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
+300 bp	4,896	-2,724	-36 %	6.65 %	-304 bp
+200 bp	5,849	-1,770	-23 %	7.76 %	-193 bp
+100 bp	6,773	-846	-11 %	8.79 %	-90 bp
0 bp	7,619			9.69 %	
-100 bp	8,146	526	+7 %	10.19 %	+50 bp
-200 bp	8,276	656	+9 %	10.24 %	+55 bp
-300 bp	8,337	718	+9 %	10.21 %	+52 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	09/30/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	9.69 %
Post-Shock NPV Ratio	7.76 %
Sensitivity Measure: Decline in NPV Ratio	193 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	-	11,397	11,228	10,982	10,522	9,978	9,439	8,932	-
30-Yr Mortgage Securities ...	-	2,641	2,596	2,530	2,421	2,293	2,165	2,045	-
15-Year Mortgages & MBS	-	6,929	6,829	6,687	6,483	6,253	6,022	5,798	-
Balloon Mortgages & MBS	-	4,246	4,187	4,118	4,016	3,896	3,773	3,650	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	887	884	881	878	872	863	851	-
7 Mo to 2 Yrs Reset Freq ..	-	6,893	6,839	6,790	6,732	6,653	6,544	6,403	-
2+ to 5 Yrs Reset Freq	-	7,460	7,321	7,172	7,007	6,822	6,617	6,396	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	594	589	585	580	575	569	564	-
2 Mo to 5 Yrs Reset Freq...	-	823	813	803	792	779	763	743	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	617	611	606	601	596	590	584	-
Adjustable-Rate, Fully-Amort.	-	1,499	1,487	1,476	1,465	1,455	1,445	1,434	-
Fixed-Rate, Balloon	-	680	656	633	611	591	571	552	-
Fixed-Rate, Fully-Amortizing	-	1,962	1,889	1,821	1,757	1,697	1,641	1,589	-
Construction & Land Loans:									
Adjustable-Rate	-	3,002	2,997	2,992	2,988	2,983	2,978	2,974	-
Fixed-Rate	-	1,613	1,573	1,535	1,499	1,465	1,433	1,403	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	1,446	1,444	1,442	1,441	1,440	1,439	1,437	-
Fixed-Rate	-	1,212	1,186	1,160	1,136	1,112	1,090	1,068	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	99	97	95	93	91	90	87	-
Accrued Interest Receivable .	-	316	316	316	316	316	316	316	-
Advances for Taxes/Insurance	-	12	12	12	12	12	12	12	-
Float on Escrows on Owned Mtg	-	20	29	43	55	65	74	81	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	2	3	5	6	6	6	6	-
*Mortgage Loans & Securities	-	54,347	53,580	52,675	51,399	49,939	48,428	46,915	-

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

	*** Change in Interest Rates ***								
*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	1,570	1,568	1,566	1,563	1,561	1,559	1,558	-
Fixed-Rate	-	1,337	1,296	1,257	1,220	1,184	1,151	1,119	-
Consumer Loans:									
Adjustable-Rate	-	416	415	414	414	413	413	412	-
Fixed-Rate	-	5,746	5,644	5,545	5,449	5,357	5,268	5,182	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-124	-122	-120	-118	-117	-115	-114	-
Accrued Interest Receivable .	-	62	62	62	62	62	62	62	-
*Nonmortgage Loans	-	9,008	8,863	8,724	8,590	8,462	8,339	8,220	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	2,269	2,269	2,269	2,269	2,269	2,269	2,269	-
Equities & All Mutual Funds ...	-	620	599	579	554	528	501	475	-
Zero-Coupon Securities	-	26	24	23	22	21	20	19	-
Govt & Agency Securities	-	1,895	1,853	1,814	1,776	1,740	1,705	1,672	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,258	1,256	1,254	1,253	1,251	1,249	1,248	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	328	313	300	289	278	269	260	-
Mortgage-Derivative Securities:									
Valued by OTS	-	21	21	20	20	20	19	19	-
Valued by Institution	-	6,742	6,704	6,637	6,495	6,259	6,006	5,748	-
Structured Securities, Valued by Institution	-	1,767	1,729	1,694	1,642	1,579	1,517	1,460	-
Less: Valuation Allowances for Investment Securities ..	-	2	2	2	2	2	2	2	-
*Cash, Deposits, & Securities	-	14,923	14,766	14,589	14,318	13,943	13,554	13,168	-

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	-	142	142	142	142	142	142	142	-
REAL ESTATE HELD FOR INVESTMENT	-	152	152	152	152	152	152	152	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	33	33	32	29	25	20	15	-
OFFICE PREMISES & EQUIPMENT	-	1,121	1,121	1,121	1,121	1,121	1,121	1,121	-
*Subtotal	-	1,448	1,447	1,446	1,444	1,440	1,435	1,430	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	80	93	121	139	146	146	143	-
Adj-Rate Servicing	-	25	25	26	26	26	27	27	-
Float on Mtgs Svc'd for Others	-	43	53	66	78	87	94	99	-
*Mtg Ln Servicing for Others	-	148	171	212	243	259	267	269	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	1,481	1,481	1,481	1,481	1,481	1,481	1,481	-
Deposit Intangibles:									
Retail CD Intangible	-	62	69	75	80	85	91	96	-
Transaction Acct Intangible .	-	71	168	278	391	499	599	694	-
MMDA Intangible	-	5	36	92	163	235	306	376	-
Passbook Account Intangible .	-	-6	6	66	200	324	439	547	-
Non-Int-Bearing Acct Intang .	-	182	232	280	326	369	412	452	-
*Other Assets	-	1,795	1,992	2,272	2,641	2,993	3,328	3,646	-
*** TOTAL ASSETS	-	81,669	80,819	79,919	78,635	77,035	75,350	73,647	-

AREA: SOUTHEAST REGION
TYPE: ALL REPORTING CMR
FIRMS REPORTING: 192
CYCLE: SEP 2000

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

DATE:01/11/2001
TIME:12:56:12
EDIT:01/11/2001

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

*** Change in Interest Rates ***

*** LIABILITIES ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
DEPOSITS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 12 Mo or Less ...	-	25,111	24,985	24,859	24,736	24,614	24,492	24,373	-
Maturing in 13 Mo or More ...	-	11,419	11,138	10,868	10,607	10,355	10,112	9,878	-
Variable-Rate, Fixed-Maturity .	-	675	674	673	671	670	669	667	-
Non-Maturity:									
Transaction Accts	-	4,313	4,313	4,313	4,313	4,313	4,313	4,313	-
MMDAs	-	5,997	5,997	5,997	5,997	5,997	5,997	5,997	-
Passbook Accts	-	3,833	3,833	3,833	3,833	3,833	3,833	3,833	-
Non-Interest-Bearing Accts ..	-	2,647	2,647	2,647	2,647	2,647	2,647	2,647	-
* Deposits	-	53,995	53,587	53,190	52,804	52,429	52,063	51,708	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	9,251	9,154	9,059	8,965	8,874	8,785	8,698	-
Maturing in 37 Mo or More ...	-	2,864	2,726	2,597	2,477	2,363	2,256	2,156	-
Variable-Rate, Fixed-Maturity .	-	5,407	5,399	5,392	5,385	5,378	5,370	5,363	-
* Borrowings	-	17,522	17,280	17,048	16,827	16,615	16,412	16,217	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	318	318	318	318	318	318	318	-
Other Escrow Accounts	-	71	69	67	65	63	62	60	-
Collat. Mtg Securities Issued .	-	14	14	14	14	14	14	14	-
Miscellaneous I	-	970	970	970	970	970	970	970	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	1,372	1,370	1,368	1,366	1,365	1,363	1,362	-
OPTIONS ON LIABILITIES	-	-86	-51	-22	3	22	33	44	-
*** TOTAL LIABILITIES	-	72,804	72,186	71,584	71,001	70,431	69,871	69,331	-

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	-	32	25	19	5	-14	-34	-52	-
ARMs	-	4	3	2	1	-1	-3	-6	-
Other Mortgages	-	4	3	2	-	-2	-4	-7	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	37	26	15	3	-13	-32	-51	-
Sell Mortgages & MBS	-	-51	-37	-22	2	31	60	88	-
Purchase Non-Mortgage Items ...	-	2	1	1	-	-1	-1	-2	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	0	1	2	4	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-46	-29	-13	2	16	29	41	-
Pay Floating, Receive Fixed ...	-	9	6	3	0	-3	-5	-8	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	0	0	1	3	9	21	37	-
INTEREST-RATE FLOORS	-	2	1	0	0	0	0	0	-
FUTURES	-	-	-	-	-	-	-	-	-
OPTIONS ON FUTURES	-	-	-	-	0	1	2	3	-
CONSTRUCTION LIP	-	33	17	3	-9	-21	-31	-40	-
SELF-VALUED [CMR911-CMR919]	-	-555	-375	-199	-22	165	366	572	-
	=========	=========	=========	=========	=========	=========	=========	=========	=========
*** OFF-BALANCE-SHEET POSITIONS	-	-528	-358	-188	-15	169	370	579	-

*** NET PORTFOLIO VALUE ***									
ASSETS	-	81,669	80,819	79,919	78,635	77,035	75,350	73,647	-
- LIABILITIES	-	72,804	72,186	71,584	71,001	70,431	69,871	69,331	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-528	-358	-188	-15	169	370	579	-
	=========	=========	=========	=========	=========	=========	=========	=========	=========
*** NET PORTFOLIO VALUE	-	8,337	8,276	8,146	7,619	6,773	5,849	4,896	-

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	10,696	10,522	98.38	4.8
30-Yr Mortgage Securities ...	2,462	2,421	98.35	4.9
15-Year Mortgages & MBS	6,537	6,483	99.17	3.3
Balloon Mortgages & MBS	4,044	4,016	99.34	2.8
Adjustable-Rate Single Family				
First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	873	878	100.40	0.5
7 Mo to 2 Yrs Reset Freq ..	6,743	6,732	99.84	1.0
2+ to 5 Yrs Reset Freq	7,160	7,007	97.87	2.5
Lagging Market Index ARMs:				
1 Mo Reset Freq............	585	580	99.09	0.9
2 Mo to 5 Yrs Reset Freq...	806	792	98.29	1.5
Multifamily & Nonresidential				
Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	606	601	99.14	0.8
Adjustable-Rate, Fully-Amort.	1,480	1,465	99.02	0.7
Fixed-Rate, Balloon	599	611	102.05	3.5
Fixed-Rate, Fully-Amortizing	1,767	1,757	99.43	3.5
Construction & Land Loans:				
Adjustable-Rate	2,993	2,988	99.82	0.2
Fixed-Rate	1,517	1,499	98.83	2.3
Second Mtg Loans & Securities:				
Adjustable-Rate	1,467	1,441	98.23	0.1
Fixed-Rate	1,115	1,136	101.84	2.1
Other Assets Related to				
Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	93	93	99.14	1.9
Accrued Interest Receivable .	316	316	99.92	0.0
Advances for Taxes/Insurance	12	12	103.34	0.0
Float on Escrows on Owned Mtg		55		-20.6
Less: Value of Servicing on Mtgs Serviced by Others ...		6		-11.1
*Mortgage Loans & Securities	51,870	51,399	99.09	2.7

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	1,534	1,563	101.92	0.1
Fixed-Rate	1,192	1,220	102.33	3.0
Consumer Loans:				
Adjustable-Rate	413	414	100.20	0.2
Fixed-Rate	5,448	5,449	100.02	1.7
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-118	-118	99.50	1.5
Accrued Interest Receivable .	62	62	100.71	0.0
*Nonmortgage Loans	8,531	8,590	100.71	1.5
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	2,269	2,269	99.99	0.0
Equities & All Mutual Funds ...	554	554	100.06	4.6
Zero-Coupon Securities	19	22	115.80	4.9
Govt & Agency Securities	1,756	1,776	101.12	2.1
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,252	1,253	100.05	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	295	289	97.91	3.8
Mortgage-Derivative Securities:				
Valued by OTS	20	20	0.31	1.9
Valued by Institution	6,514	6,495	-	2.9
Structured Securities, Valued by Institution	1,686	1,642	97.42	3.5
Less: Valuation Allowances for Investment Securities ..	2	2	98.55	0.6
*Cash, Deposits, & Securities	14,364	14,318	99.68	2.3

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	142	142	99.97	0.0
REAL ESTATE HELD FOR INVESTMENT	152	152	99.82	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	29	29	99.49	11.9
OFFICE PREMISES & EQUIPMENT	1,121	1,121	100.01	0.0
*Subtotal	1,444	1,444	99.98	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		139		-9.0
Adj-Rate Servicing		26		-1.3
Float on Mtgs Svc'd for Others		78		-13.5
*Mtg Ln Servicing for Others		243		-9.6
OTHER ASSETS				
Purchased & Excess Servicing ..	218			
Margin Account	-	-	-	-
Miscellaneous I	1,481	1,481	100.03	0.0
Miscellaneous II	206			
Deposit Intangibles:				
Retail CD Intangible		80		-6.6
Transaction Acct Intangible .		391		-28.2
MMDA Intangible		163		-43.7
Passbook Account Intangible .		200		-64.6
Non-Int-Bearing Acct Intang .		326		-13.8
*Other Assets	1,906	2,641		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-85			
*** TOTAL ASSETS	78,030	78,635	101/ 99*	1.8/2.3*

*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 ...	24,756	24,736	99.92	0.5
Maturing in 13 Mo or More ...	10,615	10,607	99.91	2.4
Variable-Rate, Fixed-Maturity .	671	671	-	0.2
Non-Maturity:				
Transaction Accts	4,313	4,313	100/ 91*	0.0/2.8*
MMDAs	5,997	5,997	100/ 97*	0.0/1.2*
Passbook Accts	3,833	3,833	100/ 95*	0.0/3.5*
Non-Interest-Bearing Accts ..	2,647	2,647	100/ 88*	0.0/1.9*
* Deposits	52,833	52,804	101/ 99*	0.7/1.4*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	9,046	8,965	99.12	1.0
Maturing in 37 Mo or More ...	2,517	2,477	98.35	4.7
Variable-Rate, Fixed-Maturity .	5,382	5,385	88.98	0.1
* Borrowings	16,945	16,827	95.53	1.3
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	318	318	99.91	0.0
Other Escrow Accounts	80	65	81.21	2.7
Collat. Mtg Securities Issued .	14	14	98.66	0.0
Miscellaneous I	970	970	100.00	0.0
Miscellaneous II	145			
*Other Liabilities	1,526	1,366	98.88	0.1
OPTIONS ON LIABILITIES	-	3	-	-656.9
UNAMORTIZED YIELD ADJUSTMENTS ..	-5			
*** TOTAL LIABILITIES	71,299	71,001	100/ 98**	0.8/1.3**

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

**Excluding/including deposit intangible values.

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

* OFF-BALANCE-SHEET POSITIONS *	Present Value Estimate
OPTIONAL COMMITMENTS TO ORIGINATE	
FRMs & Balloon/2-Step Mortgages	5
ARMs	1
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	3
Sell Mortgages & MBS	2
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	2
Pay Floating, Receive Fixed ...	0
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	3
INTEREST-RATE FLOORS	0
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-9
SELF-VALUED [CMR911-CMR919]	-22
	=========
*** OFF-BALANCE-SHEET POSITIONS	-15

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	78,030	78,635	101/ 99*	1.8/2.3*	*Including/excluding deposit intangible values.
- LIABILITIES	71,299	71,001	100/ 98**	0.8/1.3**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		-15			
	=========	=========			
*** NET PORTFOLIO VALUE	6,730	7,619	113.22	9.0	

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	$	1,698	6,491	1,918	366	222
WARM (in months)		328 mo	324 mo	323 mo	279 mo	248 mo
WAC		6.72%	7.40%	8.32%	9.35%	11.28%
$ of Which Are FHA or VA Guaranteed	$	26	97	94	9	4
Securities Backed By Conventional Mortgages	$	675	609	531	13	6
WARM (in months)		312 mo	308 mo	345 mo	179 mo	191 mo
Wtd Avg Pass-Thru Rate		6.26%	7.18%	8.02%	9.23%	10.70%
Securities Backed By FHA or VA Mortgages	$	168	346	97	13	4
WARM (in months)		335 mo	316 mo	301 mo	248 mo	197 mo
Wtd Avg Pass-Thru Rate		6.39%	7.20%	8.11%	9.06%	10.45%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	1,993	2,272	953	346	233
WAC		6.59%	7.37%	8.34%	9.34%	10.93%
Mortgage Securities	$	522	162	47	7	2
Wtd Avg Pass-Thru Rate		6.23%	7.28%	8.15%	9.17%	11.44%
WARM (of Loans & Securities)		142 mo	152 mo	142 mo	112 mo	102 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	1,117	1,547	497	178	323
WAC		6.60%	7.38%	8.34%	9.38%	12.54%
Mortgage Securities	$	315	64	2	0	0
Wtd Avg Pass-Thru Rate		6.44%	7.15%	8.08%	9.50%	0.00%
WARM (of Loans & Securities)		81 mo	81 mo	77 mo	66 mo	71 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 23,738

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			Lagging Market Index ARMs By Coupon Reset Frequency	
		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 . .	$	12	246	45	518	29
WAC		8.20%	6.94%	7.50%	7.92%	6.72%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	862	6,497	7,115	67	777
Wtd Avg Margin (in bp)		242 bp	276 bp	286 bp	274 bp	258 bp
WAC		8.61%	7.83%	7.45%	8.08%	7.49%
WARM (in months)		253 mo	283 mo	335 mo	236 mo	251 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	11 mo	41 mo	5 mo	10 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 16,168

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	$	113	206	30	0	10
Wtd Avg Distance from Lifetime Cap (in bp) .		165 bp	158 bp	174 bp	0 bp	145 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	167	1,408	664	27	203
Wtd Avg Distance from Lifetime Cap		301 bp	334 bp	371 bp	360 bp	330 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	460	5,000	6,263	35	534
Wtd Avg Distance from Lifetime Cap		598 bp	590 bp	563 bp	600 bp	603 bp
Balances Without Lifetime Cap	$	134	128	203	523	59
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	361	5,180	5,397	4	724
Wtd Avg Periodic Rate Cap (in bp)		171 bp	194 bp	200 bp	218 bp	158 bp
Balances Subject to Periodic Rate Floors . . .	$	183	4,451	4,699	4	622
MBS INCLUDED IN ARM BALANCES	$	163	457	405	4	10

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	606	1,480
WARM (in months)	63 mo	138 mo
Remaining Term to Full Amort. .	217 mo	
Rate Index Code	0000	0000
Margin (in bp)	217 bp	232 bp
Reset Frequency	24 mo	20 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	57	66
WA Distance to Lifetime Cap .	24 bp	87 bp
Fixed-Rate:		
Balances . . . . $	599	1,767
WARM (in months)	56 mo	101 mo
Remaining Term to Full Amort. .	230 mo	
WAC	8.96%	8.71%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,993	1,517
WARM (in months)	24 mo	38 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	144 bp	8.64%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	1,467	1,115
WARM (in months)	155 mo	140 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	98 bp	9.82%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	1,534	1,192
WARM (in months)	39 mo	48 mo
Margin in Col 1 (bp); WAC in Col 2	220 bp	10.92%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	413	5,448
WARM (in months)	94 mo	64 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	282 bp	11.64%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	30	1,037
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	188	4,408
Remaining WAL 5-10 Years . . . $	358	417
Remaining WAL over 10 Years . $	83	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	8	0
CMO Residuals: $		
Fixed-Rate . . . . $	1	0
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	1	0
WAC . . . . $	7.77%	9.17%
Principal-Only MBS . . . . $	4	0
WAC	4.00%	12.53%
Total Mortgage-Derivative Securities--Book Value . $	673	5,862

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	$	2,602	5,882	2,324	769	511
WARM (in months)		224 mo	269 mo	272 mo	232 mo	194 mo
Wtd Avg Servicing Fee (in bp)		35 bp	35 bp	38 bp	43 bp	51 bp
Total # of Fixed-Rate Loans Serviced That Are:						
Conventional Loans		145,999 lns				
FHA/VA Loans		13,934 lns				
Subserviced by Others		662 lns				

Adjustable-Rate Mortgage Loan Servicing		Index on Serviced Loan	
		Current Mkt	Lagging Mkt
Balances Serviced	$	2,579	34
WARM (in months)		285 mo	246 mo
Wtd Avg Servicing Fee (in bp)		42 bp	52 bp

Total # of Adjustable-Rate Loans Serviced	23,673 lns
Of Which, Number Subserviced By Others	172 lns

Total Balances of Mortgage Loans Serviced for Others . . . $ 14,701

CASH, DEPOSITS, & SECURITIES		Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.	$	2,269		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$	554		
Zero-Coupon Securities	$	19	9.87%	57 mo
Government & Agency Securities	$	1,756	6.20%	37 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$	1,252	6.41%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$	295	6.91%	73 mo
Structured Securities	$	1,686		
Total Cash, Deposits, & Securities	$	7,831		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	338
Accrued Interest Receivable	$	316
Advances for Taxes and Insurance	$	12
Less: Unamortized Yield Adjustments	$	-20
Valuation Allowances	$	244
Unrealized Gains (Losses)	$	-41

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	84
Accrued Interest Receivable	$	62
Less: Unamortized Yield Adjustments	$	14
Valuation Allowances	$	203
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	152
REPOSSESSED ASSETS	$	142
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	29
OFFICE PREMISES AND EQUIPMENT	$	1,121

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-46
Less: Unamortized Yield Adjustments	$	4
Valuation Allowances	$	2

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	218
Margin Account	$	0
Miscellaneous I	$	1,481
Miscellaneous II	$	206
TOTAL ASSETS	$	78,030

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	0
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	417
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	412
Mortgage-Related Mutual Funds	$	142
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	2,622
Wtd Avg Servicing Fee (in bp)		26 bp
Adjustable-Rate Mortgage Loans Serviced	$	2,383
Wtd Avg Servicing Fee (in bp)		36 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	21

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	$	5,881	1,556	177	$ 0
WAC		5.97%	5.35%	6.14%	
WARM (in months)		2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	11,654	5,123	365	$ 0
WAC		6.59%	5.97%	6.13%	
WARM (in months)		7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months	$		6,305	1,530	$ 0
WAC			6.69%	6.19%	
WARM (in months)			20 mo	25 mo	
Balances Maturing in 37 or More Months	$			2,781	$ 0
WAC				6.68%	
WARM (in months)				55 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 35,371

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,665	901	382
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	15,385	11,827	4,168
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.83 mo	6.96 mo	11.55 mo
Balances in New Accounts (Optional)	$	87	55	53

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 %	$	69	326	161	4.69%
5.00 to 5.99 %	$	572	3,030	781	5.54%
6.00 to 6.99 %	$	2,758	1,937	928	6.56%
7.00 to 7.99 %	$	11	332	317	7.26%
8.00 to 8.99 %	$	0	10	5	8.38%
9.00 to 9.99 %	$	0	0	326	9.21%
10.00 to 10.99 %	$	0	0	0	10.52%
11.00% and Above	$	0	0	0	13.80%
WARM		1 mo	21 mo	72 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 11,563

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	3,579	6 bp	2 mo	2 mo	7 mo
Position 2	0000	0000	$	483	5 bp	1 mo	1 mo	11 mo
Position 3	0000	0000	$	1,424	-7 bp	3 mo	2 mo	17 mo
All Other Positions			$	566	0 bp	1 mo	1 mo	4 mo

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

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

NON-MATURITY DEPOSITS		Total Balances	WAC		Balances in New Accounts (Optional)
Transaction Accounts	$	4,313	1.79%	$	4
Money Market Deposit Accounts (MMDAs).	$	5,997	4.68%	$	33
Passbook Accounts	$	3,833	2.83%	$	10
Non-Interest-Bearing Non-Maturity Deposits	$	2,647		$	8
ESCROW ACCOUNTS					
Escrow for Mortgages Held in Portfolio	$	219	0.23%		
Escrow for Mortgages Serviced for Others	$	99	0.17%		
Other Escrows	$	80	0.02%		
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$	17,188			
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$	-5			
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$	0			
OTHER LIABILITIES					
Collateralized Mortgage Securities Issued	$	14			
Miscellaneous I	$	970			
Miscellaneous II	$	145			
TOTAL LIABILITIES	$	71,299	(NOTE: Includes Redeemable Preferred Stock)		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES . . .	$	147			
EQUITY CAPITAL	$	6,584			
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$	78,030			

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	-	$ 0	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	-	$ 1	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	30	$ 84	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	16	$ 76	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	9	$ 18	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	59	$ 75	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	52	$ 375	-	-	-
1016	optional commitment to originate "other" mortgages	37	$ 97	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 10	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 0	-	-	-
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 .	6	$ 11	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	6	$ 13	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	6	$ 14	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	-	$ 3	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	11	$ 24	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 0	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 23	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$ 2	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 2	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 3	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 34	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	6	$ 250	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 3	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 5	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 5	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 25	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 61	-	-	-

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
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	-	$ 19	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released	-	$ 3	-	-	-
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	13	$ 9	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	25	$ 188	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 24	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 1	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	10	$ 14	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	16	$ 56	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns	-	$ 2	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	25	$ 12	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	26	$ 41	-	-	-
2216	firm commitment to originate "other" mortgage loans	21	$ 245	-	-	-
3016	option to purchase "other" mortgages	-	$ 2	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 22	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 1	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 18	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 1	-	-	-
3076	short option to sell "other" mortgages	-	$ 3	-	-	-
4002	commitment to purchase non-mortgage financial assets	18	$ 176	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 4	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 312	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 578	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 85	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR	-	$ 49	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 150	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 715	-	-	-

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
6010	interest rate cap based on 1-year Treasury	-	$ 100	-	-	-
6014	interest rate cap based on 5-year Treasury	-	$ 273	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$ 7	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 38	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 40	-	-	-
7014	interest rate floor based on 5-year Treasury	-	$ 15	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 15	-	-	-
9502	fixed-rate construction loans in process	81	$ 629	-	-	-
9512	adjustable-rate construction loans in process	47	$ 690	-	-	-

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	$ 572	$ 5,748	$ 44	$ 14	$ 1,460
+ 200	$ 366	$ 6,006	$ 33	$ 14	$ 1,517
+ 100	$ 165	$ 6,259	$ 22	$ 14	$ 1,579
No Change	$ -22	$ 6,495	$ 3	$ 14	$ 1,642
- 100	$ -199	$ 6,637	$ -22	$ 14	$ 1,694
- 200	$ -375	$ 6,704	$ -51	$ 14	$ 1,729
- 300	$ -555	$ 6,742	$ -86	$ 14	$ 1,767

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 852