	3,336	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	767	765	763	762	760	759	757	-
Fixed-Rate	-	2,957	2,896	2,837	2,781	2,726	2,674	2,624	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	83	82	82	81	80	78	77	-
Accrued Interest Receivable .	-	496	496	496	496	496	496	496	-
Advances for Taxes/Insurance	-	24	24	24	24	24	24	24	-
Float on Escrows on Owned Mtg	-	55	80	124	187	247	297	337	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-15	-15	-15	-15	-16	-18	-20	-
*Mortgage Loans & Securities	-	70,857	69,910	68,954	67,783	66,354	64,726	62,972	-

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	-	2,835	2,825	2,816	2,808	2,799	2,791	2,784	-
Fixed-Rate	-	2,170	2,130	2,092	2,055	2,020	1,987	1,955	-
Consumer Loans:									
Adjustable-Rate	-	4,909	4,905	4,900	4,896	4,891	4,887	4,883	-
Fixed-Rate	-	5,282	5,191	5,103	5,018	4,935	4,855	4,778	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-125	-124	-123	-123	-122	-121	-121	-
Accrued Interest Receivable .	-	104	104	104	104	104	104	104	-
*Nonmortgage Loans	-	15,175	15,031	14,891	14,757	14,628	14,503	14,382	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	2,107	2,107	2,107	2,107	2,107	2,107	2,107	-
Equities & All Mutual Funds ...	-	250	244	237	227	216	203	192	-
Zero-Coupon Securities	-	61	59	56	54	53	51	50	-
Govt & Agency Securities	-	3,200	3,017	2,852	2,703	2,568	2,446	2,334	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	921	919	917	915	913	911	910	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	585	555	528	502	479	458	439	-
Mortgage-Derivative Securities:									
Valued by OTS	-	28	28	28	28	27	27	26	-
Valued by Institution	-	3,550	3,528	3,505	3,428	3,334	3,231	3,120	-
Structured Securities, Valued by Institution	-	893	881	869	847	810	775	742	-
Less: Valuation Allowances for Investment Securities ..	-	1	1	1	1	1	1	1	-
*Cash, Deposits, & Securities	-	11,594	11,336	11,098	10,811	10,507	10,210	9,918	-

AREA: MIDWEST REGION
TYPE: ALL REPORTING CMR
FIRMS REPORTING: 217
CYCLE: JUN 1999

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

DATE:10/12/1999
TIME:11:48:32
EDIT:10/12/1999

	*** 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	-	114	114	114	114	114	114	114	-
REAL ESTATE HELD FOR INVESTMENT	-	28	28	28	28	28	28	28	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	23	22	22	21	19	17	14	-
OFFICE PREMISES & EQUIPMENT	-	1,185	1,185	1,185	1,185	1,185	1,185	1,185	-
*Subtotal	-	1,351	1,350	1,350	1,349	1,347	1,345	1,342	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	478	510	609	749	854	911	928	-
Adj-Rate Servicing	-	155	160	163	166	169	173	175	-
Float on Mtgs Svc'd for Others	-	189	225	275	339	391	433	465	-
*Mtg Ln Servicing for Others	-	822	895	1,047	1,253	1,415	1,517	1,568	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	2,154	2,154	2,154	2,154	2,154	2,154	2,154	-
Deposit Intangibles:									
Retail CD Intangible	-	119	129	138	144	151	157	162	-
Transaction Acct Intangible .	-	28	139	276	409	535	651	761	-
MMDA Intangible	-	-4	35	118	246	388	528	665	-
Passbook Account Intangible .	-	-14	-6	11	129	266	394	513	-
Non-Int-Bearing Acct Intang .	-	161	216	269	319	368	414	459	-
*Other Assets	-	2,443	2,667	2,966	3,401	3,861	4,299	4,713	-
*** TOTAL ASSETS	-	102,241	101,190	100,307	99,355	98,112	96,599	94,896	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** LIABILITIES ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
				*** Change in Interest Rates ***					
DEPOSITS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 12 Mo or Less ...	-	27,088	26,970	26,853	26,738	26,624	26,511	26,399	-
Maturing in 13 Mo or More ...	-	9,945	9,739	9,539	9,345	9,157	8,974	8,796	-
Variable-Rate, Fixed-Maturity .	-	859	858	858	857	857	856	856	-
Non-Maturity:									
Transaction Accts	-	4,905	4,905	4,905	4,905	4,905	4,905	4,905	-
MMDAs	-	11,235	11,235	11,235	11,235	11,235	11,235	11,235	-
Passbook Accts	-	4,055	4,055	4,055	4,055	4,055	4,055	4,055	-
Non-Interest-Bearing Accts ..	-	2,789	2,789	2,789	2,789	2,789	2,789	2,789	-
* Deposits	-	60,875	60,551	60,234	59,924	59,621	59,325	59,036	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	13,907	13,847	13,788	13,730	13,673	13,617	13,562	-
Maturing in 37 Mo or More ...	-	6,083	5,697	5,342	5,015	4,714	4,436	4,180	-
Variable-Rate, Fixed-Maturity .	-	7,272	7,265	7,259	7,252	7,246	7,240	7,233	-
* Borrowings	-	27,262	26,809	26,389	25,998	25,633	25,293	24,975	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,421	1,421	1,421	1,421	1,421	1,421	1,421	-
Other Escrow Accounts	-	59	57	56	54	53	51	50	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	1,569	1,569	1,569	1,569	1,569	1,569	1,569	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	3,050	3,048	3,047	3,045	3,044	3,042	3,041	-
OPTIONS ON LIABILITIES	-	22	15	8	34	72	105	135	-
*** TOTAL LIABILITIES	-	91,209	90,423	89,678	89,001	88,370	87,766	87,187	-

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	-	53	39	24	-4	-41	-79	-117	-
ARMs	-	3	3	2	0	-2	-5	-8	-
Other Mortgages	-	55	44	28	-	-35	-73	-111	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	64	46	26	-1	-37	-78	-120	-
Sell Mortgages & MBS	-	-122	-90	-52	3	71	141	208	-
Purchase Non-Mortgage Items ...	-	51	32	15	-	-14	-27	-39	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	1	2	4	6	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-84	-47	-11	23	56	87	118	-
Pay Floating, Receive Fixed ...	-	-	-	-	-	-	-	-	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	1	1	1	1	1	1	2	-
INTEREST-RATE CAPS	-	0	3	8	19	34	51	68	-
INTEREST-RATE FLOORS	-	196	113	47	13	4	1	1	-
FUTURES	-	-25	-16	-8	-	7	14	21	-
OPTIONS ON FUTURES	-	0	0	0	0	-1	4	9	-
CONSTRUCTION LIP	-	21	10	-1	-11	-20	-29	-36	-
SELF-VALUED [CMR911-CMR919]	-	24	21	19	17	18	36	58	-
	=========	=========	=========	=========	=========	=========	=========	=========	=========
*** OFF-BALANCE-SHEET POSITIONS	-	240	160	97	60	43	48	60	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	102,241	101,190	100,307	99,355	98,112	96,599	94,896	-
- LIABILITIES	-	91,209	90,423	89,678	89,001	88,370	87,766	87,187	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	240	160	97	60	43	48	60	-
	=========	=========	=========	=========	=========	=========	=========	=========	=========
*** NET PORTFOLIO VALUE	-	11,273	10,927	10,726	10,414	9,785	8,881	7,768	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	12,607	12,877	102.14	3.3
30-Yr Mortgage Securities ...	3,524	3,568	101.28	3.4
15-Year Mortgages & MBS	9,234	9,205	99.70	3.1
Balloon Mortgages & MBS	2,246	2,243	99.87	2.2
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	3,014	3,031	100.56	0.5
7 Mo to 2 Yrs Reset Freq ..	9,971	9,990	100.19	0.9
2+ to 5 Yrs Reset Freq	3,049	3,057	100.26	2.3
Lagging Market Index ARMs:				
1 Mo Reset Freq............	2,109	2,091	99.13	0.9
2 Mo to 5 Yrs Reset Freq...	3,696	3,636	98.37	1.5
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	1,130	1,131	100.05	0.6
Adjustable-Rate, Fully-Amort.	2,743	2,727	99.43	0.8
Fixed-Rate, Balloon	1,256	1,221	97.18	4.6
Fixed-Rate, Fully-Amortizing	2,142	2,082	97.21	3.0
Construction & Land Loans:				
Adjustable-Rate	3,192	3,186	99.81	0.3
Fixed-Rate	3,402	3,395	99.79	0.6
Second Mtg Loans & Securities:				
Adjustable-Rate	770	762	98.94	0.2
Fixed-Rate	2,790	2,781	99.66	2.0
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	81	81	100.96	1.2
Accrued Interest Receivable .	496	496	99.96	0.0
Advances for Taxes/Insurance	24	24	99.91	0.0
Float on Escrows on Owned Mtg		187		-32.8
Less: Value of Servicing on Mtgs Serviced by Others ...		-15		-3.9
*Mortgage Loans & Securities	67,475	67,783	100.46	1.9

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

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	2,815	2,808	99.74	0.3
Fixed-Rate	2,067	2,055	99.43	1.7
Consumer Loans:				
Adjustable-Rate	4,945	4,896	99.00	0.1
Fixed-Rate	5,075	5,018	98.87	1.7
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-123	-123	99.73	0.5
Accrued Interest Receivable .	104	104	99.62	0.0
*Nonmortgage Loans	14,882	14,757	99.16	0.9
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	2,107	2,107	100.00	0.0
Equities & All Mutual Funds ...	227	227	99.97	4.7
Zero-Coupon Securities	52	54	104.53	3.4
Govt & Agency Securities	2,602	2,703	103.89	5.3
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	915	915	100.00	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	504	502	99.70	4.8
Mortgage-Derivative Securities:				
Valued by OTS	28	28	0.80	1.1
Valued by Institution	3,461	3,428	-	2.5
Structured Securities, Valued by Institution	866	847	97.83	3.5
Less: Valuation Allowances for Investment Securities ..	1	1	60.60	5.4
*Cash, Deposits, & Securities	10,761	10,811	100.47	2.7

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
REPOSSESSED ASSETS	114	114	100.38	0.0
REAL ESTATE HELD FOR INVESTMENT	28	28	101.09	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	21	21	100.00	6.1
OFFICE PREMISES & EQUIPMENT	1,185	1,185	100.00	0.0
*Subtotal	1,349	1,349	100.06	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		749		-16.4
Adj-Rate Servicing		166		-1.8
Float on Mtgs Svc'd for Others		339		-17.2
*Mtg Ln Servicing for Others		1,253		-14.7
OTHER ASSETS				
Purchased & Excess Servicing ..	1,363			
Margin Account	-	-	-	-
Miscellaneous I	2,154	2,154	100.00	0.0
Miscellaneous II	647			
Deposit Intangibles:				
Retail CD Intangible		144		-4.5
Transaction Acct Intangible .		409		-31.7
MMDA Intangible		246		-55.0
Passbook Account Intangible .		129		-98.8
Non-Int-Bearing Acct Intang .		319		-15.5
*Other Assets	4,164	3,401		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	140			
*** TOTAL ASSETS	98,771	99,355	101/100*	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 ...	26,755	26,738	99.93	0.4
Maturing in 13 Mo or More ...	9,421	9,345	99.18	2.0
Variable-Rate, Fixed-Maturity .	858	857	-	0.1
Non-Maturity:				
Transaction Accts	4,905	4,905	100/ 92*	0.0/2.9*
MMDAs	11,235	11,235	100/ 98*	0.0/1.2*
Passbook Accts	4,055	4,055	100/ 97*	0.0/3.2*
Non-Interest-Bearing Accts ..	2,789	2,789	100/ 89*	0.0/2.0*
* Deposits	60,018	59,924	101/ 99*	0.5/1.3*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	13,752	13,730	99.84	0.4
Maturing in 37 Mo or More ...	5,589	5,015	89.72	6.3
Variable-Rate, Fixed-Maturity .	7,269	7,252	89.23	0.1
* Borrowings	26,610	25,998	94.64	1.5
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,421	1,421	100.03	0.0
Other Escrow Accounts	65	54	83.18	2.8
Collat. Mtg Securities Issued .	-	-	-	-
Miscellaneous I	1,569	1,569	100.03	0.0
Miscellaneous II	79			
*Other Liabilities	3,134	3,045	99.67	0.0
OPTIONS ON LIABILITIES	-	34	-	-93.0
UNAMORTIZED YIELD ADJUSTMENTS ..	2			
*** TOTAL LIABILITIES	89,766	89,001	99/ 98**	0.7/1.3**

*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	-4
ARMs	0
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-1
Sell Mortgages & MBS	3
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	1
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	23
Pay Floating, Receive Fixed ...	-
Basis Swaps	-
Swaptions	1
INTEREST-RATE CAPS	19
INTEREST-RATE FLOORS	13
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-11
SELF-VALUED [CMR911-CMR919]	17
	=========
*** OFF-BALANCE-SHEET POSITIONS	60

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	98,771	99,355	101/100*	1.1/1.6*	*Including/excluding deposit intangible values.
- LIABILITIES	89,766	89,001	99/ 98**	0.7/1.3**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		60			
	=========	=========			
*** NET PORTFOLIO VALUE	9,005	10,414	115.71	4.5	

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS

FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Coupon: Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	1,601	4,992	1,681	2,056	2,277
WARM (in months)		338 mo	325 mo	292 mo	196 mo	176 mo
WAC		6.66%	7.37%	8.36%	9.38%	10.71%
$ of Which Are FHA or VA Guaranteed	$	163	598	263	1,478	1,900
Securities Backed By Conventional Mortgages	$	668	400	686	157	94
WARM (in months)		340 mo	329 mo	258 mo	216 mo	194 mo
Wtd Avg Pass-Thru Rate		6.23%	7.16%	8.19%	9.22%	10.43%
Securities Backed By FHA or VA Mortgages	$	319	310	524	286	79
WARM (in months)		347 mo	317 mo	266 mo	234 mo	187 mo
Wtd Avg Pass-Thru Rate		6.17%	7.22%	8.12%	9.23%	10.36%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	3,511	3,187	947	302	159
WAC		6.60%	7.34%	8.32%	9.32%	10.73%
Mortgage Securities	$	852	225	33	13	4
Wtd Avg Pass-Thru Rate		6.17%	7.15%	8.24%	9.16%	10.38%
WARM (of Loans & Securities)		157 mo	148 mo	128 mo	105 mo	97 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	646	898	257	114	28
WAC		6.63%	7.36%	8.33%	9.29%	10.54%
Mortgage Securities	$	263	39	1	0	0
Wtd Avg Pass-Thru Rate		6.12%	7.08%	8.57%	9.60%	0.00%
WARM (of Loans & Securities)		61 mo	61 mo	55 mo	39 mo	41 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 27,610

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 . .	$	94	361	14	0	58
WAC		6.87%	6.63%	6.95%	0.00%	6.72%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	2,920	9,610	3,035	2,109	3,638
Wtd Avg Margin (in bp)		201 bp	252 bp	263 bp	174 bp	195 bp
WAC		7.47%	7.19%	7.25%	6.37%	7.09%
WARM (in months)		281 mo	293 mo	302 mo	281 mo	252 mo
Wtd Avg Time Until Next Payment Reset (mo) .		5 mo	9 mo	34 mo	5 mo	11 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 21,839

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	$	62	69	26	39	65
Wtd Avg Distance from Lifetime Cap (in bp) .		180 bp	158 bp	73 bp	170 bp	186 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	1,122	1,299	202	227	873
Wtd Avg Distance from Lifetime Cap		325 bp	327 bp	344 bp	351 bp	327 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	1,674	8,396	2,695	1,831	2,578
Wtd Avg Distance from Lifetime Cap		600 bp	542 bp	547 bp	627 bp	607 bp
Balances Without Lifetime Cap	$	157	206	127	12	181
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	1,881	8,638	2,436	69	3,108
Wtd Avg Periodic Rate Cap (in bp)		116 bp	187 bp	203 bp	146 bp	191 bp
Balances Subject to Periodic Rate Floors . . .	$	1,327	8,003	2,354	73	2,635
MBS INCLUDED IN ARM BALANCES	$	816	1,623	372	1,455	663

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	1,130	2,743
WARM (in months)	79 mo	137 mo
Remaining Term to Full Amort. .	273 mo	
Rate Index Code	0000	0000
Margin (in bp)	250 bp	199 bp
Reset Frequency	14 mo	14 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	76	95
WA Distance to Lifetime Cap .	134 bp	108 bp
Fixed-Rate:		
Balances . . . . $	1,256	2,142
WARM (in months)	79 mo	87 mo
Remaining Term to Full Amort. .	270 mo	
WAC	8.18%	7.90%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	3,192	3,402
WARM (in months)	20 mo	9 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	116 bp	7.37%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	770	2,790
WARM (in months)	154 mo	116 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	136 bp	8.85%
Reset Frequency (in months) . . .	4 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,815	2,067
WARM (in months)	27 mo	26 mo
Margin in Col 1 (bp); WAC in Col 2	138 bp	8.15%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	4,945	5,075
WARM (in months)	51 mo	58 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	543 bp	8.85%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	11	1,259
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	30	951
Remaining WAL 5-10 Years . . . $	11	1,010
Remaining WAL over 10 Years . $	167	
Super Floaters . . . . $	2	
Inverse Floaters & Super POs . . $	7	
Other . . . . $	0	15
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	6	0
WAC . . . . $	7.34%	9.50%
Principal-Only MBS . . . . $	18	2
WAC	7.84%	5.89%
Total Mortgage-Derivative Securities--Book Value . $	252	3,237

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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	$ 16,655	34,563	12,571	8,187	6,371
WARM (in months)	264 mo	292 mo	268 mo	221 mo	206 mo
Wtd Avg Servicing Fee (in bp)	30 bp	35 bp	38 bp	44 bp	44 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	532,028 lns				
FHA/VA Loans	563,691 lns				
Subserviced by Others	442,943 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced	$ 11,647	1,049
WARM (in months)	289 mo	245 mo
Wtd Avg Servicing Fee (in bp)	56 bp	42 bp

Total # of Adjustable-Rate Loans Serviced 120,962 lns
Of Which, Number Subserviced By Others 29,897 lns

Total Balances of Mortgage Loans Serviced for Others . . . $ 91,044

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$ 2,107		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$ 227		
Zero-Coupon Securities	$ 52	5.46%	36 mo
Government & Agency Securities	$ 2,602	6.20%	87 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$ 915	5.09%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$ 504	6.64%	81 mo
Structured Securities	$ 866		
Total Cash, Deposits, & Securities	$ 7,273		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES		
Nonperforming Loans	$	458
Accrued Interest Receivable	$	496
Advances for Taxes and Insurance	$	24
Less: Unamortized Yield Adjustments	$	-268
Valuation Allowances	$	378
Unrealized Gains (Losses)	$	-60
ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES		
Nonperforming Loans	$	93
Accrued Interest Receivable	$	104
Less: Unamortized Yield Adjustments	$	29
Valuation Allowances	$	216
Unrealized Gains (Losses)	$	0
REAL ESTATE HELD FOR INVESTMENT	$	28
REPOSSESSED ASSETS	$	114
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	21
OFFICE PREMISES AND EQUIPMENT	$	1,185
ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES		
Unrealized Gains (Losses)	$	-39
Less: Unamortized Yield Adjustments	$	0
Valuation Allowances	$	1
OTHER ASSETS		
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,363
Margin Account	$	0
Miscellaneous I	$	2,154
Miscellaneous II	$	647
TOTAL ASSETS	$	98,771

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1,768
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,805
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	112
Mortgage-Related Mutual Funds	$	115
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	5,586
Wtd Avg Servicing Fee (in bp)		11 bp
Adjustable-Rate Mortgage Loans Serviced	$	6,850
Wtd Avg Servicing Fee (in bp)		34 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	691

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	$	6,641	3,210	511	$	18
WAC		4.91%	5.74%	6.07%		
WARM (in months)		1 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	8,437	6,571	1,386	$	27
WAC		4.81%	5.45%	6.61%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		5,585	2,304	$	14
WAC			5.22%	6.17%		
WARM (in months)			19 mo	25 mo		
Balances Maturing in 37 or More Months	$			1,533	$	5
WAC				5.67%		
WARM (in months)				49 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 36,177

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,224	446	18
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	11,759	11,442	4,488
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.04 mo	5.38 mo	6.50 mo
Balances in New Accounts (Optional)	$	89	102	54

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 %	$	3,224	1,099	2,600	4.55%
5.00 to 5.99 %	$	6,024	2,252	2,465	5.31%
6.00 to 6.99 %	$	164	935	341	6.39%
7.00 to 7.99 %	$	5	31	22	7.41%
8.00 to 8.99 %	$	3	16	159	8.14%
9.00 to 9.99 %	$	0	0	2	9.17%
10.00 to 10.99 %	$	0	0	0	0.00%
11.00% and Above	$	0	0	1	13.41%
WARM		1 mo	15 mo	98 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 19,341

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	2,346	8 bp	2 mo	2 mo	40 mo
Position 2	0000	0000	$	4,327	-6 bp	3 mo	2 mo	11 mo
Position 3	0000	0000	$	1,395	-7 bp	4 mo	5 mo	15 mo
All Other Positions			$	60	-13 bp	11 mo	4 mo	5 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	$	4,905	1.70%	$	9
Money Market Deposit Accounts (MMDAs)	$	11,235	4.10%	$	96
Passbook Accounts	$	4,055	2.98%	$	12
Non-Interest-Bearing Non-Maturity Deposits	$	2,789		$	26
ESCROW ACCOUNTS					
Escrow for Mortgages Held in Portfolio	$	695	0.04%		
Escrow for Mortgages Serviced for Others	$	726	0.13%		
Other Escrows	$	65	0.18%		
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$	24,470			
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$	3			
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$	-1			
OTHER LIABILITIES					
Collateralized Mortgage Securities Issued	$	0			
Miscellaneous I	$	1,569			
Miscellaneous II	$	79			
TOTAL LIABILITIES	$	89,766	(NOTE: Includes Redeemable Preferred Stock)		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$	233			
EQUITY CAPITAL	$	8,773			
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$	98,771			

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
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	14	$ 11	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	41	$ 59	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	27	$ 62	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	22	$ 26	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	79	$ 179	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	73	$ 710	-	-	-
1016	optional commitment to originate "other" mortgages	59	$ 1,241	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 6	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$ 3	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	8	$ 34	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 136	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 3	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	9	$ 3	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 42	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 5	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 3	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 5	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	10	$ 4	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	19	$ 65	-	-	-
2042	commitment to purchase 1-month COFI ARM MBS	-	$ 0	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$ 50	-	-	-
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	-	$ 1	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 45	-	-	-
2056	commitment to purchase "other" MBS	-	$ 10	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$ 0	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 126	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	6	$ 458	-	-	-

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
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 15	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 1	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 1	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 9	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 35	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 27	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 13	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 0	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	19	$ 68	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	42	$ 514	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 14	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 0	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 2	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	13	$ 115	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	6	$ 4	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	9	$ 4	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	30	$ 58	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	23	$ 116	-	-	-
2216	firm commitment to originate "other" mortgage loans	19	$ 331	-	-	-
3004	option to purchase 6-mo or 1-yr COFI ARMs	-	$ 5	-	-	-
3006	option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 5	-	-	-
3016	option to purchase "other" mortgages	-	$ 0	-	-	-
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	-	$ 0	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 7	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 40	-	-	-
3036	option to sell "other" mortgages	-	$ 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
3066	short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 0	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 4	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 1	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 7	-	-	-
4002	commitment to purchase non-mortgage financial assets	15	$ 240	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 1	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 1,152	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 485	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 175	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 10	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 3,649	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 29	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 150	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 165	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 3,722	-	-	-
8012	long futures contract on Treasury bond	-	$ 18	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 77	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 55	-	-	-
8042	short futures contract on Treasury bond	-	$ 26	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 3	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 60	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$ 11	-	-	-
9502	fixed-rate construction loans in process	99	$ 382	-	-	-
9512	adjustable-rate construction loans in process	39	$ 316	-	-	-

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	$ 58	$ 3,120	$ 135	$ 0	$ 742
+ 200	$ 36	$ 3,231	$ 105	$ 0	$ 775
+ 100	$ 18	$ 3,334	$ 72	$ 0	$ 810
No Change	$ 17	$ 3,428	$ 34	$ 0	$ 847
- 100	$ 19	$ 3,505	$ 8	$ 0	$ 869
- 200	$ 21	$ 3,528	$ 15	$ 0	$ 881
- 300	$ 24	$ 3,550	$ 22	$ 0	$ 893
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 1,565