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			NPV as % of PV of Assets	
	$ Amount	$ Change	% Change	NPV Ratio	Change
+300 bp	9,079	-14,068	-61 %	2.93 %	-412 bp
+200 bp	14,507	-8,640	-37 %	4.58 %	-247 bp
+100 bp	19,144	-4,003	-17 %	5.93 %	-112 bp
0 bp	23,147			7.05 %	
-100 bp	25,614	2,467	+11 %	7.71 %	+66 bp
-200 bp	26,730	3,583	+15 %	7.98 %	+93 bp
-300 bp	27,566	4,419	+19 %	8.18 %	+112 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	06/30/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	7.05 %
Post-Shock NPV Ratio	4.58 %
Sensitivity Measure: Decline in NPV Ratio	247 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	-	16,199	15,943	15,551	14,898	14,143	13,392	12,685	-
30-Yr Mortgage Securities ...	-	7,585	7,450	7,224	6,888	6,513	6,145	5,801	-
15-Year Mortgages & MBS	-	4,459	4,387	4,275	4,128	3,973	3,820	3,673	-
Balloon Mortgages & MBS	-	4,302	4,246	4,169	4,059	3,934	3,807	3,683	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	9,500	9,463	9,427	9,368	9,271	9,123	8,925	-
7 Mo to 2 Yrs Reset Freq ..	-	11,632	11,533	11,432	11,306	11,128	10,887	10,598	-
2+ to 5 Yrs Reset Freq	-	25,884	25,305	24,665	23,943	23,155	22,311	21,440	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	105,586	104,658	103,717	102,628	101,210	99,326	96,955	-
2 Mo to 5 Yrs Reset Freq...	-	24,222	23,796	23,336	22,816	22,221	21,543	20,800	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	9,703	9,604	9,516	9,432	9,337	9,238	9,138	-
Adjustable-Rate, Fully-Amort.	-	26,064	25,809	25,596	25,401	25,211	25,012	24,814	-
Fixed-Rate, Balloon	-	2,316	2,210	2,111	2,017	1,930	1,847	1,770	-
Fixed-Rate, Fully-Amortizing	-	2,184	2,080	1,983	1,893	1,810	1,733	1,660	-
Construction & Land Loans:									
Adjustable-Rate	-	1,324	1,322	1,320	1,318	1,316	1,314	1,312	-
Fixed-Rate	-	471	441	415	391	371	353	336	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	3,875	3,871	3,868	3,865	3,863	3,859	3,857	-
Fixed-Rate	-	2,284	2,229	2,177	2,127	2,079	2,034	1,991	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-766	-756	-744	-729	-712	-693	-674	-
Accrued Interest Receivable .	-	1,379	1,379	1,379	1,379	1,379	1,379	1,379	-
Advances for Taxes/Insurance	-	78	78	78	78	78	78	78	-
Float on Escrows on Owned Mtg	-	32	45	60	73	85	96	106	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-168	-181	-193	-198	-200	-200	-198	-
*Mortgage Loans & Securities	-	258,480	255,273	251,748	247,481	242,495	236,803	230,524	-

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
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	1,696	1,694	1,693	1,691	1,690	1,689	1,689	-
Fixed-Rate	-	737	709	683	659	636	615	596	-
Consumer Loans:									
Adjustable-Rate	-	659	659	658	658	657	657	656	-
Fixed-Rate	-	6,205	6,109	6,016	5,926	5,839	5,754	5,671	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-239	-236	-233	-231	-228	-226	-224	-
Accrued Interest Receivable .	-	68	68	68	68	68	68	68	-
*Nonmortgage Loans	-	9,126	9,003	8,885	8,771	8,663	8,558	8,457	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	4,930	4,930	4,930	4,930	4,930	4,930	4,930	-
Equities & All Mutual Funds ...	-	378	364	351	336	322	306	291	-
Zero-Coupon Securities	-	40	40	40	40	39	39	39	-
Govt & Agency Securities	-	699	671	645	620	598	577	558	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,205	1,202	1,199	1,196	1,193	1,190	1,186	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	474	431	394	362	333	308	286	-
Mortgage-Derivative Securities:									
Valued by OTS	-	2	2	2	2	1	1	1	-
Valued by Institution	-	42,669	42,509	41,808	40,686	38,954	37,418	35,774	-
Structured Securities, Valued by Institution	-	2,634	2,623	2,591	2,485	2,379	2,285	2,197	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	53,030	52,772	51,958	50,656	48,749	47,053	45,262	-

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	-	209	209	209	209	209	209	209	-
REAL ESTATE HELD FOR INVESTMENT	-	131	131	131	131	131	131	131	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	63	62	60	54	46	37	28	-
OFFICE PREMISES & EQUIPMENT	-	2,272	2,272	2,272	2,272	2,272	2,272	2,272	-
*Subtotal	-	2,675	2,674	2,671	2,666	2,658	2,649	2,640	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	824	1,041	1,396	1,598	1,649	1,633	1,593	-
Adj-Rate Servicing	-	838	863	887	902	915	926	927	-
Float on Mtgs Svc'd for Others	-	451	539	636	730	792	840	884	-
*Mtg Ln Servicing for Others	-	2,113	2,443	2,920	3,229	3,356	3,399	3,404	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	10,256	10,256	10,256	10,256	10,256	10,256	10,256	-
Deposit Intangibles:									
Retail CD Intangible	-	39	54	70	86	101	111	125	-
Transaction Acct Intangible .	-	399	683	954	1,210	1,446	1,669	1,881	-
MMDA Intangible	-	133	472	981	1,494	1,993	2,482	2,957	-
Passbook Account Intangible .	-	-4	46	416	817	1,189	1,534	1,857	-
Non-Int-Bearing Acct Intang .	-	908	1,122	1,328	1,525	1,713	1,894	2,068	-
*Other Assets	-	11,730	12,632	14,006	15,388	16,699	17,947	19,145	-
*** TOTAL ASSETS	-	337,155	334,797	332,187	328,191	322,619	316,410	309,431	-

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 ...	-	74,370	74,013	73,660	73,307	72,962	72,619	72,281	-
Maturing in 13 Mo or More ...	-	13,727	13,481	13,242	13,009	12,783	12,562	12,348	-
Variable-Rate, Fixed-Maturity .	-	100	100	100	100	100	100	100	-
Non-Maturity:									
Transaction Accts	-	10,171	10,171	10,171	10,171	10,171	10,171	10,171	-
MMDAs	-	40,740	40,740	40,740	40,740	40,740	40,740	40,740	-
Passbook Accts	-	11,853	11,853	11,853	11,853	11,853	11,853	11,853	-
Non-Interest-Bearing Accts ..	-	11,631	11,631	11,631	11,631	11,631	11,631	11,631	-
* Deposits	-	162,593	161,990	161,398	160,812	160,241	159,678	159,125	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	63,201	62,861	62,526	62,196	61,871	61,551	61,236	-
Maturing in 37 Mo or More ...	-	11,453	11,021	10,610	10,219	9,848	9,494	9,157	-
Variable-Rate, Fixed-Maturity .	-	65,897	65,862	65,826	65,791	65,756	65,721	65,686	-
* Borrowings	-	140,551	139,743	138,962	138,206	137,475	136,766	136,079	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,015	1,015	1,015	1,015	1,015	1,015	1,015	-
Other Escrow Accounts	-	600	583	567	552	538	524	511	-
Collat. Mtg Securities Issued .	-	2	2	2	2	2	2	2	-
Miscellaneous I	-	4,757	4,757	4,757	4,757	4,757	4,757	4,757	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	6,374	6,357	6,341	6,326	6,311	6,298	6,285	-
OPTIONS ON LIABILITIES	-	-201	-135	-80	-31	-16	-31	-70	-
*** TOTAL LIABILITIES	-	309,317	307,955	306,621	305,313	304,011	302,711	301,419	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** Change in Interest Rates ***

* OFF-BALANCE-SHEET POSITIONS *	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs & Balloon/2-Step Mortgages	-	48	36	25	1	-30	-62	-93	-
ARMs	-	15	7	-2	-13	-26	-45	-68	-
Other Mortgages	-	174	128	71	-	-78	-157	-234	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	106	76	47	5	-51	-113	-177	-
Sell Mortgages & MBS	-	-271	-198	-121	-2	147	300	447	-
Purchase Non-Mortgage Items ...	-	-59	-39	-19	-	19	37	54	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-	0	0	0	-1	-2	-3	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-668	-384	-114	146	393	631	858	-
Pay Floating, Receive Fixed ...	-	17	4	-8	-19	-31	-41	-52	-
Basis Swaps	-	0	0	0	0	0	0	0	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	2	5	11	47	97	149	201	-
INTEREST-RATE FLOORS	-	-3	-2	0	-	-	-	-	-
FUTURES	-	-74	-49	-24	-	26	51	75	-
OPTIONS ON FUTURES	-	-	-	0	0	2	6	9	-
CONSTRUCTION LIP	-	26	17	8	1	-7	-13	-19	-
SELF-VALUED [CMR911-CMR919]	-	414	286	173	104	75	69	69	-
	=========	=========	=========	=========	=========	=========	=========	=========	=========
*** OFF-BALANCE-SHEET POSITIONS	-	-272	-111	47	269	535	808	1,068	-

*** NET PORTFOLIO VALUE ***									
ASSETS	-	337,155	334,797	332,187	328,191	322,619	316,410	309,431	-
- LIABILITIES	-	309,317	307,955	306,621	305,313	304,011	302,711	301,419	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-272	-111	47	269	535	808	1,068	-
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*** NET PORTFOLIO VALUE	-	27,566	26,730	25,614	23,147	19,144	14,507	9,079	-

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	15,304	14,898	97.35	4.7
30-Yr Mortgage Securities ...	7,146	6,888	96.38	5.2
15-Year Mortgages & MBS	4,250	4,128	97.13	3.7
Balloon Mortgages & MBS	4,159	4,059	97.60	2.9
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	9,293	9,368	100.80	0.8
7 Mo to 2 Yrs Reset Freq ..	11,357	11,306	99.55	1.3
2+ to 5 Yrs Reset Freq	25,129	23,943	95.29	3.2
Lagging Market Index ARMs:				
1 Mo Reset Freq............	103,598	102,628	99.06	1.2
2 Mo to 5 Yrs Reset Freq...	23,834	22,816	95.73	2.4
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	9,451	9,432	99.80	1.0
Adjustable-Rate, Fully-Amort.	25,815	25,401	98.40	0.8
Fixed-Rate, Balloon	2,072	2,017	97.37	4.5
Fixed-Rate, Fully-Amortizing	1,975	1,893	95.87	4.6
Construction & Land Loans:				
Adjustable-Rate	1,321	1,318	99.75	0.1
Fixed-Rate	387	391	101.16	5.6
Second Mtg Loans & Securities:				
Adjustable-Rate	3,920	3,865	98.59	0.1
Fixed-Rate	2,112	2,127	100.70	2.3
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-729	-729	99.97	2.2
Accrued Interest Receivable .	1,379	1,379	100.01	0.0
Advances for Taxes/Insurance	78	78	99.87	0.0
Float on Escrows on Owned Mtg		73		-17.5
Less: Value of Servicing on Mtgs Serviced by Others ...		-198		-1.9
*Mortgage Loans & Securities	251,851	247,481	98.26	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	1,690	1,691	100.07	0.1
Fixed-Rate	678	659	97.13	3.5
Consumer Loans:				
Adjustable-Rate	660	658	99.68	0.1
Fixed-Rate	5,465	5,926	108.44	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-231	-231	99.91	1.1
Accrued Interest Receivable .	68	68	100.57	0.0
*Nonmortgage Loans	8,330	8,771	105.30	1.3
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	4,930	4,930	100.00	0.0
Equities & All Mutual Funds ...	336	336	100.11	4.3
Zero-Coupon Securities	39	40	101.68	0.5
Govt & Agency Securities	605	620	102.55	3.8
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,196	1,196	99.99	0.3
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	417	362	86.79	8.4
Mortgage-Derivative Securities:				
Valued by OTS	2	2	0.00	2.2
Valued by Institution	40,688	40,686	-	3.5
Structured Securities, Valued by Institution	2,475	2,485	100.39	4.3
Less: Valuation Allowances for Investment Securities ..	0	0	-	0.5
*Cash, Deposits, & Securities	50,688	50,656	99.94	3.2

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	209	209	99.80	0.0
REAL ESTATE HELD FOR INVESTMENT	131	131	99.85	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	54	54	100.32	12.3
OFFICE PREMISES & EQUIPMENT	2,272	2,272	100.02	0.0
*Subtotal	2,666	2,666	100.00	0.3
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,598		-7.9
Adj-Rate Servicing		902		-1.5
Float on Mtgs Svc'd for Others		730		-10.7
*Mtg Ln Servicing for Others		3,229		-6.8
OTHER ASSETS				
Purchased & Excess Servicing ..	2,380			
Margin Account	-	-	-	-
Miscellaneous I	10,256	10,256	100.00	0.0
Miscellaneous II	1,651			
Deposit Intangibles:				
Retail CD Intangible		86		-17.6
Transaction Acct Intangible .		1,210		-20.4
MMDA Intangible		1,494		-33.9
Passbook Account Intangible .		817		-47.3
Non-Int-Bearing Acct Intang .		1,525		-12.6
*Other Assets	14,287	15,388		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	604			
*** TOTAL ASSETS	328,426	328,191	101/ 99*	1.5/1.9*

*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 ...	73,630	73,307	99.56	0.5
Maturing in 13 Mo or More ...	13,257	13,009	98.12	1.8
Variable-Rate, Fixed-Maturity .	100	100	-	0.0
Non-Maturity:				
Transaction Accts	10,171	10,171	100/ 88*	0.0/2.7*
MMDAs	40,740	40,740	100/ 96*	0.0/1.3*
Passbook Accts	11,853	11,853	100/ 93*	0.0/3.5*
Non-Interest-Bearing Accts ..	11,631	11,631	100/ 87*	0.0/1.9*
* Deposits	161,383	160,812	100/ 97*	0.4/1.2*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	62,514	62,196	99.49	0.5
Maturing in 37 Mo or More ...	10,710	10,219	95.41	3.7
Variable-Rate, Fixed-Maturity .	65,725	65,791	99.95	0.1
* Borrowings	138,949	138,206	99.39	0.5
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,015	1,015	100.00	0.0
Other Escrow Accounts	684	552	80.69	2.7
Collat. Mtg Securities Issued .	2	2	92.55	0.0
Miscellaneous I	4,757	4,757	100.00	0.0
Miscellaneous II	580			
*Other Liabilities	7,039	6,326	97.95	0.2
OPTIONS ON LIABILITIES	-	-31	-	102.6
UNAMORTIZED YIELD ADJUSTMENTS ..	7			
*** TOTAL LIABILITIES	307,377	305,313	100/ 98**	0.4/0.9**

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

**Excluding/including deposit intangible values.

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

* OFF-BALANCE-SHEET POSITIONS *	Present Value Estimate
OPTIONAL COMMITMENTS TO ORIGINATE	
FRMs & Balloon/2-Step Mortgages	1
ARMs	-13
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	5
Sell Mortgages & MBS	-2
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	146
Pay Floating, Receive Fixed ...	-19
Basis Swaps	0
Swaptions	-
INTEREST-RATE CAPS	47
INTEREST-RATE FLOORS	-
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	1
SELF-VALUED [CMR911-CMR919]	104
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*** OFF-BALANCE-SHEET POSITIONS	269

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	328,426	328,191	101/ 99*	1.5/1.9*	*Including/excluding deposit intangible values.
- LIABILITIES	307,377	305,313	100/ 98**	0.4/0.9**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		269			
	=========	=========			
*** NET PORTFOLIO VALUE	21,049	23,147	109.97	14.0	

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	$	2,844	7,959	3,246	786	468
WARM (in months)		330 mo	319 mo	319 mo	269 mo	255 mo
WAC		6.72%	7.41%	8.35%	9.33%	10.96%
$ of Which Are FHA or VA Guaranteed	$	62	337	309	86	24
Securities Backed By Conventional Mortgages	$	2,695	1,404	554	131	66
WARM (in months)		338 mo	317 mo	305 mo	224 mo	197 mo
Wtd Avg Pass-Thru Rate		6.16%	7.44%	8.22%	9.33%	10.42%
Securities Backed By FHA or VA Mortgages	$	714	987	523	44	29
WARM (in months)		341 mo	334 mo	345 mo	244 mo	211 mo
Wtd Avg Pass-Thru Rate		6.51%	7.23%	8.13%	9.10%	10.20%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	1,108	979	261	89	109
WAC		6.62%	7.31%	8.36%	9.42%	11.15%
Mortgage Securities	$	1,344	229	102	19	10
Wtd Avg Pass-Thru Rate		6.14%	7.38%	8.22%	9.41%	10.79%
WARM (of Loans & Securities)		151 mo	155 mo	137 mo	137 mo	140 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	1,718	1,281	685	70	34
WAC		6.60%	7.34%	8.42%	9.27%	11.78%
Mortgage Securities	$	244	125	1	1	0
Wtd Avg Pass-Thru Rate		6.15%	7.09%	8.01%	9.47%	10.25%
WARM (of Loans & Securities)		68 mo	77 mo	69 mo	85 mo	152 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 30,859

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
TEASER ARMS:						
Balances Currently Subject to Intro Rates . .	$	1,451	62	0	12,180	739
WAC		5.84%	7.10%	7.98%	5.86%	6.62%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	7,843	11,295	25,128	91,418	23,095
Wtd Avg Margin (in bp)		281 bp	287 bp	272 bp	247 bp	284 bp
WAC		8.18%	7.53%	7.27%	7.66%	7.39%
WARM (in months)		307 mo	314 mo	346 mo	339 mo	328 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	13 mo	49 mo	3 mo	28 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 173,210

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 LIFETIME CAP						
Balances w/Coupon Within 200 bp of Lifetime Cap	$	928	449	12	8,350	200
Wtd Avg Distance from Lifetime Cap (in bp) .		127 bp	152 bp	179 bp	148 bp	132 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	3,086	2,753	494	32,690	7,429
Wtd Avg Distance from Lifetime Cap		319 bp	318 bp	354 bp	327 bp	362 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	5,247	8,098	24,539	62,438	16,130
Wtd Avg Distance from Lifetime Cap		559 bp	585 bp	522 bp	538 bp	487 bp
Balances Without Lifetime Cap	$	33	57	84	119	75
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	5,182	9,782	15,500	1,290	21,647
Wtd Avg Periodic Rate Cap (in bp)		137 bp	196 bp	198 bp	241 bp	180 bp
Balances Subject to Periodic Rate Floors . . .	$	5,107	9,375	15,314	1,341	21,344
MBS INCLUDED IN ARM BALANCES	$	1,126	2,429	31	26,233	604

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	9,451	25,815
WARM (in months)	79 mo	273 mo
Remaining Term to Full Amort. .	270 mo	
Rate Index Code	0000	0000
Margin (in bp)	264 bp	243 bp
Reset Frequency	4 mo	2 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	721	433
WA Distance to Lifetime Cap .	190 bp	183 bp
Fixed-Rate:		
Balances . . . . $	2,072	1,975
WARM (in months)	77 mo	136 mo
Remaining Term to Full Amort. .	267 mo	
WAC	8.20%	8.41%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	1,321	387
WARM (in months)	10 mo	126 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	133 bp	9.20%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	3,920	2,112
WARM (in months)	210 mo	174 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	111 bp	9.79%
Reset Frequency (in months) . . .	1 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	1,690	678
WARM (in months)	59 mo	62 mo
Margin in Col 1 (bp); WAC in Col 2	132 bp	8.36%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	660	5,465
WARM (in months)	70 mo	55 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	195 bp	14.63%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	3,495	10,292
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	610	13,164
Remaining WAL 5-10 Years . . . $	5,892	6,258
Remaining WAL over 10 Years . $	971	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	8	0
Floating-Rate . . . . $	0	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 . $	10,977	29,713

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	$ 26,052	61,465	19,515	2,857	1,516
WARM (in months)	265 mo	295 mo	287 mo	209 mo	182 mo
Wtd Avg Servicing Fee (in bp)	35 bp	39 bp	43 bp	46 bp	50 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	877,156 lns				
FHA/VA Loans	284,050 lns				
Subserviced by Others	65,408 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced	$ 7,668	51,996
WARM (in months)	269 mo	303 mo
Wtd Avg Servicing Fee (in bp)	54 bp	60 bp

Total # of Adjustable-Rate Loans Serviced 496,875 lns
Of Which, Number Subserviced By Others . 2,297 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 171,070

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.	$ 4,930		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$ 336		
Zero-Coupon Securities	$ 39	7.34%	6 mo
Government & Agency Securities	$ 605	6.46%	85 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$ 1,196	6.52%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$ 417	6.03%	167 mo
Structured Securities	$ 2,475		
Total Cash, Deposits, & Securities	$ 9,998		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	1,038
Accrued Interest Receivable	$	1,379
Advances for Taxes and Insurance	$	78
Less: Unamortized Yield Adjustments	$	-1,043
Valuation Allowances	$	1,767
Unrealized Gains (Losses)	$	-415

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	50
Accrued Interest Receivable	$	68
Less: Unamortized Yield Adjustments	$	-113
Valuation Allowances	$	281
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	131
REPOSSESSED ASSETS	$	209
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	54
OFFICE PREMISES AND EQUIPMENT	$	2,272

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-123
Less: Unamortized Yield Adjustments	$	15
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	2,380
Margin Account	$	0
Miscellaneous I	$	10,256
Miscellaneous II	$	1,651
TOTAL ASSETS	$	328,426

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	19
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	776
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	289
Mortgage-Related Mutual Funds	$	47
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	9,759
Wtd Avg Servicing Fee (in bp)		18 bp
Adjustable-Rate Mortgage Loans Serviced	$	26,275
Wtd Avg Servicing Fee (in bp)		16 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	0

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	$	18,772	3,574	190	$	0
WAC		5.35%	5.12%	5.63%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	29,534	20,899	662	$	0
WAC		5.87%	5.74%	5.68%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		10,232	1,727	$	0
WAC			6.11%	5.88%		
WARM (in months)			17 mo	23 mo		
Balances Maturing in 37 or More Months	$			1,299	$	0
WAC				6.13%		
WARM (in months)				53 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 86,887

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,213	282	39
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	44,670	33,780	3,749
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.84 mo	4.81 mo	6.95 mo
Balances in New Accounts (Optional)	$	14	6	0

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

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

Remaining Maturity in Months

Balances by Coupon Class:		0 to 3	4 to 36	37 or More	WAC
Under 5.00 %	$	1,129	1,080	430	3.67%
5.00 to 5.99 %	$	1,919	8,142	7,044	5.53%
6.00 to 6.99 %	$	29,043	15,321	1,400	6.46%
7.00 to 7.99 %	$	2,249	3,399	1,488	7.26%
8.00 to 8.99 %	$	0	20	223	8.68%
9.00 to 9.99 %	$	50	157	13	9.70%
10.00 to 10.99 %	$	0	1	112	10.10%
11.00% and Above	$	0	2	1	15.62%
WARM		1 mo	14 mo	54 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 73,224

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	20,992	-7 bp	3 mo	2 mo	23 mo
Position 2	0000	0000	$	4,930	0 bp	2 mo	1 mo	27 mo
Position 3	0000	0000	$	22,242	-9 bp	3 mo	1 mo	19 mo
All Other Positions			$	17,661	-2 bp	2 mo	1 mo	10 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	$	10,171	1.07%	$	0
Money Market Deposit Accounts (MMDAs)	$	40,740	4.36%	$	0
Passbook Accounts	$	11,853	2.59%	$	0
Non-Interest-Bearing Non-Maturity Deposits	$	11,631		$	0
ESCROW ACCOUNTS					
Escrow for Mortgages Held in Portfolio	$	234	0.62%		
Escrow for Mortgages Serviced for Others	$	781	0.40%		
Other Escrows	$	684	0.03%		
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$	76,095			
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$	1			
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$	6			
OTHER LIABILITIES					
Collateralized Mortgage Securities Issued	$	2			
Miscellaneous I	$	4,757			
Miscellaneous II	$	580			
TOTAL LIABILITIES	$	307,377	(NOTE: Includes Redeemable Preferred Stock)		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$	615			
EQUITY CAPITAL	$	20,435			
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$	328,427			

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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	6	$ 720	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	8	$ 60	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	12	$ 325	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	10	$ 95	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	6	$ 12	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	17	$ 112	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	14	$ 647	-	-	-
1016	optional commitment to originate "other" mortgages	19	$ 2,861	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 79	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 5	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 102	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	-	$ 150	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	-	$ 823	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 13	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 12	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$ 102	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 5	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 121	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 445	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 1	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$ 102	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 11	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 188	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 1,245	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 419	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 9	-	-	-
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	-	$ 259	-	-	-

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
2116	commitment to purchase "other" mortgage loans, svc released	-	$	1	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	3	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$	13	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	3	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	-	$	37	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	8	$	270	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$	2	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$	28	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	-	$	7	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	-	$	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	-	$	9	-	-	-
2216	firm commitment to originate "other" mortgage loans	7	$	45	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$	0	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$	4	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$	1	-	-	-
3070	short option to sell 5- or 7-yr balloon or 2-step mtg loans	-	$	0	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$	3	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$	22	-	-	-
4002	commitment to purchase non-mortgage financial assets	-	$	5	-	-	-
4006	commitment to purchase "other" liabilities	-	$	1,005	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$	18	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$	13,028	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$	502	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$	253	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$	180	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$	579	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR .	-	$	26	-	-	-

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
5504	interest rate swap, amortizing: pay fixed, receive 3-month LIBOR .	-	$ 150	-	-	-
5576	interest rate swap, amortizing: pay 6-mo LIBOR, receive MBS coupon	-	$ 15	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 232	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 6,995	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 502	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 20	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 29	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 502	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 18	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$ 700	-	-	-
8036	short futures contract on 2-year Treasury note	-	$ 1,145	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 39	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 29	-	-	-
8042	short futures contract on Treasury bond	-	$ 7	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 427	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 35	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 18	-	-	-
9502	fixed-rate construction loans in process	14	$ 134	-	-	-
9512	adjustable-rate construction loans in process	18	$ 181	-	-	-

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
+ 300	$ 69	$ 35,774	$ -70	$ 0	$ 2,197
+ 200	$ 69	$ 37,418	$ -31	$ 0	$ 2,285
+ 100	$ 75	$ 38,954	$ -16	$ 0	$ 2,379
No Change	$ 104	$ 40,686	$ -31	$ 0	$ 2,485
- 100	$ 173	$ 41,808	$ -80	$ 0	$ 2,591
- 200	$ 286	$ 42,509	$ -135	$ 0	$ 2,623
- 300	$ 414	$ 42,669	$ -201	$ 0	$ 2,634

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 5,618