OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

*** INTEREST RATE SENSITIVITY OF NET PORTFOLIO VALUE (NPV) ***

Change in Rates	Net Portfolio Value $ Amount	$ Change	% Change	NPV as % of PV of Assets NPV Ratio	Change
+400 bp	-	-7,937	-100 %	0.00 %	0 bp
+300 bp	5,266	-2,670	-34 %	8.08 %	-335 bp
+200 bp	6,229	-1,708	-22 %	9.35 %	-209 bp
+100 bp	7,147	-790	-10 %	10.50 %	-94 bp
0 bp	7,937			11.43 %	
-100 bp	8,449	512	+6 %	11.99 %	+56 bp
-200 bp	8,665	728	+9 %	12.16 %	+73 bp
-300 bp	8,919	982	+12 %	12.38 %	+94 bp
-400 bp	-	-7,937	-100 %	0.00 %	0 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	09/30/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	11.43 %
Post-Shock NPV Ratio	9.35 %
Sensitivity Measure: Decline in NPV Ratio	209 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	-	11,595	11,399	11,156	10,762	10,248	9,704	9,174	-
30-Yr Mortgage Securities ...	-	1,858	1,823	1,777	1,707	1,621	1,532	1,446	-
15-Year Mortgages & MBS	-	7,310	7,198	7,063	6,872	6,644	6,404	6,167	-
Balloon Mortgages & MBS	-	3,569	3,523	3,471	3,396	3,303	3,205	3,106	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	552	550	549	546	543	537	529	-
7 Mo to 2 Yrs Reset Freq ..	-	5,790	5,750	5,713	5,670	5,603	5,501	5,368	-
2+ to 5 Yrs Reset Freq	-	5,137	5,057	4,960	4,835	4,684	4,514	4,338	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	62	61	61	60	60	59	58	-
2 Mo to 5 Yrs Reset Freq...	-	1,048	1,035	1,023	1,009	993	974	951	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	377	374	371	368	365	362	359	-
Adjustable-Rate, Fully-Amort.	-	1,464	1,454	1,445	1,435	1,427	1,418	1,408	-
Fixed-Rate, Balloon	-	624	603	584	565	547	530	514	-
Fixed-Rate, Fully-Amortizing	-	1,949	1,880	1,815	1,754	1,697	1,643	1,593	-
Construction & Land Loans:									
Adjustable-Rate	-	2,516	2,509	2,503	2,496	2,490	2,484	2,478	-
Fixed-Rate	-	1,496	1,468	1,442	1,416	1,392	1,369	1,346	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	1,217	1,214	1,213	1,211	1,209	1,207	1,206	-
Fixed-Rate	-	1,016	994	973	953	934	915	898	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	67	66	64	64	63	62	61	-
Accrued Interest Receivable .	-	267	267	267	267	267	267	267	-
Advances for Taxes/Insurance	-	12	12	12	12	12	12	12	-
Float on Escrows on Owned Mtg	-	19	27	40	57	73	86	97	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	1	1	2	4	5	5	5	-
*Mortgage Loans & Securities	-	47,944	47,264	46,498	45,452	44,168	42,780	41,370	-

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

*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
				*** Change in Interest Rates ***					
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	1,159	1,156	1,154	1,152	1,149	1,147	1,145	-
Fixed-Rate	-	1,118	1,079	1,043	1,009	977	947	918	-
Consumer Loans:									
Adjustable-Rate	-	496	496	495	494	494	493	492	-
Fixed-Rate	-	4,807	4,727	4,649	4,574	4,501	4,431	4,362	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-113	-111	-109	-108	-106	-104	-103	-
Accrued Interest Receivable .	-	52	52	52	52	52	52	52	-
*Nonmortgage Loans	-	7,520	7,399	7,284	7,174	7,068	6,966	6,868	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	2,042	2,042	2,042	2,042	2,042	2,042	2,042	-
Equities & All Mutual Funds ...	-	731	707	683	656	626	594	562	-
Zero-Coupon Securities	-	59	57	55	53	51	50	49	-
Govt & Agency Securities	-	2,623	2,534	2,452	2,375	2,303	2,236	2,172	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,649	1,647	1,644	1,641	1,639	1,636	1,634	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	392	377	364	352	342	332	323	-
Mortgage-Derivative Securities:									
Valued by OTS	-	37	37	37	37	36	35	34	-
Valued by Institution	-	4,797	4,724	4,683	4,520	4,344	4,165	3,987	-
Structured Securities, Valued by Institution	-	1,247	1,219	1,196	1,166	1,120	1,078	1,042	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	13,576	13,344	13,157	12,843	12,503	12,169	11,845	-

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

*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
				*** Change in Interest Rates ***					
REPOSSESSED ASSETS	-	149	149	149	149	149	149	149	-
REAL ESTATE HELD FOR INVESTMENT	-	63	63	63	63	63	63	63	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	25	25	24	22	20	17	13	-
OFFICE PREMISES & EQUIPMENT	-	1,018	1,018	1,018	1,018	1,018	1,018	1,018	-
*Subtotal	-	1,255	1,254	1,253	1,252	1,249	1,246	1,242	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	77	85	109	137	153	160	161	-
Adj-Rate Servicing	-	24	24	25	25	26	26	27	-
Float on Mtgs Svc'd for Others	-	47	56	69	85	97	107	115	-
*Mtg Ln Servicing for Others	-	148	166	203	247	276	293	302	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	1,323	1,323	1,323	1,323	1,323	1,323	1,323	-
Deposit Intangibles:									
Retail CD Intangible	-	89	96	101	106	111	116	120	-
Transaction Acct Intangible .	-	57	153	259	365	466	561	650	-
MMDA Intangible	-	10	46	106	180	256	330	403	-
Passbook Account Intangible .	-	-11	-1	46	195	345	485	615	-
Non-Int-Bearing Acct Intang .	-	154	202	247	290	331	371	409	-
*Other Assets	-	1,622	1,819	2,082	2,459	2,833	3,186	3,519	-
*** TOTAL ASSETS	-	72,065	71,245	70,478	69,427	68,098	66,640	65,147	-

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 ...	-	21,647	21,542	21,438	21,335	21,233	21,133	21,033	-
Maturing in 13 Mo or More ...	-	8,689	8,487	8,293	8,105	7,924	7,749	7,580	-
Variable-Rate, Fixed-Maturity .	-	650	650	649	649	649	649	649	-
Non-Maturity:									
Transaction Accts	-	4,053	4,053	4,053	4,053	4,053	4,053	4,053	-
MMDAs	-	6,115	6,115	6,115	6,115	6,115	6,115	6,115	-
Passbook Accts	-	4,538	4,538	4,538	4,538	4,538	4,538	4,538	-
Non-Interest-Bearing Accts ..	-	2,465	2,465	2,465	2,465	2,465	2,465	2,465	-
* Deposits	-	48,157	47,850	47,551	47,261	46,977	46,701	46,432	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	7,192	7,136	7,082	7,029	6,977	6,925	6,874	-
Maturing in 37 Mo or More ...	-	3,946	3,772	3,607	3,452	3,306	3,168	3,038	-
Variable-Rate, Fixed-Maturity .	-	2,612	2,609	2,606	2,603	2,599	2,596	2,593	-
* Borrowings	-	13,750	13,517	13,295	13,084	12,882	12,690	12,505	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	350	350	350	350	350	350	350	-
Other Escrow Accounts	-	32	31	30	30	29	28	27	-
Collat. Mtg Securities Issued .	-	15	15	15	15	15	15	15	-
Miscellaneous I	-	786	786	786	786	786	786	786	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	1,183	1,182	1,181	1,180	1,179	1,178	1,178	-
OPTIONS ON LIABILITIES	-	-10	-4	1	6	10	13	17	-
*** TOTAL LIABILITIES	-	63,079	62,545	62,029	61,530	61,048	60,583	60,132	-

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	-	23	17	10	-2	-18	-35	-51	-
ARMs	-	3	3	2	1	0	-3	-5	-
Other Mortgages	-	4	3	2	-	-3	-6	-9	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	67	48	28	1	-35	-76	-117	-
Sell Mortgages & MBS	-	-70	-50	-29	-2	32	70	108	-
Purchase Non-Mortgage Items ...	-	2	1	1	-	-1	-1	-2	-
Sell Non-Mortgage Items	-	-	-	-	-	-	-	-	-
OPTIONS ON MORTGAGES & MBS	-	-4	-3	-2	1	2	4	6	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-30	-13	2	15	27	39	49	-
Pay Floating, Receive Fixed ...	-	7	4	2	0	-2	-3	-5	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	0	0	1	3	8	17	27	-
INTEREST-RATE FLOORS	-	3	2	1	0	0	0	0	-
FUTURES	-	-	-	-	-	-	-	-	-
OPTIONS ON FUTURES	-	-	-	-	-	-	-	0	-
CONSTRUCTION LIP	-	30	14	-1	-14	-26	-37	-47	-
SELF-VALUED [CMR911-CMR919]	-	-104	-62	-16	37	111	202	297	-
*** OFF-BALANCE-SHEET POSITIONS	-	-67	-36	0	40	98	172	252	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	72,065	71,245	70,478	69,427	68,098	66,640	65,147	-
- LIABILITIES	-	63,079	62,545	62,029	61,530	61,048	60,583	60,132	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-67	-36	0	40	98	172	252	-
*** NET PORTFOLIO VALUE	-	8,919	8,665	8,449	7,937	7,147	6,229	5,266	-

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	10,917	10,762	98.57	4.2
30-Yr Mortgage Securities ...	1,747	1,707	97.65	4.6
15-Year Mortgages & MBS	6,898	6,872	99.61	3.0
Balloon Mortgages & MBS	3,413	3,396	99.52	2.5
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	550	546	99.33	0.6
7 Mo to 2 Yrs Reset Freq ..	5,613	5,670	101.01	1.0
2+ to 5 Yrs Reset Freq	4,914	4,835	98.39	2.9
Lagging Market Index ARMs:				
1 Mo Reset Freq............	61	60	99.13	0.9
2 Mo to 5 Yrs Reset Freq...	1,020	1,009	98.85	1.5
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	371	368	99.06	0.8
Adjustable-Rate, Fully-Amort.	1,442	1,435	99.55	0.6
Fixed-Rate, Balloon	563	565	100.34	3.2
Fixed-Rate, Fully-Amortizing	1,780	1,754	98.55	3.4
Construction & Land Loans:				
Adjustable-Rate	2,498	2,496	99.93	0.2
Fixed-Rate	1,429	1,416	99.12	1.7
Second Mtg Loans & Securities:				
Adjustable-Rate	1,221	1,211	99.16	0.1
Fixed-Rate	943	953	101.07	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	64	64	100.94	1.4
Accrued Interest Receivable .	267	267	100.09	0.0
Advances for Taxes/Insurance	12	12	99.88	0.0
Float on Escrows on Owned Mtg		57		-28.5
Less: Value of Servicing on Mtgs Serviced by Others ...		4		-31.8
*Mortgage Loans & Securities	45,725	45,452	99.40	2.6

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	1,116	1,152	103.18	0.2
Fixed-Rate	1,013	1,009	99.62	3.3
Consumer Loans:				
Adjustable-Rate	492	494	100.47	0.1
Fixed-Rate	4,529	4,574	100.99	1.6
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-108	-108	99.57	1.5
Accrued Interest Receivable .	52	52	100.94	0.0
*Nonmortgage Loans	7,093	7,174	101.12	1.5
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	2,042	2,042	100.00	0.0
Equities & All Mutual Funds ...	656	656	100.00	4.3
Zero-Coupon Securities	49	53	108.25	3.1
Govt & Agency Securities	2,330	2,375	101.94	3.1
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,641	1,641	100.02	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	370	352	95.23	3.2
Mortgage-Derivative Securities:				
Valued by OTS	37	37	0.80	1.2
Valued by Institution	4,565	4,520	-	3.8
Structured Securities, Valued by Institution	1,180	1,166	98.83	3.3
Less: Valuation Allowances for Investment Securities ..	0	0	-	1.6
*Cash, Deposits, & Securities	12,869	12,843	99.79	2.5

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	149	149	99.74	0.0	
REAL ESTATE HELD FOR INVESTMENT	63	63	99.42	0.0	
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	22	22	101.54	8.7	
OFFICE PREMISES & EQUIPMENT	1,018	1,018	100.00	0.0	
*Subtotal	1,252	1,252	99.97	0.2	
MORTGAGE LOAN SERVICING FOR OTHERS					
Fixed-Rate Servicing		137		-16.2	
Adj-Rate Servicing		25		-1.3	
Float on Mtgs Svc'd for Others		85		-16.6	
*Mtg Ln Servicing for Others		247		-14.8	
OTHER ASSETS					
Purchased & Excess Servicing ..	200				
Margin Account	-	-	-	-	
Miscellaneous I	1,323	1,323	100.00	0.0	
Miscellaneous II	249				
Deposit Intangibles:					
Retail CD Intangible		106		-4.7	
Transaction Acct Intangible .		365		-28.4	
MMDA Intangible		180		-41.6	
Passbook Account Intangible .		195		-76.8	
Non-Int-Bearing Acct Intang .		290		-14.6	
*Other Assets	1,772	2,459			
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-110				
*** TOTAL ASSETS	68,602	69,427	101/100*	1.7/2.3*	*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 ...	21,375	21,335	99.81	0.5
Maturing in 13 Mo or More ...	8,212	8,105	98.70	2.3
Variable-Rate, Fixed-Maturity .	650	649	-	0.0
Non-Maturity:				
Transaction Accts	4,053	4,053	100/ 91*	0.0/2.8*
MMDAs	6,115	6,115	100/ 97*	0.0/1.3*
Passbook Accts	4,538	4,538	100/ 96*	0.0/3.4*
Non-Interest-Bearing Accts ..	2,465	2,465	100/ 88*	0.0/1.9*
* Deposits	47,408	47,261	101/ 99*	0.6/1.4*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	7,053	7,029	99.65	0.8
Maturing in 37 Mo or More ...	3,577	3,452	96.54	4.4
Variable-Rate, Fixed-Maturity .	2,610	2,603	79.86	0.1
* Borrowings	13,240	13,084	94.20	1.6
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	350	350	99.98	0.0
Other Escrow Accounts	36	30	82.22	2.8
Collat. Mtg Securities Issued .	15	15	98.09	0.0
Miscellaneous I	786	786	99.97	0.0
Miscellaneous II	146			
*Other Liabilities	1,333	1,180	99.41	0.1
OPTIONS ON LIABILITIES	-	6	-	-77.3
UNAMORTIZED YIELD ADJUSTMENTS ..	-3			
*** TOTAL LIABILITIES	61,978	61,530	100/ 98**	0.8/1.4**

*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	-2
ARMs	1
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	1
Sell Mortgages & MBS	-2
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	1
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	15
Pay Floating, Receive Fixed ...	0
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	3
INTEREST-RATE FLOORS	0
FUTURES	-
OPTIONS ON FUTURES	-
CONSTRUCTION LIP	-14
SELF-VALUED [CMR911-CMR919]	37
	=========
*** OFF-BALANCE-SHEET POSITIONS	40

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	68,602	69,427	101/100*	1.7/2.3*	*Including/excluding deposit intangible values.
- LIABILITIES	61,978	61,530	100/ 98**	0.8/1.4**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		40			
	=========	=========			
*** NET PORTFOLIO VALUE	6,624	7,937	119.76	8.2	

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	$	1,928	6,816	1,540	396	238
WARM (in months)		321 mo	331 mo	310 mo	261 mo	252 mo
WAC		6.69%	7.38%	8.32%	9.39%	11.18%
$ of Which Are FHA or VA Guaranteed	$	43	125	79	9	9
Securities Backed By Conventional Mortgages .	$	655	379	112	23	8
WARM (in months)		321 mo	296 mo	248 mo	203 mo	208 mo
Wtd Avg Pass-Thru Rate		6.24%	7.15%	8.29%	9.22%	10.70%
Securities Backed By FHA or VA Mortgages . . .	$	192	327	38	9	5
WARM (in months)		341 mo	328 mo	265 mo	211 mo	208 mo
Wtd Avg Pass-Thru Rate		6.39%	7.17%	8.10%	9.10%	10.48%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	2,174	2,288	914	430	243
WAC		6.59%	7.36%	8.36%	9.37%	10.96%
Mortgage Securities	$	626	159	49	12	4
Wtd Avg Pass-Thru Rate		6.20%	7.22%	8.20%	9.16%	11.02%
WARM (of Loans & Securities)		150 mo	155 mo	129 mo	111 mo	104 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	1,274	1,262	227	105	238
WAC		6.63%	7.31%	8.30%	9.42%	12.44%
Mortgage Securities	$	251	53	2	0	0
Wtd Avg Pass-Thru Rate		6.07%	7.11%	8.11%	9.67%	0.00%
WARM (of Loans & Securities)		65 mo	62 mo	59 mo	54 mo	72 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 22,976

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued		Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
TEASER ARMS:						
Balances Currently Subject to Intro Rates . .	$	10	343	920	2	16
WAC		6.50%	6.62%	6.01%	5.44%	6.62%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	540	5,270	3,994	59	1,005
Wtd Avg Margin (in bp)		258 bp	283 bp	296 bp	211 bp	247 bp
WAC		7.80%	7.46%	7.23%	6.83%	7.29%
WARM (in months)		240 mo	278 mo	328 mo	245 mo	258 mo
Wtd Avg Time Until Next Payment Reset (mo) .		3 mo	10 mo	43 mo	2 mo	10 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 12,159

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)		Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ARM BALANCES BY DISTANCE TO LIFTIME CAP		6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
Balances w/Coupon Within 200 bp of Lifetime Cap	$	69	38	13	0	5
Wtd Avg Distance from Lifetime Cap (in bp) .		145 bp	177 bp	178 bp	0 bp	169 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	114	943	602	10	158
Wtd Avg Distance from Lifetime Cap		329 bp	345 bp	378 bp	323 bp	330 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	276	4,523	4,160	37	687
Wtd Avg Distance from Lifetime Cap		650 bp	559 bp	572 bp	669 bp	631 bp
Balances Without Lifetime Cap	$	92	109	139	14	169
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	247	4,882	4,685	3	839
Wtd Avg Periodic Rate Cap (in bp)		162 bp	190 bp	204 bp	198 bp	164 bp
Balances Subject to Periodic Rate Floors . . .	$	212	4,122	2,967	3	721
MBS INCLUDED IN ARM BALANCES	$	91	512	102	15	12

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	371	1,442
WARM (in months)	63 mo	139 mo
Remaining Term to Full Amort. .	237 mo	
Rate Index Code	0000	0000
Margin (in bp)	219 bp	227 bp
Reset Frequency	26 mo	17 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	6	37
WA Distance to Lifetime Cap .	42 bp	71 bp
Fixed-Rate:		
Balances . . . . $	563	1,780
WARM (in months)	52 mo	97 mo
Remaining Term to Full Amort. .	225 mo	
WAC	8.86%	8.52%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,498	1,429
WARM (in months)	24 mo	26 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	147 bp	8.01%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	1,221	943
WARM (in months)	151 mo	143 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	138 bp	9.61%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	1,116	1,013
WARM (in months)	33 mo	53 mo
Margin in Col 1 (bp); WAC in Col 2	270 bp	8.73%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	492	4,529
WARM (in months)	64 mo	61 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	485 bp	11.46%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	4	798
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	179	2,671
Remaining WAL 5-10 Years . . . $	384	445
Remaining WAL over 10 Years . $	108	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	5	0
CMO Residuals: $		
Fixed-Rate . . . . $	4	0
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	1	0
WAC . . . . $	8.25%	8.02%
Principal-Only MBS . . . . $	4	0
WAC	4.00%	12.00%
Total Mortgage-Derivative Securities--Book Value . $	687	3,915

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

MORTGAGE LOANS SERVICED FOR OTHERS	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
	Coupon of Fixed-Rate Mortgages Serviced for Others				
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced . . . . $	4,428	6,243	1,894	514	374
WARM (in months)	265 mo	289 mo	266 mo	221 mo	185 mo
Wtd Avg Servicing Fee (in bp)	36 bp	38 bp	38 bp	41 bp	54 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	150,187 lns				
FHA/VA Loans	35,261 lns				
Subserviced by Others	4,377 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan Current Mkt	Lagging Mkt
Balances Serviced . . . . $	2,517	21
WARM (in months)	296 mo	219 mo
Wtd Avg Servicing Fee (in bp)	43 bp	78 bp

Total # of Adjustable-Rate Loans Serviced 22,717 lns
Of Which, Number Subserviced By Others . 347 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 15,990

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	2,042		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	656		
Zero-Coupon Securities . . . . $	49	7.22%	34 mo
Government & Agency Securities . . . . $	2,330	6.04%	52 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	1,641	5.30%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	370	6.49%	61 mo
Structured Securities . . . . $	1,180		
Total Cash, Deposits, & Securities . . . . $	8,267		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	298
Accrued Interest Receivable	$	267
Advances for Taxes and Insurance	$	12
Less: Unamortized Yield Adjustments	$	-4
Valuation Allowances	$	235
Unrealized Gains (Losses)	$	-36

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	57
Accrued Interest Receivable	$	52
Less: Unamortized Yield Adjustments	$	27
Valuation Allowances	$	165
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	63
REPOSSESSED ASSETS	$	149
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	22
OFFICE PREMISES AND EQUIPMENT	$	1,018

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-55
Less: Unamortized Yield Adjustments	$	-5
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	200
Margin Account	$	0
Miscellaneous I	$	1,323
Miscellaneous II	$	249

TOTAL ASSETS	$	68,602

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	2
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	350
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	457
Mortgage-Related Mutual Funds	$	199
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	2,814
Wtd Avg Servicing Fee (in bp)		26 bp
Adjustable-Rate Mortgage Loans Serviced	$	1,539
Wtd Avg Servicing Fee (in bp)		33 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	19

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	$	5,067	1,276	319	$ 18
WAC		4.88%	5.78%	6.66%	
WARM (in months)		2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	9,347	4,407	959	$ 30
WAC		5.15%	5.49%	6.94%	
WARM (in months)		7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months	$		4,959	1,321	$ 17
WAC			5.49%	5.85%	
WARM (in months)			19 mo	25 mo	
Balances Maturing in 37 or More Months	$			1,932	$ 6
WAC				5.97%	
WARM (in months)				53 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 29,587

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	684	308	244
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	12,003	8,748	3,132
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.59 mo	6.48 mo	11.27 mo
Balances in New Accounts (Optional)	$	130	185	11

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 %	$	844	421	382	4.67%
5.00 to 5.99 %	$	1,799	3,275	2,433	5.49%
6.00 to 6.99 %	$	41	577	393	6.26%
7.00 to 7.99 %	$	6	57	64	7.32%
8.00 to 8.99 %	$	26	5	29	8.37%
9.00 to 9.99 %	$	0	3	275	9.23%
10.00 to 10.99 %	$	0	0	0	0.00%
11.00% and Above	$	0	0	0	14.79%
WARM		1 mo	15 mo	65 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 10,630

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	1,285	4 bp	2 mo	1 mo	11 mo
Position 2	0000	0000	$	851	-35 bp	1 mo	1 mo	2 mo
Position 3	0000	0000	$	970	5 bp	3 mo	2 mo	23 mo
All Other Positions			$	153	10 bp	1 mo	1 mo	2 mo

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

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

NON-MATURITY DEPOSITS	Total Balances	WAC	Balances in New Accounts (Optional)
Transaction Accounts	$ 4,053	1.61%	$ 5
Money Market Deposit Accounts (MMDAs)	$ 6,115	3.98%	$ 26
Passbook Accounts	$ 4,538	2.78%	$ 11
Non-Interest-Bearing Non-Maturity Deposits	$ 2,465		$ 7
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 205	0.12%	
Escrow for Mortgages Serviced for Others	$ 145	0.26%	
Other Escrows	$ 36	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 17,557		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 15		
Miscellaneous I	$ 786		
Miscellaneous II	$ 146		
TOTAL LIABILITIES	$ 61,978	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 146		
EQUITY CAPITAL	$ 6,479		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 68,602		

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	-	$ 3	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	-	$ 0	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	33	$ 73	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	18	$ 33	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	11	$ 127	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	69	$ 78	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	66	$ 237	-	-	-
1016	optional commitment to originate "other" mortgages	48	$ 114	-	-	-
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	-	$ 20	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 17	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 0	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	9	$ 13	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	9	$ 15	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	7	$ 16	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 3	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 9	-	-	-
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 . . .	6	$ 6	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	11	$ 18	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 0	-	-	-
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	-	$ 4	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 18	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 12	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	8	$ 227	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	$ 6	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 3	-	-	-

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
2086	commitment to purchase high-risk mortgage derivative product . . .	-	$ 5	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 1	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 82	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 36	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 11	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 100	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	6	$ 2	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 1	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 0	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	15	$ 37	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	27	$ 400	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 22	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 0	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	15	$ 20	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	11	$ 43	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	6	$ 16	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	28	$ 42	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	32	$ 236	-	-	-
2216	firm commitment to originate "other" mortgage loans	23	$ 277	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 4	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 0	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 1	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 43	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 41	-	-	-
3056	short option to purchase "other" mortgages	-	$ 0	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 10	-	-	-
4002	commitment to purchase non-mortgage financial assets	16	$ 152	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 19	-	-	-

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
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 390	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 35	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR	-	$ 32	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 1,476	-	-	-
6010	interest rate cap based on 1-year Treasury	-	$ 100	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$ 12	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 13	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 135	-	-	-
7014	interest rate floor based on 5-year Treasury	-	$ 15	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$ 25	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 4	-	-	-
9502	fixed-rate construction loans in process	92	$ 658	-	-	-
9512	adjustable-rate construction loans in process	45	$ 496	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

REPORTING OF MARKET VALUE ESTIMATES

Estimated Market Value After Specified Rate Shock

Rate Shock in Basis Points	Required Reporting Items: Off-Balance-Sheet Contracts Reported Under "Additional"	Required Reporting Items: Mortgage-Derivative Securities	Optional Reporting Items: Options on Liabilities	Optional Reporting Items: Collateralized Mortgage Securities Issued	Required Reporting Item: Structured Securities
+ 400	$ 0	$ 0	$ 0	$ 0	$ 0
+ 300	$ 297	$ 3,987	$ 17	$ 15	$ 1,042
+ 200	$ 202	$ 4,165	$ 13	$ 15	$ 1,078
+ 100	$ 111	$ 4,344	$ 10	$ 15	$ 1,120
No Change	$ 37	$ 4,520	$ 6	$ 15	$ 1,166
- 100	$ -16	$ 4,683	$ 1	$ 15	$ 1,196
- 200	$ -62	$ 4,724	$ -4	$ 15	$ 1,219
- 300	$ -104	$ 4,797	$ -10	$ 15	$ 1,247
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 178