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	38,975	-36,069	-48 %	4.72 %	-382 bp
+200 bp	52,211	-22,833	-30 %	6.18 %	-236 bp
+100 bp	64,355	-10,690	-14 %	7.46 %	-108 bp
0 bp	75,044			8.54 %	
-100 bp	82,261	7,217	+10 %	9.23 %	+69 bp
-200 bp	84,717	9,673	+13 %	9.42 %	+88 bp
-300 bp	86,857	11,812	+16 %	9.57 %	+103 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	06/30/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	8.54 %
Post-Shock NPV Ratio	6.18 %
Sensitivity Measure: Decline in NPV Ratio	236 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	-	95,455	93,865	91,557	87,880	83,612	79,315	75,219	-
30-Yr Mortgage Securities ...	-	30,233	29,707	28,857	27,547	26,076	24,632	23,283	-
15-Year Mortgages & MBS	-	60,988	60,011	58,563	56,626	54,547	52,488	50,509	-
Balloon Mortgages & MBS	-	25,374	25,018	24,550	23,890	23,151	22,400	21,664	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	17,174	17,111	17,046	16,942	16,769	16,506	16,157	-
7 Mo to 2 Yrs Reset Freq ..	-	64,451	63,938	63,439	62,813	61,891	60,604	59,031	-
2+ to 5 Yrs Reset Freq	-	68,230	66,863	65,328	63,534	61,520	59,343	57,086	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	110,708	109,737	108,753	107,619	106,149	104,198	101,742	-
2 Mo to 5 Yrs Reset Freq...	-	33,554	33,002	32,415	31,757	31,004	30,134	29,168	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	19,002	18,799	18,619	18,449	18,270	18,082	17,886	-
Adjustable-Rate, Fully-Amort.	-	39,458	39,067	38,722	38,400	38,086	37,764	37,442	-
Fixed-Rate, Balloon	-	12,877	12,300	11,759	11,250	10,771	10,321	9,897	-
Fixed-Rate, Fully-Amortizing	-	13,454	12,879	12,345	11,848	11,383	10,950	10,544	-
Construction & Land Loans:									
Adjustable-Rate	-	16,528	16,478	16,430	16,383	16,338	16,291	16,248	-
Fixed-Rate	-	6,099	5,921	5,756	5,602	5,458	5,323	5,196	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	13,995	13,965	13,938	13,910	13,886	13,859	13,835	-
Fixed-Rate	-	16,166	15,818	15,485	15,166	14,861	14,568	14,288	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-152	-159	-165	-167	-167	-165	-162	-
Accrued Interest Receivable .	-	3,580	3,580	3,580	3,580	3,580	3,580	3,580	-
Advances for Taxes/Insurance	-	185	185	185	185	185	185	185	-
Float on Escrows on Owned Mtg	-	259	379	552	711	839	944	1,032	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-128	-137	-140	-140	-138	-135	-133	-
*Mortgage Loans & Securities	-	647,746	638,602	627,854	614,066	598,347	581,457	563,962	-

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	-	14,410	14,381	14,355	14,329	14,306	14,282	14,260	-
Fixed-Rate	-	11,083	10,653	10,248	9,867	9,508	9,170	8,850	-
Consumer Loans:									
Adjustable-Rate	-	11,331	11,311	11,291	11,272	11,253	11,234	11,216	-
Fixed-Rate	-	38,235	37,647	37,077	36,525	35,989	35,470	34,967	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-1,048	-1,036	-1,026	-1,015	-1,005	-996	-986	-
Accrued Interest Receivable .	-	611	611	611	611	611	611	611	-
*Nonmortgage Loans	-	74,624	73,566	72,557	71,589	70,663	69,771	68,917	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	17,840	17,840	17,840	17,840	17,840	17,840	17,840	-
Equities & All Mutual Funds ...	-	2,682	2,587	2,500	2,401	2,296	2,186	2,077	-
Zero-Coupon Securities	-	323	306	290	277	266	255	247	-
Govt & Agency Securities	-	9,462	9,186	8,926	8,681	8,450	8,232	8,026	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	5,667	5,653	5,640	5,627	5,614	5,602	5,590	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	5,214	4,899	4,618	4,368	4,144	3,942	3,761	-
Mortgage-Derivative Securities:									
Valued by OTS	-	188	187	184	180	177	172	168	-
Valued by Institution	-	78,168	77,814	76,577	74,348	71,463	68,649	65,746	-
Structured Securities, Valued by Institution	-	17,332	17,092	16,783	16,061	15,266	14,525	13,812	-
Less: Valuation Allowances for Investment Securities ..	-	2	2	2	2	2	2	2	-
*Cash, Deposits, & Securities	-	136,873	135,561	133,356	129,783	125,514	121,403	117,264	-

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	-	957	957	957	957	957	957	957	-
REAL ESTATE HELD FOR INVESTMENT	-	494	494	494	494	494	494	494	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	252	247	239	217	185	150	111	-
OFFICE PREMISES & EQUIPMENT	-	8,304	8,304	8,304	8,304	8,304	8,304	8,304	-
*Subtotal	-	10,006	10,002	9,993	9,971	9,940	9,904	9,866	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	2,768	3,466	4,529	5,146	5,322	5,287	5,168	-
Adj-Rate Servicing	-	1,204	1,236	1,266	1,288	1,308	1,326	1,330	-
Float on Mtgs Svc'd for Others	-	1,456	1,801	2,209	2,577	2,829	3,022	3,179	-
*Mtg Ln Servicing for Others	-	5,428	6,503	8,005	9,011	9,459	9,636	9,677	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	28,797	28,797	28,797	28,797	28,797	28,797	28,797	-
Deposit Intangibles:									
Retail CD Intangible	-	140	195	252	305	355	394	441	-
Transaction Acct Intangible .	-	995	1,986	3,019	4,011	4,928	5,795	6,615	-
MMDA Intangible	-	322	999	2,003	3,034	4,054	5,061	6,043	-
Passbook Account Intangible .	-	-40	205	1,960	3,898	5,695	7,368	8,930	-
Non-Int-Bearing Acct Intang .	-	2,475	3,058	3,618	4,153	4,667	5,158	5,632	-
*Other Assets	-	32,689	35,239	39,650	44,197	48,496	52,573	56,459	-
*** TOTAL ASSETS	-	907,366	899,473	891,415	878,617	862,420	844,743	826,145	-

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 ...	-	211,272	210,275	209,288	208,305	207,341	206,385	205,441	-
Maturing in 13 Mo or More ...	-	82,453	80,511	78,642	76,840	75,107	73,432	71,820	-
Variable-Rate, Fixed-Maturity .	-	3,562	3,559	3,557	3,554	3,552	3,549	3,547	-
Non-Maturity:									
Transaction Accts	-	38,312	38,312	38,312	38,312	38,312	38,312	38,312	-
MMDAs	-	83,879	83,879	83,879	83,879	83,879	83,879	83,879	-
Passbook Accts	-	57,213	57,213	57,213	57,213	57,213	57,213	57,213	-
Non-Interest-Bearing Accts ..	-	31,569	31,569	31,569	31,569	31,569	31,569	31,569	-
* Deposits	-	508,259	505,316	502,458	499,671	496,971	494,338	491,779	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	165,085	164,170	163,270	162,385	161,515	160,658	159,815	-
Maturing in 37 Mo or More ...	-	37,716	35,947	34,288	32,731	31,267	29,891	28,595	-
Variable-Rate, Fixed-Maturity .	-	89,679	89,619	89,559	89,499	89,439	89,380	89,321	-
* Borrowings	-	292,480	289,736	287,117	284,615	282,221	279,929	277,731	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	5,643	5,643	5,643	5,643	5,643	5,643	5,643	-
Other Escrow Accounts	-	931	905	880	856	834	813	793	-
Collat. Mtg Securities Issued .	-	80	80	80	80	80	80	80	-
Miscellaneous I	-	12,646	12,646	12,646	12,646	12,646	12,646	12,646	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	19,301	19,274	19,249	19,225	19,203	19,182	19,162	-
OPTIONS ON LIABILITIES	-	-295	-66	242	583	951	1,214	1,439	-
*** TOTAL LIABILITIES	-	819,745	814,261	809,066	804,095	799,347	794,663	790,112	-

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	-	553	412	277	9	-350	-723	-1,080	-
ARMs	-	78	51	23	-14	-67	-140	-229	-
Other Mortgages	-	273	198	110	-	-134	-278	-423	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	483	349	209	12	-235	-506	-779	-
Sell Mortgages & MBS	-	-1,843	-1,361	-858	-109	811	1,774	2,712	-
Purchase Non-Mortgage Items ...	-	-49	-32	-16	-	16	31	46	-
Sell Non-Mortgage Items	-	-1	-1	0	-	0	0	1	-
OPTIONS ON MORTGAGES & MBS	-	1	1	1	2	8	15	23	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-1,524	-892	-289	284	831	1,352	1,850	-
Pay Floating, Receive Fixed ...	-	575	324	88	-134	-343	-539	-725	-
Basis Swaps	-	0	0	0	0	0	0	0	-
Swaptions	-	0	1	1	1	1	1	2	-
INTEREST-RATE CAPS	-	4	24	79	184	304	422	539	-
INTEREST-RATE FLOORS	-	228	138	64	23	8	4	3	-
FUTURES	-	-107	-71	-35	-	37	72	107	-
OPTIONS ON FUTURES	-	13	10	7	5	18	58	95	-
CONSTRUCTION LIP	-	234	135	46	-36	-110	-178	-242	-
SELF-VALUED [CMR911-CMR919]	-	317	220	208	294	487	765	1,043	-
*** OFF-BALANCE-SHEET POSITIONS	-	-764	-494	-88	522	1,282	2,131	2,942	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	907,366	899,473	891,415	878,617	862,420	844,743	826,145	-
- LIABILITIES	-	819,745	814,261	809,066	804,095	799,347	794,663	790,112	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-764	-494	-88	522	1,282	2,131	2,942	-
*** NET PORTFOLIO VALUE	-	86,857	84,717	82,261	75,044	64,355	52,211	38,975	-

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	89,769	87,880	97.90	4.5
30-Yr Mortgage Securities ...	28,495	27,547	96.68	5.0
15-Year Mortgages & MBS	58,072	56,626	97.51	3.5
Balloon Mortgages & MBS	24,441	23,890	97.75	2.9
Adjustable-Rate Single Family				
First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	16,785	16,942	100.93	0.8
7 Mo to 2 Yrs Reset Freq ..	62,963	62,813	99.76	1.2
2+ to 5 Yrs Reset Freq	66,112	63,534	96.10	3.0
Lagging Market Index ARMs:				
1 Mo Reset Freq............	108,674	107,619	99.03	1.2
2 Mo to 5 Yrs Reset Freq...	33,128	31,757	95.86	2.2
Multifamily & Nonresidential				
Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	18,571	18,449	99.34	0.9
Adjustable-Rate, Fully-Amort.	38,984	38,400	98.50	0.8
Fixed-Rate, Balloon	11,600	11,250	96.98	4.4
Fixed-Rate, Fully-Amortizing	12,343	11,848	95.99	4.1
Construction & Land Loans:				
Adjustable-Rate	16,417	16,383	99.79	0.3
Fixed-Rate	5,680	5,602	98.62	2.7
Second Mtg Loans & Securities:				
Adjustable-Rate	14,093	13,910	98.70	0.2
Fixed-Rate	15,267	15,166	99.34	2.1
Other Assets Related to				
Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-167	-167	100.08	-0.6
Accrued Interest Receivable .	3,580	3,580	99.99	0.0
Advances for Taxes/Insurance	185	185	99.89	0.0
Float on Escrows on Owned Mtg		711		-20.2
Less: Value of Servicing on Mtgs Serviced by Others ...		-140		0.9
*Mortgage Loans & Securities	624,992	614,066	98.25	2.4

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	14,454	14,329	99.14	0.2
Fixed-Rate	10,114	9,867	97.56	3.7
Consumer Loans:				
Adjustable-Rate	11,301	11,272	99.74	0.2
Fixed-Rate	36,317	36,525	100.57	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-1,015	-1,015	100.02	1.0
Accrued Interest Receivable .	611	611	100.04	0.0
*Nonmortgage Loans	71,782	71,589	99.73	1.3
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	17,840	17,840	100.00	0.0
Equities & All Mutual Funds ...	2,401	2,401	100.01	4.2
Zero-Coupon Securities	258	277	107.44	4.5
Govt & Agency Securities	8,611	8,681	100.82	2.7
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	5,629	5,627	99.96	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	4,582	4,368	95.33	5.4
Mortgage-Derivative Securities:				
Valued by OTS	180	180	0.24	2.0
Valued by Institution	74,672	74,348	-	3.4
Structured Securities, Valued by Institution	16,075	16,061	99.92	4.7
Less: Valuation Allowances for Investment Securities ..	2	2	99.10	1.3
*Cash, Deposits, & Securities	130,246	129,783	99.64	3.0

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	957	957	99.95	0.0
REAL ESTATE HELD FOR INVESTMENT	494	494	99.97	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	217	217	100.06	12.3
OFFICE PREMISES & EQUIPMENT	8,304	8,304	100.00	0.0
*Subtotal	9,971	9,971	99.99	0.3
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		5,146		-7.7
Adj-Rate Servicing		1,288		-1.6
Float on Mtgs Svc'd for Others		2,577		-12.0
*Mtg Ln Servicing for Others		9,011		-8.1
OTHER ASSETS				
Purchased & Excess Servicing ..	7,467			
Margin Account	-	-	-	-
Miscellaneous I	28,797	28,797	100.00	0.0
Miscellaneous II	6,453			
Deposit Intangibles:				
Retail CD Intangible		305		-17.0
Transaction Acct Intangible .		4,011		-23.8
MMDA Intangible		3,034		-33.8
Passbook Account Intangible .		3,898		-47.9
Non-Int-Bearing Acct Intang .		4,153		-12.6
*Other Assets	42,717	44,197		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-1,042			
*** TOTAL ASSETS	878,665	878,617	101/ 99*	1.7/2.2*

*Including/excluding deposit intangible values.

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

*** LIABILITIES ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
DEPOSITS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 12 Mo or Less ...	209,202	208,305	99.57	0.5
Maturing in 13 Mo or More ...	78,406	76,840	98.00	2.3
Variable-Rate, Fixed-Maturity .	3,557	3,554	-	0.1
Non-Maturity:				
Transaction Accts	38,312	38,312	100/ 90*	0.0/2.8*
MMDAs	83,879	83,879	100/ 96*	0.0/1.3*
Passbook Accts	57,213	57,213	100/ 93*	0.0/3.5*
Non-Interest-Bearing Accts ..	31,569	31,569	100/ 87*	0.0/1.9*
* Deposits	502,137	499,671	100/ 97*	0.5/1.5*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	163,426	162,385	99.36	0.5
Maturing in 37 Mo or More ...	34,818	32,731	94.00	4.6
Variable-Rate, Fixed-Maturity .	89,426	89,499	96.25	0.1
* Borrowings	287,670	284,615	97.73	0.9
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	5,643	5,643	100.01	0.0
Other Escrow Accounts	1,060	856	80.76	2.7
Collat. Mtg Securities Issued .	79	80	100.89	0.1
Miscellaneous I	12,646	12,646	100.00	0.0
Miscellaneous II	1,454			
*Other Liabilities	20,883	19,225	98.96	0.1
OPTIONS ON LIABILITIES	-	583	-	-60.8
UNAMORTIZED YIELD ADJUSTMENTS ..	-14			
*** TOTAL LIABILITIES	810,676	804,095	99/ 97**	0.6/1.2**

*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	9
ARMs	-14
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	12
Sell Mortgages & MBS	-109
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	2
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	284
Pay Floating, Receive Fixed ...	-134
Basis Swaps	0
Swaptions	1
INTEREST-RATE CAPS	184
INTEREST-RATE FLOORS	23
FUTURES	-
OPTIONS ON FUTURES	5
CONSTRUCTION LIP	-36
SELF-VALUED [CMR911-CMR919]	294
*** OFF-BALANCE-SHEET POSITIONS	522

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	878,665	878,617	101/ 99*	1.7/2.2*	*Including/excluding deposit intangible values.
- LIABILITIES	810,676	804,095	99/ 97**	0.6/1.2**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		522			
*** NET PORTFOLIO VALUE	67,989	75,044	110.37	11.9	

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	$	15,543	41,433	19,864	7,034	5,895
WARM (in months)		317 mo	318 mo	317 mo	267 mo	253 mo
WAC		6.59%	7.39%	8.38%	9.38%	11.07%
$ of Which Are FHA or VA Guaranteed	$	286	1,303	1,925	2,108	1,801
Securities Backed By Conventional Mortgages .	$	10,720	7,444	2,364	447	173
WARM (in months)		327 mo	326 mo	291 mo	221 mo	186 mo
Wtd Avg Pass-Thru Rate		6.31%	7.27%	8.15%	9.22%	10.57%
Securities Backed By FHA or VA Mortgages . . .	$	2,005	3,129	1,500	514	198
WARM (in months)		330 mo	325 mo	303 mo	220 mo	193 mo
Wtd Avg Pass-Thru Rate		6.44%	7.25%	8.11%	9.20%	10.43%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	19,497	20,284	5,896	1,709	1,351
WAC		6.54%	7.33%	8.33%	9.37%	11.30%
Mortgage Securities	$	6,133	2,530	564	86	22
Wtd Avg Pass-Thru Rate		6.28%	7.21%	8.13%	9.22%	10.70%
WARM (of Loans & Securities)		146 mo	148 mo	140 mo	118 mo	123 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	8,581	9,606	2,783	695	752
WAC		6.61%	7.36%	8.35%	9.39%	11.71%
Mortgage Securities	$	1,579	435	9	1	0
Wtd Avg Pass-Thru Rate		6.15%	7.12%	8.09%	9.43%	10.34%
WARM (of Loans & Securities)		70 mo	78 mo	75 mo	86 mo	132 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 200,777

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 . .	$	2,926	4,925	587	12,638	891
WAC		6.60%	7.07%	7.55%	5.92%	6.66%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	13,860	58,037	65,524	96,035	32,238
Wtd Avg Margin (in bp)		273 bp	292 bp	283 bp	244 bp	270 bp
WAC		8.15%	7.67%	7.39%	7.62%	7.36%
WARM (in months)		289 mo	299 mo	335 mo	336 mo	307 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	11 mo	44 mo	3 mo	23 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 287,662

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	$	1,584	2,125	167	8,505	275
Wtd Avg Distance from Lifetime Cap (in bp) .		134 bp	155 bp	147 bp	148 bp	142 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	4,731	13,361	3,399	33,506	9,473
Wtd Avg Distance from Lifetime Cap		320 bp	325 bp	342 bp	327 bp	354 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	9,751	46,255	60,984	66,098	22,798
Wtd Avg Distance from Lifetime Cap		558 bp	570 bp	548 bp	541 bp	522 bp
Balances Without Lifetime Cap	$	720	1,221	1,561	565	582
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	10,494	55,203	52,674	2,080	29,600
Wtd Avg Periodic Rate Cap (in bp)		143 bp	193 bp	226 bp	214 bp	180 bp
Balances Subject to Periodic Rate Floors . . .	$	8,719	50,021	51,285	2,097	28,261
MBS INCLUDED IN ARM BALANCES	$	2,527	9,408	972	29,266	1,754

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	18,571	38,984
WARM (in months)	81 mo	229 mo
Remaining Term to Full Amort. .	277 mo	
Rate Index Code	0000	0000
Margin (in bp)	249 bp	240 bp
Reset Frequency	17 mo	10 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	1,242	930
WA Distance to Lifetime Cap .	152 bp	164 bp
Fixed-Rate:		
Balances . . . . $	11,600	12,343
WARM (in months)	74 mo	120 mo
Remaining Term to Full Amort. .	268 mo	
WAC	8.14%	8.38%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	16,417	5,680
WARM (in months)	25 mo	46 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	153 bp	8.53%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	14,093	15,267
WARM (in months)	152 mo	136 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	124 bp	9.17%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	14,454	10,114
WARM (in months)	44 mo	60 mo
Margin in Col 1 (bp); WAC in Col 2	111 bp	8.57%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	11,301	36,317
WARM (in months)	64 mo	54 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	465 bp	11.14%
Reset Frequency	5 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	4,101	17,408
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	1,077	24,720
Remaining WAL 5-10 Years . . . $	10,411	12,781
Remaining WAL over 10 Years . $	4,075	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	40	
Other . . . . $	11	35
CMO Residuals: $		
Fixed-Rate . . . . $	9	1
Floating-Rate . . . . $	17	4
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	121	13
WAC . . . . $	10.89%	7.04%
Principal-Only MBS . . . . $	26	1
WAC	7.14%	4.67%
Total Mortgage-Derivative Securities--Book Value . $	19,889	54,964

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	$ 106,544	192,249	72,558	19,717	14,916
WARM (in months)	263 mo	288 mo	284 mo	220 mo	200 mo
Wtd Avg Servicing Fee (in bp)	34 bp	36 bp	39 bp	43 bp	48 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	3,494,870				
FHA/VA Loans	1,349,248				
Subserviced by Others	245,609 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced	$ 39,978	54,151
WARM (in months)	291 mo	300 mo
Wtd Avg Servicing Fee (in bp)	48 bp	60 bp

Total # of Adjustable-Rate Loans Serviced 830,807 lns
Of Which, Number Subserviced By Others . 18,295 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 500,113

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	17,840		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	2,401		
Zero-Coupon Securities . . . . $	258	6.77%	47 mo
Government & Agency Securities . . . . $	8,611	6.21%	43 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	5,629	6.37%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	4,582	6.73%	111 mo
Structured Securities . . . . $	16,075		
Total Cash, Deposits, & Securities . . . . $	55,395		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	3,461
Accrued Interest Receivable	$	3,580
Advances for Taxes and Insurance	$	185
Less: Unamortized Yield Adjustments	$	-824
Valuation Allowances	$	3,628
Unrealized Gains (Losses)	$	-1,043

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	635
Accrued Interest Receivable	$	611
Less: Unamortized Yield Adjustments	$	-199
Valuation Allowances	$	1,650
Unrealized Gains (Losses)	$	-4

REAL ESTATE HELD FOR INVESTMENT	$	494
REPOSSESSED ASSETS	$	957
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	217
OFFICE PREMISES AND EQUIPMENT	$	8,304

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-973
Less: Unamortized Yield Adjustments	$	45
Valuation Allowances	$	2

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	7,467
Margin Account	$	0
Miscellaneous I	$	28,797
Miscellaneous II	$	6,453
TOTAL ASSETS	$	878,665

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1,783
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	8,533
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	1,876
Mortgage-Related Mutual Funds	$	525
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	23,305
Wtd Avg Servicing Fee (in bp)		24 bp
Adjustable-Rate Mortgage Loans Serviced	$	42,951
Wtd Avg Servicing Fee (in bp)		25 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	1,141

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	$	53,712	14,259	1,428	$ 19
WAC		5.42%	5.25%	6.19%	
WARM (in months)		2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	82,289	53,659	3,855	$ 54
WAC		5.95%	5.65%	6.03%	
WARM (in months)		7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months	$		50,021	11,042	$ 35
WAC			6.20%	6.05%	
WARM (in months)			19 mo	24 mo	
Balances Maturing in 37 or More Months	$			17,342	$ 3
WAC				6.51%	
WARM (in months)				58 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 287,608

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	9,200	6,843	7,228
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	115,752	100,319	23,026
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.51 mo	5.49 mo	7.54 mo
Balances in New Accounts (Optional)	$	794	699	230

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 %	$	1,798	9,338	4,057	4.51%
5.00 to 5.99 %	$	6,724	23,877	16,530	5.49%
6.00 to 6.99 %	$	74,095	30,584	9,131	6.53%
7.00 to 7.99 %	$	9,611	7,127	3,778	7.22%
8.00 to 8.99 %	$	1	54	734	8.36%
9.00 to 9.99 %	$	51	160	306	9.44%
10.00 to 10.99 %	$	0	1	114	10.10%
11.00% and Above	$	0	3	169	12.09%
WARM		1 mo	15 mo	70 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 198,245

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	34,214	-3 bp	2 mo	2 mo	20 mo
Position 2	0000	0000	$	13,440	-14 bp	2 mo	1 mo	18 mo
Position 3	0000	0000	$	26,441	-15 bp	3 mo	1 mo	18 mo
All Other Positions			$	18,888	-1 bp	2 mo	1 mo	13 mo

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

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

		Total Balances	WAC		Balances in New Accounts (Optional)
NON-MATURITY DEPOSITS					
Transaction Accounts	$	38,312	1.69%	$	49
Money Market Deposit Accounts (MMDAs)	$	83,879	4.41%	$	213
Passbook Accounts	$	57,213	2.77%	$	98
Non-Interest-Bearing Non-Maturity Deposits	$	31,569		$	50
ESCROW ACCOUNTS					
Escrow for Mortgages Held in Portfolio	$	2,303	0.33%		
Escrow for Mortgages Serviced for Others	$	3,340	0.19%		
Other Escrows	$	1,060	0.06%		
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$	217,675			
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$	-74			
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$	59			
OTHER LIABILITIES					
Collateralized Mortgage Securities Issued	$	79			
Miscellaneous I	$	12,646			
Miscellaneous II	$	1,454			
TOTAL LIABILITIES	$	810,676	(NOTE: Includes Redeemable Preferred Stock)		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$	1,054			
EQUITY CAPITAL	$	66,936			
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$	878,667			

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	18	$ 815	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	43	$ 84	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	215	$ 2,206	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	159	$ 1,090	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	100	$ 226	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	378	$ 1,061	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	332	$ 7,650	-	-	-
1016	optional commitment to originate "other" mortgages	253	$ 5,386	-	-	-
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	23	$ 81	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	16	$ 565	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	8	$ 2	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	30	$ 27	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	19	$ 31	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	25	$ 43	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 66	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	6	$ 148	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	8	$ 36	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	56	$ 533	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	91	$ 6,049	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	9	$ 82	-	-	-
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 . . .	-	$ 21	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$ 104	-	-	-
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	6	$ 162	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	11	$ 1,384	-	-	-
2056	commitment to purchase "other" MBS	-	$ 9	-	-	-

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
2064	commitment to sell 6-mo or 1-yr COFI ARM MBS	-	$	2	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$	51	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$	104	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$	12	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	13	$	470	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	26	$	6,472	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	13	$	476	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	9	$	101	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	29	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	9	$	47	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	11	$	324	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$	89	-	-	-
2122	commitment to sell 1-mo COFI ARM loans, svc released	-	$	0	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	26	$	2,287	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	14	$	40	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	7	$	146	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	48	$	327	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	99	$	1,952	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	14	$	909	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$	1	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	12	$	44	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	63	$	362	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	53	$	278	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	38	$	97	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	142	$	270	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	132	$	1,229	-	-	-
2216	firm commitment to originate "other" mortgage loans	106	$	793	-	-	-
3006	option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs	-	$	1	-	-	-

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
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 3	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 1	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 5	-	-	-
3016	option to purchase "other" mortgages	-	$ 2	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 57	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 22	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	8	$ 20	-	-	-
3034	option to sell 25- or 30-year FRMs	17	$ 142	-	-	-
3036	option to sell "other" mortgages	-	$ 2	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 7	-	-	-
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	-	$ 7	-	-	-
3074	short option to sell 25- or 30-yr FRMs	7	$ 33	-	-	-
3076	short option to sell "other" mortgages	-	$ 6	-	-	-
4002	commitment to purchase non-mortgage financial assets	65	$ 558	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 1,005	-	-	-
4022	commitment to sell non-mortgage financial assets	6	$ 24	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 1,072	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	18	$ 21,609	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 552	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 253	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 1,200	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 3,596	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	9	$ 7,416	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 100	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 10	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR	-	$ 68	-	-	-
5504	interest rate swap, amortizing: pay fixed, receive 3-month LIBOR	-	$ 150	-	-	-

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
5576	interest rate swap, amortizing: pay 6-mo LIBOR, receive MBS coupon	-	$ 15	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 400	-	-	-
6004	interest rate cap based on 3-month LIBOR	20	$ 12,741	-	-	-
6008	interest rate cap based on 3-month Treasury	-	$ 5	-	-	-
6010	interest rate cap based on 1-year Treasury	-	$ 100	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$ 502	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 531	-	-	-
6022	interest rate cap based on the prime rate	-	$ 50	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 2,320	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 32	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 502	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 30	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 760	-	-	-
7010	interest rate floor based on 1-year Treasury	-	$ 3	-	-	-
7014	interest rate floor based on 5-year Treasury	-	$ 58	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 4,004	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$ 700	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 3	-	-	-
8012	long futures contract on Treasury bond	-	$ 1	-	-	-
8016	long futures contract on 3-month Eurodollar	-	$ 2,000	-	-	-
8036	short futures contract on 2-year Treasury note	-	$ 1,145	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 167	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 66	-	-	-
8042	short futures contract on Treasury bond	-	$ 17	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 3,699	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 44	-	-	-
9012	long call option on Treasury bond futures contract	-	$ 3	-	-	-
9032	long put option on 5-year Treasury note futures contract	-	$ 95	-	-	-

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
9034	long put option on 10-year Treasury note futures contract	-	$ 79	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 330	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$ 2	-	-	-
9502	fixed-rate construction loans in process	442	$ 2,325	-	-	-
9512	adjustable-rate construction loans in process	258	$ 4,369	-	-	-

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	$ 1,043	$ 65,746	$ 1,439	$ 14	$ 13,812
+ 200	$ 765	$ 68,649	$ 1,214	$ 14	$ 14,525
+ 100	$ 487	$ 71,463	$ 951	$ 14	$ 15,266
No Change	$ 294	$ 74,348	$ 583	$ 14	$ 16,061
- 100	$ 208	$ 76,577	$ 242	$ 15	$ 16,783
- 200	$ 220	$ 77,814	$ -66	$ 15	$ 17,092
- 300	$ 317	$ 78,168	$ -295	$ 15	$ 17,332

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 18,574