OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

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

	Net Portfolio Value			NPV as % of PV of Assets	
Change in Rates	$ Amount	$ Change	% Change	NPV Ratio	Change
+300 bp	14,361	-15,222	-51 %	4.08 %	-387 bp
+200 bp	20,376	-9,207	-31 %	5.67 %	-228 bp
+100 bp	25,443	-4,140	-14 %	6.95 %	-100 bp
0 bp	29,583			7.95 %	
-100 bp	32,290	2,706	+9 %	8.58 %	+63 bp
-200 bp	33,717	4,134	+14 %	8.89 %	+94 bp
-300 bp	35,265	5,682	+19 %	9.23 %	+128 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	09/30/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	7.95 %
Post-Shock NPV Ratio	5.67 %
Sensitivity Measure: Decline in NPV Ratio	228 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	-	25,330	24,950	24,418	23,445	22,270	21,086	19,964	-
30-Yr Mortgage Securities ...	-	9,786	9,633	9,376	8,957	8,474	7,997	7,551	-
15-Year Mortgages & MBS	-	7,385	7,277	7,113	6,880	6,626	6,373	6,128	-
Balloon Mortgages & MBS	-	6,232	6,157	6,068	5,923	5,745	5,562	5,382	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	9,035	8,991	8,952	8,902	8,821	8,694	8,519	-
7 Mo to 2 Yrs Reset Freq ..	-	16,543	16,379	16,228	16,051	15,810	15,491	15,102	-
2+ to 5 Yrs Reset Freq	-	26,182	25,611	25,002	24,336	23,610	22,828	22,000	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	116,108	115,130	114,104	112,939	111,499	109,579	107,143	-
2 Mo to 5 Yrs Reset Freq...	-	25,244	24,815	24,372	23,875	23,302	22,639	21,895	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	10,516	10,409	10,315	10,228	10,131	10,031	9,925	-
Adjustable-Rate, Fully-Amort.	-	26,806	26,539	26,326	26,127	25,935	25,738	25,533	-
Fixed-Rate, Balloon	-	2,883	2,747	2,620	2,501	2,390	2,285	2,186	-
Fixed-Rate, Fully-Amortizing	-	2,750	2,617	2,494	2,380	2,275	2,176	2,085	-
Construction & Land Loans:									
Adjustable-Rate	-	3,028	3,023	3,019	3,014	3,010	3,006	3,001	-
Fixed-Rate	-	1,257	1,211	1,169	1,132	1,098	1,067	1,039	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	4,469	4,464	4,460	4,456	4,452	4,448	4,445	-
Fixed-Rate	-	3,093	3,017	2,946	2,877	2,812	2,750	2,691	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-587	-580	-571	-560	-548	-535	-521	-
Accrued Interest Receivable .	-	1,695	1,695	1,695	1,695	1,695	1,695	1,695	-
Advances for Taxes/Insurance	-	73	73	73	73	73	73	73	-
Float on Escrows on Owned Mtg	-	32	48	71	91	107	121	133	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-182	-195	-212	-220	-222	-221	-218	-
*Mortgage Loans & Securities	-	298,044	294,404	290,463	285,543	279,808	273,327	266,187	-

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	-	2,268	2,265	2,263	2,261	2,259	2,257	2,256	-
Fixed-Rate	-	1,326	1,262	1,204	1,150	1,101	1,056	1,014	-
Consumer Loans:									
Adjustable-Rate	-	816	816	815	814	813	813	812	-
Fixed-Rate	-	6,462	6,361	6,263	6,169	6,077	5,988	5,902	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-327	-322	-317	-312	-308	-304	-300	-
Accrued Interest Receivable .	-	93	93	93	93	93	93	93	-
*Nonmortgage Loans	-	10,638	10,475	10,321	10,175	10,036	9,903	9,777	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	6,322	6,322	6,322	6,322	6,322	6,322	6,322	-
Equities & All Mutual Funds ...	-	590	568	546	523	500	476	453	-
Zero-Coupon Securities	-	75	72	69	66	64	62	60	-
Govt & Agency Securities	-	920	888	859	832	807	784	762	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,514	1,512	1,510	1,509	1,507	1,505	1,504	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	646	596	551	512	477	446	418	-
Mortgage-Derivative Securities:									
Valued by OTS	-	8	8	8	8	8	8	7	-
Valued by Institution	-	42,841	42,733	42,369	41,478	40,085	38,631	36,985	-
Structured Securities, Valued by Institution	-	3,202	3,158	3,110	2,979	2,864	2,747	2,641	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	56,117	55,856	55,344	54,229	52,634	50,980	49,151	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** Change in Interest Rates ***

*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
REPOSSESSED ASSETS	-	247	247	247	247	247	247	247	-
REAL ESTATE HELD FOR INVESTMENT	-	119	119	119	119	119	119	119	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	82	80	77	71	61	49	37	-
OFFICE PREMISES & EQUIPMENT	-	2,621	2,621	2,621	2,621	2,621	2,621	2,621	-
*Subtotal	-	3,069	3,067	3,064	3,058	3,048	3,036	3,024	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	976	1,194	1,592	1,854	1,941	1,938	1,896	-
Adj-Rate Servicing	-	903	928	950	963	974	983	988	-
Float on Mtgs Svc'd for Others	-	490	582	697	804	875	931	984	-
*Mtg Ln Servicing for Others	-	2,370	2,705	3,238	3,621	3,789	3,852	3,868	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	10,506	10,506	10,506	10,506	10,506	10,506	10,506	-
Deposit Intangibles:									
Retail CD Intangible	-	153	171	188	203	217	234	247	-
Transaction Acct Intangible .	-	285	604	914	1,208	1,483	1,738	1,980	-
MMDA Intangible	-	48	286	782	1,336	1,876	2,402	2,915	-
Passbook Account Intangible .	-	-18	29	251	727	1,169	1,580	1,963	-
Non-Int-Bearing Acct Intang .	-	855	1,090	1,316	1,532	1,739	1,937	2,129	-
*Other Assets	-	11,829	12,687	13,957	15,512	16,990	18,398	19,740	-
*** TOTAL ASSETS	-	382,066	379,193	376,388	372,137	366,304	359,496	351,746	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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 ...	-	86,944	86,542	86,143	85,749	85,360	84,975	84,592	-
Maturing in 13 Mo or More ...	-	12,761	12,508	12,262	12,023	11,791	11,566	11,348	-
Variable-Rate, Fixed-Maturity .	-	252	252	252	252	252	252	252	-
Non-Maturity:									
Transaction Accts	-	11,345	11,345	11,345	11,345	11,345	11,345	11,345	-
MMDAs	-	43,430	43,430	43,430	43,430	43,430	43,430	43,430	-
Passbook Accts	-	13,628	13,628	13,628	13,628	13,628	13,628	13,628	-
Non-Interest-Bearing Accts ..	-	12,488	12,488	12,488	12,488	12,488	12,488	12,488	-
* Deposits	-	180,850	180,194	179,549	178,916	178,295	177,684	177,083	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	75,298	74,806	74,324	73,850	73,385	72,927	72,479	-
Maturing in 37 Mo or More ...	-	10,462	10,049	9,658	9,287	8,935	8,600	8,282	-
Variable-Rate, Fixed-Maturity .	-	73,119	73,067	73,015	72,963	72,911	72,860	72,808	-
* Borrowings	-	158,879	157,923	156,997	156,100	155,231	154,388	153,569	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,476	1,476	1,476	1,476	1,476	1,476	1,476	-
Other Escrow Accounts	-	572	555	540	525	511	498	486	-
Collat. Mtg Securities Issued .	-	640	640	640	640	640	640	640	-
Miscellaneous I	-	5,197	5,197	5,197	5,197	5,197	5,197	5,197	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	7,885	7,868	7,852	7,838	7,824	7,811	7,798	-
OPTIONS ON LIABILITIES	-	-159	-103	-61	-35	-38	-70	-118	-
*** TOTAL LIABILITIES	-	347,454	345,882	344,338	342,818	341,312	339,812	338,332	-

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	-	96	74	53	12	-45	-104	-160	-
ARMs	-	30	21	12	2	-11	-28	-51	-
Other Mortgages	-	138	104	58	-	-64	-128	-191	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	225	172	114	25	-85	-198	-307	-
Sell Mortgages & MBS	-	-508	-378	-245	-34	233	508	772	-
Purchase Non-Mortgage Items ...	-	-80	-53	-26	-	26	51	75	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-	0	0	0	-2	-4	-5	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-802	-519	-248	12	261	499	729	-
Pay Floating, Receive Fixed ...	-	31	20	9	-2	-13	-23	-32	-
Basis Swaps	-	2	1	1	0	0	-1	-1	-
Swaptions	-	-	-	0	0	0	1	2	-
INTEREST-RATE CAPS	-	0	2	6	18	51	87	124	-
INTEREST-RATE FLOORS	-	670	410	211	105	57	32	18	-
FUTURES	-	10	6	3	-	-3	-7	-10	-
OPTIONS ON FUTURES	-	-	-	-	0	2	4	7	-
CONSTRUCTION LIP	-	77	42	11	-16	-39	-60	-79	-
SELF-VALUED [CMR911-CMR919]	-	762	503	281	143	84	63	58	-
*** OFF-BALANCE-SHEET POSITIONS	-	652	406	240	265	451	693	948	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	382,066	379,193	376,388	372,137	366,304	359,496	351,746	-
- LIABILITIES	-	347,454	345,882	344,338	342,818	341,312	339,812	338,332	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	652	406	240	265	451	693	948	-
*** NET PORTFOLIO VALUE	-	35,265	33,717	32,290	29,583	25,443	20,376	14,361	-

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	23,737	23,445	98.76	4.6
30-Yr Mortgage Securities ...	9,162	8,957	97.76	5.0
15-Year Mortgages & MBS	6,974	6,880	98.64	3.5
Balloon Mortgages & MBS	5,986	5,923	98.95	2.7
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	8,883	8,902	100.20	0.7
7 Mo to 2 Yrs Reset Freq ..	16,023	16,051	100.18	1.3
2+ to 5 Yrs Reset Freq	25,168	24,336	96.69	2.9
Lagging Market Index ARMs:				
1 Mo Reset Freq............	112,174	112,939	100.68	1.2
2 Mo to 5 Yrs Reset Freq...	24,466	23,875	97.58	2.2
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	10,207	10,228	100.20	0.9
Adjustable-Rate, Fully-Amort.	26,537	26,127	98.46	0.7
Fixed-Rate, Balloon	2,518	2,501	99.34	4.6
Fixed-Rate, Fully-Amortizing	2,426	2,380	98.12	4.6
Construction & Land Loans:				
Adjustable-Rate	3,026	3,014	99.62	0.1
Fixed-Rate	1,138	1,132	99.44	3.1
Second Mtg Loans & Securities:				
Adjustable-Rate	4,514	4,456	98.71	0.1
Fixed-Rate	2,812	2,877	102.32	2.3
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-560	-560	99.88	2.1
Accrued Interest Receivable .	1,695	1,695	99.98	0.0
Advances for Taxes/Insurance	73	73	100.52	0.0
Float on Escrows on Owned Mtg		91		-20.1
Less: Value of Servicing on Mtgs Serviced by Others ...		-220		-2.2
*Mortgage Loans & Securities	286,958	285,543	99.51	1.9

NOTE: Effective duration is calculated as the average of the percentage changes in present value resulting from rate shocks of +100 and -100 basis points.

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	2,275	2,261	99.38	0.1
Fixed-Rate	1,183	1,150	97.25	4.5
Consumer Loans:				
Adjustable-Rate	824	814	98.79	0.1
Fixed-Rate	5,835	6,169	105.72	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-312	-312	100.10	1.4
Accrued Interest Receivable .	93	93	100.08	0.0
*Nonmortgage Loans	9,898	10,175	102.79	1.4
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	6,322	6,322	100.00	0.0
Equities & All Mutual Funds ...	523	523	100.08	4.4
Zero-Coupon Securities	60	66	110.72	3.8
Govt & Agency Securities	808	832	102.97	3.1
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,508	1,509	100.05	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	567	512	90.30	7.3
Mortgage-Derivative Securities:				
Valued by OTS	8	8	0.02	2.0
Valued by Institution	41,546	41,478	-	2.8
Structured Securities, Valued by Institution	2,996	2,979	99.42	4.1
Less: Valuation Allowances for Investment Securities ..	0	0	-	0.5
*Cash, Deposits, & Securities	54,337	54,229	99.80	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	247	247	100.11	0.0
REAL ESTATE HELD FOR INVESTMENT	119	119	99.71	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	71	71	99.40	11.9
OFFICE PREMISES & EQUIPMENT	2,621	2,621	100.01	0.0
*Subtotal	3,058	3,058	99.99	0.3
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,854		-9.4
Adj-Rate Servicing		963		-1.2
Float on Mtgs Svc'd for Others		804		-11.1
*Mtg Ln Servicing for Others		3,621		-7.6
OTHER ASSETS				
Purchased & Excess Servicing ..	2,721			
Margin Account	-	-	-	-
Miscellaneous I	10,506	10,506	100.00	0.0
Miscellaneous II	1,881			
Deposit Intangibles:				
Retail CD Intangible		203		-7.0
Transaction Acct Intangible .		1,208		-23.6
MMDA Intangible		1,336		-41.0
Passbook Account Intangible .		727		-63.1
Non-Int-Bearing Acct Intang .		1,532		-13.8
*Other Assets	15,108	15,512		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	705			
*** TOTAL ASSETS	370,064	372,137	101/100*	1.4/1.8*

*Including/excluding deposit intangible values.

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

*** LIABILITIES ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
DEPOSITS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 12 Mo or Less ...	85,917	85,749	99.80	0.5
Maturing in 13 Mo or More ...	12,116	12,023	99.22	2.0
Variable-Rate, Fixed-Maturity .	252	252	-	0.0
Non-Maturity:				
Transaction Accts	11,345	11,345	100/ 89*	0.0/2.8*
MMDAs	43,430	43,430	100/ 97*	0.0/1.3*
Passbook Accts	13,628	13,628	100/ 95*	0.0/3.6*
Non-Interest-Bearing Accts ..	12,488	12,488	100/ 88*	0.0/1.9*
* Deposits	179,176	178,916	100/ 97*	0.4/1.2*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	74,053	73,850	99.72	0.6
Maturing in 37 Mo or More ...	9,518	9,287	97.58	3.9
Variable-Rate, Fixed-Maturity .	72,912	72,963	99.73	0.1
* Borrowings	156,483	156,100	99.59	0.6
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,476	1,476	100.01	0.0
Other Escrow Accounts	644	525	81.51	2.7
Collat. Mtg Securities Issued .	640	640	99.98	0.0
Miscellaneous I	5,197	5,197	100.00	0.0
Miscellaneous II	1,004			
*Other Liabilities	8,961	7,838	98.50	0.2
OPTIONS ON LIABILITIES	-	-35	-	31.4
UNAMORTIZED YIELD ADJUSTMENTS ..	9			
*** TOTAL LIABILITIES	344,628	342,818	100/ 98**	0.4/0.9**

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

**Excluding/including deposit intangible values.

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

* OFF-BALANCE-SHEET POSITIONS *	Present Value Estimate
OPTIONAL COMMITMENTS TO ORIGINATE	
FRMs & Balloon/2-Step Mortgages	12
ARMs	2
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	25
Sell Mortgages & MBS	-34
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	12
Pay Floating, Receive Fixed ...	-2
Basis Swaps	0
Swaptions	0
INTEREST-RATE CAPS	18
INTEREST-RATE FLOORS	105
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-16
SELF-VALUED [CMR911-CMR919]	143
*** OFF-BALANCE-SHEET POSITIONS	265

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	370,064	372,137	101/100*	1.4/1.8*	*Including/excluding deposit intangible values.
- LIABILITIES	344,628	342,818	100/ 98**	0.4/0.9**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		265			
*** NET PORTFOLIO VALUE	25,435	29,583	116.32	11.6	

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	$	3,798	12,336	5,436	1,334	834
WARM (in months)		326 mo	323 mo	323 mo	290 mo	290 mo
WAC		6.69%	7.41%	8.32%	9.34%	10.93%
$ of Which Are FHA or VA Guaranteed	$	35	294	364	83	25
Securities Backed By Conventional Mortgages	$	3,465	2,129	660	149	74
WARM (in months)		329 mo	313 mo	301 mo	220 mo	202 mo
Wtd Avg Pass-Thru Rate		6.21%	7.36%	8.19%	9.34%	10.38%
Securities Backed By FHA or VA Mortgages	$	777	1,201	634	45	28
WARM (in months)		336 mo	327 mo	349 mo	238 mo	208 mo
Wtd Avg Pass-Thru Rate		6.47%	7.22%	8.10%	9.09%	10.20%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	2,101	1,936	573	181	187
WAC		6.58%	7.35%	8.34%	9.41%	11.05%
Mortgage Securities	$	1,488	370	109	20	10
Wtd Avg Pass-Thru Rate		6.15%	7.25%	8.20%	9.35%	10.84%
WARM (of Loans & Securities)		147 mo	150 mo	139 mo	144 mo	152 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	2,156	2,219	1,197	47	26
WAC		6.61%	7.42%	8.28%	9.29%	11.43%
Mortgage Securities	$	195	144	1	1	0
Wtd Avg Pass-Thru Rate		6.19%	7.12%	8.02%	9.47%	10.25%
WARM (of Loans & Securities)		69 mo	72 mo	69 mo	87 mo	137 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 45,859

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
TEASER ARMS:						
Balances Currently Subject to Intro Rates . .	$	457	107	2	10,788	639
WAC		6.23%	6.78%	7.38%	5.89%	7.01%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	8,427	15,916	25,166	101,385	23,827
Wtd Avg Margin (in bp)		238 bp	336 bp	265 bp	251 bp	284 bp
WAC		8.17%	7.99%	7.32%	8.02%	7.52%
WARM (in months)		303 mo	317 mo	346 mo	340 mo	325 mo
Wtd Avg Time Until Next Payment Reset (mo) .		5 mo	14 mo	47 mo	3 mo	28 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 186,713

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)

ARM BALANCES BY DISTANCE TO LIFTIME CAP		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
Balances w/Coupon Within 200 bp of Lifetime Cap	$	1,133	750	18	11,354	194
Wtd Avg Distance from Lifetime Cap (in bp) .		133 bp	150 bp	190 bp	138 bp	143 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	4,300	3,333	449	55,998	9,168
Wtd Avg Distance from Lifetime Cap		313 bp	319 bp	353 bp	339 bp	360 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	3,379	11,819	24,553	44,456	15,009
Wtd Avg Distance from Lifetime Cap		538 bp	604 bp	519 bp	546 bp	481 bp
Balances Without Lifetime Cap	$	71	121	148	365	95
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	5,006	15,463	17,235	1,417	21,574
Wtd Avg Periodic Rate Cap (in bp)		136 bp	179 bp	203 bp	308 bp	179 bp
Balances Subject to Periodic Rate Floors . . .	$	4,888	15,086	17,047	1,460	21,297
MBS INCLUDED IN ARM BALANCES	$	1,140	2,691	31	26,893	762

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	10,207	26,537
WARM (in months)	80 mo	272 mo
Remaining Term to Full Amort. .	272 mo	
Rate Index Code	0000	0000
Margin (in bp)	274 bp	244 bp
Reset Frequency	6 mo	3 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	787	491
WA Distance to Lifetime Cap .	190 bp	169 bp
Fixed-Rate:		
Balances . . . . $	2,518	2,426
WARM (in months)	78 mo	135 mo
Remaining Term to Full Amort. .	274 mo	
WAC	8.23%	8.40%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	3,026	1,138
WARM (in months)	12 mo	68 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	133 bp	9.13%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	4,514	2,812
WARM (in months)	201 mo	177 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	126 bp	9.86%
Reset Frequency (in months) . . .	1 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,275	1,183
WARM (in months)	51 mo	85 mo
Margin in Col 1 (bp); WAC in Col 2	119 bp	8.76%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	824	5,835
WARM (in months)	76 mo	58 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	217 bp	14.06%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	8,671	6,027
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	549	18,872
Remaining WAL 5-10 Years . . . $	2,452	3,506
Remaining WAL over 10 Years . $	1,129	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	19	0
Floating-Rate . . . . $	26	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	297	0
WAC . . . . $	8.24%	8.91%
Principal-Only MBS . . . . $	5	0
WAC	7.34%	0.00%
Total Mortgage-Derivative Securities--Book Value . $	13,148	28,405

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	$	28,387	68,655	29,650	6,610	2,462
WARM (in months)		263 mo	292 mo	300 mo	279 mo	235 mo
Wtd Avg Servicing Fee (in bp)		34 bp	37 bp	41 bp	44 bp	56 bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	1,068,448
FHA/VA Loans	287,744 lns
Subserviced by Others	67,218 lns

Adjustable-Rate Mortgage Loan Servicing		Index on Serviced Loan: Current Mkt	Index on Serviced Loan: Lagging Mkt
Balances Serviced	$	8,784	52,509
WARM (in months)		270 mo	303 mo
Wtd Avg Servicing Fee (in bp)		49 bp	60 bp

Total # of Adjustable-Rate Loans Serviced 503,922 lns
Of Which, Number Subserviced By Others . 1,827 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 197,056

CASH, DEPOSITS, & SECURITIES

		Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . .	$	6,322		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$	523		
Zero-Coupon Securities	$	60	6.82%	37 mo
Government & Agency Securities	$	808	6.50%	66 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$	1,508	6.54%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . .	$	567	6.34%	149 mo
Structured Securities	$	2,996		
Total Cash, Deposits, & Securities	$	12,784		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	1,217
Accrued Interest Receivable	$	1,695
Advances for Taxes and Insurance	$	73
Less: Unamortized Yield Adjustments	$	-1,017
Valuation Allowances	$	1,778
Unrealized Gains (Losses)	$	-299

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	85
Accrued Interest Receivable	$	93
Less: Unamortized Yield Adjustments	$	-116
Valuation Allowances	$	397
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	119
REPOSSESSED ASSETS	$	247
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	71
OFFICE PREMISES AND EQUIPMENT	$	2,621

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-117
Less: Unamortized Yield Adjustments	$	12
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	2,721
Margin Account	$	0
Miscellaneous I	$	10,506
Miscellaneous II	$	1,881
TOTAL ASSETS	$	370,064

*** MEMORANDUM ITEMS ***

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	35
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,186
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	470
Mortgage-Related Mutual Funds	$	53
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	11,752
Wtd Avg Servicing Fee (in bp)		15 bp
Adjustable-Rate Mortgage Loans Serviced	$	27,162
Wtd Avg Servicing Fee (in bp)		17 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	5

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	$	20,368	7,973	232	$	0
WAC		5.68%	5.48%	5.66%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	33,328	23,158	859	$	0
WAC		6.14%	6.01%	5.85%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		8,368	1,874	$	0
WAC			6.28%	5.93%		
WARM (in months)			18 mo	23 mo		
Balances Maturing in 37 or More Months	$			1,875	$	0
WAC				6.32%		
WARM (in months)				54 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 98,033

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,663	229	41
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	48,649	38,417	4,614
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.01 mo	4.80 mo	6.79 mo
Balances in New Accounts (Optional)	$	18	5	0

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

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

		Remaining Maturity in Months			
Balances by Coupon Class:		0 to 3	4 to 36	37 or More	WAC
Under 5.00 %	$	1,315	591	395	3.38%
5.00 to 5.99 %	$	1,378	9,609	5,216	5.53%
6.00 to 6.99 %	$	29,355	24,537	1,715	6.62%
7.00 to 7.99 %	$	2,917	4,057	1,879	7.43%
8.00 to 8.99 %	$	4	128	188	8.70%
9.00 to 9.99 %	$	6	153	13	9.81%
10.00 to 10.99 %	$	0	2	111	10.10%
11.00% and Above	$	1	2	1	14.98%
WARM		1 mo	15 mo	56 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 83,571

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	23,348	-7 bp	3 mo	2 mo	21 mo
Position 2	0000	0000	$	5,056	6 bp	2 mo	1 mo	28 mo
Position 3	0000	0000	$	23,462	-2 bp	3 mo	1 mo	16 mo
All Other Positions			$	21,298	-4 bp	2 mo	1 mo	18 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	$ 11,345	1.10%	$ 11
Money Market Deposit Accounts (MMDAs)	$ 43,430	4.36%	$ 25
Passbook Accounts	$ 13,628	2.57%	$ 15
Non-Interest-Bearing Non-Maturity Deposits	$ 12,488		$ 9
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 410	0.64%	
Escrow for Mortgages Serviced for Others	$ 1,066	0.46%	
Other Escrows	$ 644	0.04%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 83,012		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 8		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 640		
Miscellaneous I	$ 5,197		
Miscellaneous II	$ 1,004		
TOTAL LIABILITIES	$ 344,628	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 622		
EQUITY CAPITAL	$ 24,814		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 370,065		

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	9	$	471	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	9	$	29	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	18	$	623	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	15	$	168	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	8	$	17	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	30	$	185	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	32	$	1,195	-	-	-
1016	optional commitment to originate "other" mortgages	27	$	2,324	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$	2	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$	2	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$	15	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$	376	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$	0	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	-	$	61	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	10	$	1,341	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$	16	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$	187	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$	7	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$	54	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$	1,473	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$	187	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$	112	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	7	$	2,908	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	102	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	0	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$	10	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	6	$	263	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$	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
2122	commitment to sell 1-mo COFI ARM loans, svc released	-	$	1	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	3	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$	10	-	-	-
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 . . .	7	$	45	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	17	$	281	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$	7	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$	26	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	7	$	19	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	-	$	6	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	-	$	1	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	11	$	16	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	14	$	37	-	-	-
2216	firm commitment to originate "other" mortgage loans	17	$	87	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$	0	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$	5	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$	0	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$	6	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$	33	-	-	-
3076	short option to sell "other" mortgages	-	$	4	-	-	-
4002	commitment to purchase non-mortgage financial assets	-	$	4	-	-	-
4006	commitment to purchase "other" liabilities	-	$	2,105	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$	38	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$	225	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	6	$	14,758	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$	487	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$	244	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$	180	-	-	-

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
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$	435	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$	35	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR .	-	$	24	-	-	-
5572	interest rate swap, amortizing: pay 1-mo LIBOR, receive MBS coupon	-	$	40	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$	150	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$	6,790	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$	485	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$	470	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$	24	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$	485	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$	7,050	-	-	-
8010	long futures contract on 10-year Treasury note	-	$	150	-	-	-
8036	short futures contract on 2-year Treasury note	-	$	220	-	-	-
8038	short futures contract on 5-year Treasury note	-	$	11	-	-	-
8040	short futures contract on 10-year Treasury note	-	$	7	-	-	-
8042	short futures contract on Treasury bond	-	$	5	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$	253	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$	25	-	-	-
9036	long put option on Treasury bond futures contract	-	$	13	-	-	-
9502	fixed-rate construction loans in process	41	$	697	-	-	-
9512	adjustable-rate construction loans in process	34	$	1,010	-	-	-

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	$ 58	$ 36,985	$ -118	$ 0	$ 2,641
+ 200	$ 63	$ 38,631	$ -70	$ 0	$ 2,747
+ 100	$ 84	$ 40,085	$ -38	$ 0	$ 2,864
No Change	$ 143	$ 41,478	$ -35	$ 0	$ 2,979
- 100	$ 281	$ 42,369	$ -61	$ 0	$ 3,110
- 200	$ 503	$ 42,733	$ -103	$ 0	$ 3,158
- 300	$ 762	$ 42,841	$ -159	$ 0	$ 3,202

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 5,550