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
+300 bp	7,548	-3,161	-30 %	7.25 %	-252 bp
+200 bp	8,759	-1,950	-18 %	8.26 %	-151 bp
+100 bp	9,829	-880	-8 %	9.10 %	-66 bp
0 bp	10,709			9.77 %	
-100 bp	11,179	470	+4 %	10.08 %	+31 bp
-200 bp	11,115	406	+4 %	9.95 %	+18 bp
-300 bp	11,052	343	+3 %	9.82 %	+5 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	06/30/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	9.77 %
Post-Shock NPV Ratio	8.26 %
Sensitivity Measure: Decline in NPV Ratio	151 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	-	14,170	13,916	13,590	13,096	12,512	11,908	11,325	-
30-Yr Mortgage Securities ...	-	4,442	4,358	4,251	4,092	3,899	3,699	3,506	-
15-Year Mortgages & MBS	-	9,034	8,891	8,677	8,390	8,081	7,775	7,482	-
Balloon Mortgages & MBS	-	2,379	2,350	2,313	2,260	2,199	2,138	2,077	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	2,503	2,494	2,484	2,469	2,444	2,406	2,356	-
7 Mo to 2 Yrs Reset Freq ..	-	10,629	10,539	10,453	10,348	10,192	9,976	9,713	-
2+ to 5 Yrs Reset Freq	-	4,696	4,617	4,528	4,418	4,290	4,149	4,001	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	3,070	3,044	3,019	2,993	2,963	2,925	2,873	-
2 Mo to 5 Yrs Reset Freq...	-	3,759	3,705	3,650	3,592	3,526	3,447	3,355	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	1,674	1,665	1,656	1,648	1,640	1,632	1,622	-
Adjustable-Rate, Fully-Amort.	-	3,902	3,874	3,847	3,822	3,796	3,771	3,744	-
Fixed-Rate, Balloon	-	1,599	1,533	1,470	1,411	1,355	1,302	1,252	-
Fixed-Rate, Fully-Amortizing	-	2,088	2,011	1,939	1,871	1,807	1,747	1,690	-
Construction & Land Loans:									
Adjustable-Rate	-	7,323	7,291	7,259	7,229	7,199	7,169	7,140	-
Fixed-Rate	-	1,560	1,535	1,512	1,490	1,469	1,448	1,429	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	1,205	1,203	1,201	1,199	1,197	1,195	1,194	-
Fixed-Rate	-	3,748	3,672	3,599	3,529	3,461	3,396	3,334	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-54	-53	-53	-52	-52	-51	-50	-
Accrued Interest Receivable .	-	544	544	544	544	544	544	544	-
Advances for Taxes/Insurance	-	34	34	34	34	34	34	34	-
Float on Escrows on Owned Mtg	-	64	95	144	193	233	264	288	-
Less: Value of Servicing on Mtgs									
Serviced by Others ...	-	-4	-4	-3	-2	-3	-3	-3	-
*Mortgage Loans & Securities	-	78,373	77,321	76,120	74,576	72,793	70,877	68,913	-

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	-	4,381	4,363	4,346	4,330	4,314	4,298	4,283	-
Fixed-Rate	-	1,695	1,649	1,604	1,561	1,520	1,481	1,443	-
Consumer Loans:									
Adjustable-Rate	-	5,409	5,404	5,399	5,395	5,390	5,386	5,381	-
Fixed-Rate	-	5,978	5,886	5,796	5,709	5,625	5,543	5,463	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-88	-87	-87	-86	-86	-86	-85	-
Accrued Interest Receivable .	-	118	118	118	118	118	118	118	-
*Nonmortgage Loans	-	17,493	17,332	17,177	17,026	16,881	16,740	16,603	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	2,281	2,281	2,281	2,281	2,281	2,281	2,281	-
Equities & All Mutual Funds ...	-	146	142	139	135	130	124	118	-
Zero-Coupon Securities	-	21	19	17	15	14	13	12	-
Govt & Agency Securities	-	962	939	917	896	877	859	842	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	777	776	774	773	772	770	769	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	431	406	382	361	342	325	309	-
Mortgage-Derivative Securities:									
Valued by OTS	-	12	12	12	11	11	11	11	-
Valued by Institution	-	4,220	4,188	4,120	4,000	3,853	3,711	3,566	-
Structured Securities, Valued by Institution	-	2,663	2,643	2,592	2,494	2,376	2,258	2,147	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	11,512	11,404	11,233	10,966	10,655	10,351	10,053	-

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	-	140	140	140	140	140	140	140	-
REAL ESTATE HELD FOR INVESTMENT	-	38	38	38	38	38	38	38	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	18	17	17	15	13	10	8	-
OFFICE PREMISES & EQUIPMENT	-	1,223	1,223	1,223	1,223	1,223	1,223	1,223	-
*Subtotal	-	1,418	1,418	1,417	1,415	1,413	1,411	1,408	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	501	604	775	883	917	914	896	-
Adj-Rate Servicing	-	154	158	161	164	167	171	172	-
Float on Mtgs Svc'd for Others	-	294	359	441	519	577	622	655	-
*Mtg Ln Servicing for Others	-	949	1,121	1,377	1,566	1,661	1,706	1,724	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	2,404	2,404	2,404	2,404	2,404	2,404	2,404	-
Deposit Intangibles:									
Retail CD Intangible	-	21	29	37	46	53	59	66	-
Transaction Acct Intangible .	-	128	287	452	609	754	890	1,019	-
MMDA Intangible	-	16	72	196	328	468	615	759	-
Passbook Account Intangible .	-	-9	6	127	272	407	533	650	-
Non-Int-Bearing Acct Intang .	-	246	304	360	413	464	512	559	-
*Other Assets	-	2,805	3,102	3,575	4,071	4,549	5,013	5,457	-
*** TOTAL ASSETS	-	112,549	111,696	110,899	109,621	107,952	106,098	104,158	-

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 ...	-	25,826	25,708	25,592	25,476	25,362	25,249	25,138	-
Maturing in 13 Mo or More ...	-	11,872	11,644	11,422	11,206	10,998	10,794	10,597	-
Variable-Rate, Fixed-Maturity .	-	917	917	916	916	915	915	914	-
Non-Maturity:									
Transaction Accts	-	5,994	5,994	5,994	5,994	5,994	5,994	5,994	-
MMDAs	-	11,904	11,904	11,904	11,904	11,904	11,904	11,904	-
Passbook Accts	-	4,248	4,248	4,248	4,248	4,248	4,248	4,248	-
Non-Interest-Bearing Accts ..	-	3,077	3,077	3,077	3,077	3,077	3,077	3,077	-
* Deposits	-	63,837	63,490	63,152	62,820	62,497	62,180	61,871	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	18,340	18,285	18,231	18,177	18,124	18,072	18,021	-
Maturing in 37 Mo or More ...	-	8,080	7,586	7,130	6,710	6,321	5,961	5,628	-
Variable-Rate, Fixed-Maturity .	-	8,343	8,333	8,322	8,311	8,301	8,290	8,280	-
* Borrowings	-	34,764	34,204	33,683	33,198	32,746	32,324	31,929	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,340	1,340	1,340	1,340	1,340	1,340	1,340	-
Other Escrow Accounts	-	83	81	78	76	74	73	71	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	1,289	1,289	1,289	1,289	1,289	1,289	1,289	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	2,712	2,710	2,708	2,706	2,704	2,702	2,700	-
OPTIONS ON LIABILITIES	-	101	149	242	374	519	649	772	-
*** TOTAL LIABILITIES	-	101,414	100,553	99,785	99,098	98,465	97,854	97,271	-

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	-	49	37	25	1	-31	-64	-96	-
ARMs	-	5	3	0	-4	-9	-15	-23	-
Other Mortgages	-	44	30	16	-	-26	-57	-90	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	64	42	21	-7	-43	-88	-136	-
Sell Mortgages & MBS	-	-119	-86	-50	6	74	144	211	-
Purchase Non-Mortgage Items ...	-	2	2	1	-	-1	-2	-2	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	1	2	3	5	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-324	-191	-65	55	168	275	377	-
Pay Floating, Receive Fixed ...	-	12	8	4	0	-4	-8	-11	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	0	1	1	1	1	1	2	-
INTEREST-RATE CAPS	-	1	15	57	111	156	192	226	-
INTEREST-RATE FLOORS	-	151	90	40	14	5	3	2	-
FUTURES	-	-12	-8	-4	-	4	8	12	-
OPTIONS ON FUTURES	-	2	1	1	1	11	44	72	-
CONSTRUCTION LIP	-	30	17	5	-6	-17	-26	-35	-
SELF-VALUED [CMR911-CMR919]	-	11	11	13	14	50	104	148	-
*** OFF-BALANCE-SHEET POSITIONS	-	-84	-29	64	186	342	514	661	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	112,549	111,696	110,899	109,621	107,952	106,098	104,158	-
- LIABILITIES	-	101,414	100,553	99,785	99,098	98,465	97,854	97,271	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-84	-29	64	186	342	514	661	-
*** NET PORTFOLIO VALUE	-	11,052	11,115	11,179	10,709	9,829	8,759	7,548	-

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	13,177	13,096	99.40	4.1
30-Yr Mortgage Securities ...	4,128	4,092	99.10	4.3
15-Year Mortgages & MBS	8,605	8,390	97.51	3.6
Balloon Mortgages & MBS	2,302	2,260	98.17	2.5
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	2,442	2,469	101.09	0.8
7 Mo to 2 Yrs Reset Freq ..	10,422	10,348	99.29	1.3
2+ to 5 Yrs Reset Freq	4,554	4,418	97.01	2.7
Lagging Market Index ARMs:				
1 Mo Reset Freq............	3,051	2,993	98.09	0.9
2 Mo to 5 Yrs Reset Freq...	3,761	3,592	95.49	1.7
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	1,676	1,648	98.35	0.5
Adjustable-Rate, Fully-Amort.	3,861	3,822	98.98	0.7
Fixed-Rate, Balloon	1,441	1,411	97.90	4.1
Fixed-Rate, Fully-Amortizing	1,948	1,871	96.05	3.5
Construction & Land Loans:				
Adjustable-Rate	7,222	7,229	100.09	0.4
Fixed-Rate	1,498	1,490	99.48	1.5
Second Mtg Loans & Securities:				
Adjustable-Rate	1,213	1,199	98.83	0.2
Fixed-Rate	3,565	3,529	98.98	2.0
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-52	-52	100.61	1.2
Accrued Interest Receivable .	544	544	100.01	0.0
Advances for Taxes/Insurance	34	34	99.89	0.0
Float on Escrows on Owned Mtg		193		-23.2
Less: Value of Servicing on Mtgs Serviced by Others ...		-2		4.2
*Mortgage Loans & Securities	75,392	74,576	98.92	2.2

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	4,292	4,330	100.87	0.4
Fixed-Rate	1,557	1,561	100.28	2.7
Consumer Loans:				
Adjustable-Rate	5,461	5,395	98.78	0.1
Fixed-Rate	5,747	5,709	99.34	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-86	-86	100.44	0.5
Accrued Interest Receivable .	118	118	100.09	0.0
*Nonmortgage Loans	17,089	17,026	99.63	0.9
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	2,281	2,281	99.99	0.0
Equities & All Mutual Funds ...	135	135	99.68	3.4
Zero-Coupon Securities	14	15	110.10	9.4
Govt & Agency Securities	892	896	100.48	2.2
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	773	773	99.98	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	384	361	94.05	5.6
Mortgage-Derivative Securities:				
Valued by OTS	11	11	0.28	2.2
Valued by Institution	4,085	4,000	-	3.3
Structured Securities, Valued by Institution	2,587	2,494	96.40	4.3
Less: Valuation Allowances for Investment Securities ..	0	0	-	0.0
*Cash, Deposits, & Securities	11,161	10,966	98.23	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	140	140	99.88	0.0
REAL ESTATE HELD FOR INVESTMENT	38	38	98.88	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	15	15	101.24	12.3
OFFICE PREMISES & EQUIPMENT	1,223	1,223	99.98	0.0
*Subtotal	1,415	1,415	99.96	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		883		-8.0
Adj-Rate Servicing		164		-2.1
Float on Mtgs Svc'd for Others		519		-13.0
*Mtg Ln Servicing for Others		1,566		-9.1
OTHER ASSETS				
Purchased & Excess Servicing ..	1,266			
Margin Account	-	-	-	-
Miscellaneous I	2,404	2,404	99.98	0.0
Miscellaneous II	625			
Deposit Intangibles:				
Retail CD Intangible		46		-16.9
Transaction Acct Intangible .		609		-24.8
MMDA Intangible		328		-41.6
Passbook Account Intangible .		272		-51.4
Non-Int-Bearing Acct Intang .		413		-12.6
*Other Assets	4,294	4,071		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-3			
*** TOTAL ASSETS	109,349	109,621	101/ 99*	1.3/1.8*

*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 ...	25,577	25,476	99.60	0.5
Maturing in 13 Mo or More ...	11,442	11,206	97.94	1.9
Variable-Rate, Fixed-Maturity .	917	916	-	0.1
Non-Maturity:				
Transaction Accts	5,994	5,994	100/ 90*	0.0/2.8*
MMDAs	11,904	11,904	100/ 97*	0.0/1.2*
Passbook Accts	4,248	4,248	100/ 94*	0.0/3.5*
Non-Interest-Bearing Accts ..	3,077	3,077	100/ 87*	0.0/2.0*
* Deposits	63,158	62,820	101/ 98*	0.5/1.3*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	18,219	18,177	99.77	0.3
Maturing in 37 Mo or More ...	7,377	6,710	90.96	6.0
Variable-Rate, Fixed-Maturity .	8,313	8,311	90.06	0.1
* Borrowings	33,908	33,198	95.33	1.4
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,340	1,340	99.99	0.0
Other Escrow Accounts	94	76	81.27	2.7
Collat. Mtg Securities Issued .	-	-	-	-
Miscellaneous I	1,289	1,289	100.03	0.0
Miscellaneous II	117			
*Other Liabilities	2,841	2,706	99.36	0.1
OPTIONS ON LIABILITIES	-	374	-	-37.0
UNAMORTIZED YIELD ADJUSTMENTS ..	0			
*** TOTAL LIABILITIES	99,907	99,098	99/ 98**	0.7/1.2**

*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	-4
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-7
Sell Mortgages & MBS	6
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	1
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	55
Pay Floating, Receive Fixed ...	0
Basis Swaps	-
Swaptions	1
INTEREST-RATE CAPS	111
INTEREST-RATE FLOORS	14
FUTURES	-
OPTIONS ON FUTURES	1
CONSTRUCTION LIP	-6
SELF-VALUED [CMR911-CMR919]	14
*** OFF-BALANCE-SHEET POSITIONS	186

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	109,349	109,621	101/ 99*	1.3/1.8*	*Including/excluding deposit intangible values.
- LIABILITIES	99,907	99,098	99/ 98**	0.7/1.2**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		186			
*** NET PORTFOLIO VALUE	9,442	10,709	113.41	6.3	

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	$	1,435	4,836	2,668	2,211	2,025
WARM (in months)		331 mo	325 mo	314 mo	204 mo	171 mo
WAC		6.67%	7.40%	8.36%	9.34%	10.66%
$ of Which Are FHA or VA Guaranteed	$	74	412	587	1,585	1,700
Securities Backed By Conventional Mortgages .	$	588	805	703	191	74
WARM (in months)		329 mo	337 mo	267 mo	223 mo	183 mo
Wtd Avg Pass-Thru Rate		6.26%	7.29%	8.17%	9.14%	10.41%
Securities Backed By FHA or VA Mortgages . . .	$	269	464	469	419	147
WARM (in months)		332 mo	323 mo	259 mo	220 mo	193 mo
Wtd Avg Pass-Thru Rate		6.13%	7.29%	8.13%	9.22%	10.41%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	3,034	3,044	1,092	305	159
WAC		6.59%	7.35%	8.31%	9.30%	10.78%
Mortgage Securities	$	762	163	32	11	2
Wtd Avg Pass-Thru Rate		6.18%	7.18%	8.19%	9.14%	10.41%
WARM (of Loans & Securities)		150 mo	146 mo	136 mo	110 mo	103 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	602	979	373	115	29
WAC		6.60%	7.38%	8.34%	9.26%	10.54%
Mortgage Securities	$	171	33	0	0	0
Wtd Avg Pass-Thru Rate		6.14%	7.07%	8.62%	9.00%	0.00%
WARM (of Loans & Securities)		56 mo	64 mo	58 mo	38 mo	36 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 28,211

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 . .	$	129	303	28	0	46
WAC		7.56%	7.18%	6.80%	0.00%	6.53%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	2,313	10,118	4,526	3,051	3,716
Wtd Avg Margin (in bp)		275 bp	260 bp	265 bp	167 bp	210 bp
WAC		8.34%	7.49%	7.54%	6.56%	7.12%
WARM (in months)		256 mo	296 mo	311 mo	275 mo	261 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	11 mo	39 mo	6 mo	15 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 24,230

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	$	392	229	19	41	33
Wtd Avg Distance from Lifetime Cap (in bp) .		133 bp	146 bp	169 bp	141 bp	183 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	665	1,789	1,174	435	1,245
Wtd Avg Distance from Lifetime Cap		312 bp	336 bp	334 bp	394 bp	320 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	1,172	8,190	3,226	2,565	2,339
Wtd Avg Distance from Lifetime Cap		556 bp	539 bp	537 bp	571 bp	584 bp
Balances Without Lifetime Cap	$	213	213	134	9	145
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	1,516	9,491	4,201	360	3,086
Wtd Avg Periodic Rate Cap (in bp)		123 bp	189 bp	198 bp	190 bp	195 bp
Balances Subject to Periodic Rate Floors . . .	$	1,429	9,144	4,142	357	2,851
MBS INCLUDED IN ARM BALANCES	$	376	1,809	216	2,371	552

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	1,676	3,861
WARM (in months)	68 mo	98 mo
Remaining Term to Full Amort. .	278 mo	
Rate Index Code	0000	0000
Margin (in bp)	214 bp	222 bp
Reset Frequency	15 mo	14 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	77	117
WA Distance to Lifetime Cap .	200 bp	168 bp
Fixed-Rate:		
Balances . . . . $	1,441	1,948
WARM (in months)	69 mo	102 mo
Remaining Term to Full Amort. .	246 mo	
WAC	8.35%	8.28%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	7,222	1,498
WARM (in months)	16 mo	22 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	174 bp	8.68%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	1,213	3,565
WARM (in months)	180 mo	113 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	126 bp	9.03%
Reset Frequency (in months) . . .	3 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	4,292	1,557
WARM (in months)	38 mo	39 mo
Margin in Col 1 (bp); WAC in Col 2	140 bp	9.12%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	5,461	5,747
WARM (in months)	52 mo	50 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	419 bp	8.81%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	19	910
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	14	1,031
Remaining WAL 5-10 Years . . . $	77	1,802
Remaining WAL over 10 Years . $	69	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	35	
Other . . . . $	3	0
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	115	0
WAC . . . . $	11.07%	10.59%
Principal-Only MBS . . . . $	22	1
WAC	7.60%	2.67%
Total Mortgage-Derivative Securities--Book Value . $	353	3,744

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

MORTGAGE LOANS SERVICED FOR OTHERS

Coupon of Fixed-Rate Mortgages Serviced for Others

Fixed-Rate Mortgage Loan Servicing	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Balances Serviced	$ 16,762	35,994	14,200	7,720	5,700
WARM (in months)	251 mo	287 mo	280 mo	214 mo	197 mo
Wtd Avg Servicing Fee (in bp)	29 bp	33 bp	37 bp	41 bp	42 bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	550,433 lns
FHA/VA Loans	559,334 lns
Subserviced by Others	136,166 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan Current Mkt	Index on Serviced Loan Lagging Mkt
Balances Serviced	$ 11,128	1,024
WARM (in months)	293 mo	235 mo
Wtd Avg Servicing Fee (in bp)	59 bp	43 bp

Total # of Adjustable-Rate Loans Serviced 131,682 lns
Of Which, Number Subserviced By Others 12,740 lns

Total Balances of Mortgage Loans Serviced for Others $ 92,527

CASH, DEPOSITS, & SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$ 2,281		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$ 135		
Zero-Coupon Securities	$ 14	6.84%	106 mo
Government & Agency Securities	$ 892	6.08%	33 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$ 773	6.41%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$ 384	6.54%	100 mo
Structured Securities	$ 2,587		
Total Cash, Deposits, & Securities	$ 7,065		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	333
Accrued Interest Receivable	$	544
Advances for Taxes and Insurance	$	34
Less: Unamortized Yield Adjustments	$	-216
Valuation Allowances	$	385
Unrealized Gains (Losses)	$	-136

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	193
Accrued Interest Receivable	$	118
Less: Unamortized Yield Adjustments	$	-4
Valuation Allowances	$	279
Unrealized Gains (Losses)	$	-1

REAL ESTATE HELD FOR INVESTMENT	$	38
REPOSSESSED ASSETS	$	140
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	15
OFFICE PREMISES AND EQUIPMENT	$	1,223

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-81
Less: Unamortized Yield Adjustments	$	5
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,266
Margin Account	$	0
Miscellaneous I	$	2,404
Miscellaneous II	$	625
TOTAL ASSETS	$	109,349

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1,522
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	790
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	54
Mortgage-Related Mutual Funds	$	81
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	5,345
Wtd Avg Servicing Fee (in bp)		21 bp
Adjustable-Rate Mortgage Loans Serviced	$	7,416
Wtd Avg Servicing Fee (in bp)		35 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	823

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	$	5,650	2,451	336	$ 5
WAC		5.57%	5.31%	6.63%	
WARM (in months)		2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	9,453	7,072	615	$ 10
WAC		6.07%	5.66%	6.03%	
WARM (in months)		7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months	$		7,589	2,154	$ 5
WAC			6.11%	6.08%	
WARM (in months)			18 mo	23 mo	
Balances Maturing in 37 or More Months	$			1,699	$ 2
WAC				6.07%	
WARM (in months)				52 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 37,020

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,242	428	7
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	10,432	12,941	3,424
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		2.81 mo	5.42 mo	6.51 mo
Balances in New Accounts (Optional)	$	76	121	50

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

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

Balances by Coupon Class:		Remaining Maturity in Months: 0 to 3	4 to 36	37 or More	WAC
Under 5.00 %	$	40	285	1,383	4.52%
5.00 to 5.99 %	$	168	1,189	3,393	5.57%
6.00 to 6.99 %	$	14,284	1,457	1,798	6.62%
7.00 to 7.99 %	$	178	602	641	7.25%
8.00 to 8.99 %	$	0	14	157	8.13%
9.00 to 9.99 %	$	1	1	4	9.20%
10.00 to 10.99 %	$	0	0	0	0.00%
11.00% and Above	$	0	0	1	13.44%
WARM		1 mo	15 mo	96 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 25,595

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	2,761	8 bp	2 mo	2 mo	22 mo
Position 2	0000	0000	$	4,891	-6 bp	3 mo	2 mo	12 mo
Position 3	0000	0000	$	1,364	4 bp	4 mo	3 mo	14 mo
All Other Positions			$	213	5 bp	9 mo	7 mo	24 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	$ 5,994	1.86%	$ 5
Money Market Deposit Accounts (MMDAs)	$ 11,904	5.15%	$ 92
Passbook Accounts	$ 4,248	3.71%	$ 9
Non-Interest-Bearing Non-Maturity Deposits	$ 3,077		$ 10
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 587	0.04%	
Escrow for Mortgages Serviced for Others	$ 753	0.22%	
Other Escrows	$ 94	0.20%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 26,656		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 0		
Miscellaneous I	$ 1,289		
Miscellaneous II	$ 117		
TOTAL LIABILITIES	$ 99,907	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 228		
EQUITY CAPITAL	$ 9,213		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 109,347		

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	-	$ 29	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	11	$ 13	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	37	$ 161	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	27	$ 163	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	19	$ 22	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	73	$ 128	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	66	$ 651	-	-	-
1016	optional commitment to originate "other" mortgages	61	$ 1,219	-	-	-
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	-	$ 55	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 474	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$ 1	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 3	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 6	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 18	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 1	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	10	$ 48	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	25	$ 727	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 1	-	-	-
2044	commitment to purchase 6-mo or 1-yr COFI ARM MBS	-	$ 10	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 1	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 7	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 87	-	-	-
2056	commitment to purchase "other" MBS	-	$ 1	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 1	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 5	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 232	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 11	-	-	-

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount		(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$	32	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	0	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$	3	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$	16	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$	0	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	7	$	22	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$	19	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	1	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	14	$	8	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	33	$	155	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$	20	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$	1	-	-	-
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	9	$	19	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	10	$	12	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	8	$	4	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	30	$	34	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	24	$	127	-	-	-
2216	firm commitment to originate "other" mortgage loans	21	$	389	-	-	-
3006	option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs	-	$	1	-	-	-
3016	option to purchase "other" mortgages	-	$	1	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$	0	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$	4	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$	11	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$	23	-	-	-
3036	option to sell "other" mortgages	-	$	1	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$	5	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$	4	-	-	-

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
4002	commitment to purchase non-mortgage financial assets	14	$ 197	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 1	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 1,026	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 1,767	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 1,200	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 390	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 10	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 4,690	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 29	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 2,300	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 165	-	-	-
7014	interest rate floor based on 5-year Treasury	-	$ 43	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 3,234	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 3	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 74	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 24	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 1	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 20	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 300	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$ 2	-	-	-
9502	fixed-rate construction loans in process	96	$ 468	-	-	-
9512	adjustable-rate construction loans in process	48	$ 1,688	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

REPORTING OF MARKET VALUE ESTIMATES

Estimated Market Value After Specified Rate Shock

	Required Reporting Items		Optional Reporting Items		Required Reporting Item
Rate Shock in Basis Points	Off-Balance-Sheet Contracts Reported Under "Additional"	Mortgage-Derivative Securities	Options on Liabilities	Collateralized Mortgage Securities Issued	Structured Securities
+ 300	$ 148	$ 3,566	$ 772	$ 0	$ 2,147
+ 200	$ 104	$ 3,711	$ 649	$ 0	$ 2,258
+ 100	$ 50	$ 3,853	$ 519	$ 0	$ 2,376
No Change	$ 14	$ 4,000	$ 374	$ 0	$ 2,494
- 100	$ 13	$ 4,120	$ 242	$ 0	$ 2,592
- 200	$ 11	$ 4,188	$ 149	$ 0	$ 2,643
- 300	$ 11	$ 4,220	$ 101	$ 0	$ 2,663

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 5,727