AREA: U.S. TOTAL
TYPE: ALL REPORTING CMR
FIRMS REPORTING: 989
CYCLE: SEP 2000

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			NPV as % of PV of Assets	
	$ Amount	$ Change	% Change	NPV Ratio	Change
+300 bp	45,490	-33,702	-43 %	5.34 %	-343 bp
+200 bp	58,258	-20,934	-26 %	6.69 %	-208 bp
+100 bp	69,618	-9,574	-12 %	7.84 %	-93 bp
0 bp	79,192			8.77 %	
-100 bp	85,172	5,980	+8 %	9.31 %	+54 bp
-200 bp	87,426	8,234	+10 %	9.47 %	+71 bp
-300 bp	90,058	10,866	+14 %	9.67 %	+90 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***

	09/30/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	8.77 %
Post-Shock NPV Ratio	6.69 %
Sensitivity Measure: Decline in NPV Ratio	208 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	-	99,212	97,597	95,456	91,813	87,428	82,963	78,683	-
30-Yr Mortgage Securities ...	-	30,641	30,142	29,374	28,093	26,603	25,127	23,741	-
15-Year Mortgages & MBS	-	59,868	58,999	57,721	55,885	53,853	51,823	49,864	-
Balloon Mortgages & MBS	-	26,561	26,212	25,798	25,156	24,394	23,610	22,836	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	16,968	16,890	16,819	16,728	16,578	16,344	16,024	-
7 Mo to 2 Yrs Reset Freq ..	-	67,309	66,738	66,224	65,608	64,734	63,531	62,007	-
2+ to 5 Yrs Reset Freq	-	68,160	66,809	65,364	63,764	61,983	60,034	57,953	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	120,893	119,874	118,807	117,601	116,117	114,143	111,638	-
2 Mo to 5 Yrs Reset Freq...	-	33,876	33,327	32,769	32,151	31,441	30,614	29,675	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	19,509	19,299	19,110	18,938	18,761	18,582	18,383	-
Adjustable-Rate, Fully-Amort.	-	40,515	40,107	39,758	39,429	39,109	38,788	38,456	-
Fixed-Rate, Balloon	-	12,857	12,292	11,761	11,262	10,791	10,347	9,929	-
Fixed-Rate, Fully-Amortizing	-	13,898	13,302	12,748	12,232	11,750	11,300	10,879	-
Construction & Land Loans:									
Adjustable-Rate	-	18,161	18,107	18,056	18,005	17,956	17,908	17,861	-
Fixed-Rate	-	6,916	6,728	6,552	6,389	6,236	6,092	5,958	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	14,383	14,356	14,333	14,309	14,286	14,264	14,243	-
Fixed-Rate	-	17,887	17,487	17,106	16,741	16,393	16,059	15,740	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-2	-10	-17	-22	-25	-27	-29	-
Accrued Interest Receivable .	-	3,829	3,829	3,829	3,829	3,829	3,829	3,829	-
Advances for Taxes/Insurance	-	183	183	183	183	183	183	183	-
Float on Escrows on Owned Mtg	-	229	343	512	670	797	901	990	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-136	-146	-156	-157	-155	-151	-148	-
*Mortgage Loans & Securities	-	671,989	662,758	652,421	638,919	623,352	606,567	588,989	-

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	-	15,781	15,747	15,716	15,685	15,656	15,628	15,602	-
Fixed-Rate	-	12,653	12,189	11,753	11,342	10,955	10,588	10,242	-
Consumer Loans:									
Adjustable-Rate	-	12,347	12,325	12,304	12,284	12,264	12,245	12,226	-
Fixed-Rate	-	37,671	37,107	36,561	36,032	35,521	35,025	34,544	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-1,237	-1,224	-1,210	-1,198	-1,186	-1,174	-1,163	-
Accrued Interest Receivable .	-	664	664	664	664	664	664	664	-
*Nonmortgage Loans	-	77,879	76,809	75,789	74,811	73,874	72,977	72,116	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	19,612	19,612	19,612	19,612	19,612	19,612	19,612	-
Equities & All Mutual Funds ...	-	2,969	2,864	2,764	2,648	2,529	2,406	2,284	-
Zero-Coupon Securities	-	369	352	338	326	315	306	297	-
Govt & Agency Securities	-	8,509	8,285	8,074	7,875	7,687	7,508	7,339	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	5,977	5,966	5,955	5,944	5,934	5,924	5,914	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	5,188	4,836	4,531	4,266	4,033	3,828	3,645	-
Mortgage-Derivative Securities:									
Valued by OTS	-	185	185	183	180	176	172	168	-
Valued by Institution	-	75,521	75,158	74,446	72,644	70,250	67,633	64,825	-
Structured Securities, Valued by Institution	-	17,356	17,133	16,895	16,253	15,490	14,744	14,045	-
Less: Valuation Allowances for Investment Securities ..	-	4	4	4	4	4	3	3	-
*Cash, Deposits, & Securities	-	135,683	134,388	132,794	129,744	126,022	122,129	118,126	-

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	-	943	943	943	943	943	943	943	-
REAL ESTATE HELD FOR INVESTMENT	-	460	460	460	460	460	460	460	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	261	255	247	226	194	157	117	-
OFFICE PREMISES & EQUIPMENT	-	8,435	8,435	8,435	8,435	8,435	8,435	8,435	-
*Subtotal	-	10,099	10,093	10,085	10,064	10,032	9,995	9,956	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	2,987	3,648	4,766	5,490	5,728	5,721	5,599	-
Adj-Rate Servicing	-	1,296	1,326	1,352	1,369	1,385	1,400	1,407	-
Float on Mtgs Svc'd for Others	-	1,502	1,843	2,285	2,683	2,954	3,163	3,333	-
*Mtg Ln Servicing for Others	-	5,786	6,817	8,403	9,542	10,067	10,283	10,339	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	26,584	26,584	26,584	26,584	26,584	26,584	26,584	-
Deposit Intangibles:									
Retail CD Intangible	-	499	555	608	654	697	747	786	-
Transaction Acct Intangible .	-	655	1,623	2,666	3,681	4,641	5,533	6,379	-
MMDA Intangible	-	84	524	1,430	2,474	3,514	4,551	5,567	-
Passbook Account Intangible .	-	-94	86	972	2,940	4,768	6,467	8,051	-
Non-Int-Bearing Acct Intang .	-	2,229	2,841	3,431	3,994	4,532	5,050	5,548	-
*Other Assets	-	29,958	32,214	35,692	40,328	44,736	48,932	52,915	-
*** TOTAL ASSETS	-	931,394	923,078	915,183	903,408	888,083	870,883	852,441	-

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 ...	-	224,658	223,571	222,493	221,428	220,376	219,333	218,302	-
Maturing in 13 Mo or More ...	-	79,487	77,594	75,771	74,015	72,324	70,691	69,120	-
Variable-Rate, Fixed-Maturity .	-	3,497	3,494	3,491	3,489	3,486	3,484	3,481	-
Non-Maturity:									
Transaction Accts	-	38,745	38,745	38,745	38,745	38,745	38,745	38,745	-
MMDAs	-	85,517	85,517	85,517	85,517	85,517	85,517	85,517	-
Passbook Accts	-	56,262	56,262	56,262	56,262	56,262	56,262	56,262	-
Non-Interest-Bearing Accts ..	-	32,432	32,432	32,432	32,432	32,432	32,432	32,432	-
* Deposits	-	520,598	517,614	514,711	511,888	509,143	506,464	503,859	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	166,182	165,157	164,151	163,164	162,194	161,241	160,305	-
Maturing in 37 Mo or More ...	-	39,444	37,457	35,601	33,867	32,244	30,725	29,302	-
Variable-Rate, Fixed-Maturity .	-	95,261	95,183	95,105	95,028	94,951	94,874	94,797	-
* Borrowings	-	300,887	297,797	294,858	292,059	289,389	286,840	284,404	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	6,065	6,065	6,065	6,065	6,065	6,065	6,065	-
Other Escrow Accounts	-	851	826	803	781	760	741	723	-
Collat. Mtg Securities Issued .	-	719	719	718	718	718	718	718	-
Miscellaneous I	-	12,818	12,818	12,818	12,818	12,818	12,818	12,818	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	20,453	20,428	20,405	20,383	20,363	20,343	20,325	-
OPTIONS ON LIABILITIES	-	-327	-108	164	470	919	1,218	1,492	-
*** TOTAL LIABILITIES	-	841,612	835,732	830,139	824,800	819,814	814,865	810,079	-

AREA: U.S. TOTAL
TYPE: ALL REPORTING CMR
FIRMS REPORTING: 989
CYCLE: SEP 2000

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

DATE:01/11/2001
TIME:11:07:43
EDIT:01/11/2001

*** 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	-	572	438	310	45	-310	-676	-1,025	-
ARMs	-	79	56	36	11	-23	-70	-131	-
Other Mortgages	-	211	153	84	-	-105	-221	-339	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	532	396	252	38	-227	-505	-779	-
Sell Mortgages & MBS	-	-2,049	-1,537	-985	-108	966	2,062	3,108	-
Purchase Non-Mortgage Items ...	-	-33	-22	-11	-	12	24	37	-
Sell Non-Mortgage Items	-	-1	-1	0	-	0	1	1	-
OPTIONS ON MORTGAGES & MBS	-	6	4	3	2	6	14	22	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-1,658	-1,071	-511	23	532	1,019	1,484	-
Pay Floating, Receive Fixed ...	-	788	504	239	-8	-240	-456	-659	-
Basis Swaps	-	2	1	1	0	0	-1	-1	-
Swaptions	-	-	-	0	0	0	1	2	-
INTEREST-RATE CAPS	-	1	7	31	86	174	273	376	-
INTEREST-RATE FLOORS	-	934	580	296	137	69	38	24	-
FUTURES	-	-12	-8	-4	-	4	8	13	-
OPTIONS ON FUTURES	-	1	1	1	1	25	72	113	-
CONSTRUCTION LIP	-	294	160	41	-67	-165	-255	-338	-
SELF-VALUED [CMR911-CMR919]	-	608	419	345	424	629	914	1,224	-
*** OFF-BALANCE-SHEET POSITIONS	-	275	81	128	584	1,349	2,241	3,129	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	931,394	923,078	915,183	903,408	888,083	870,883	852,441	-
- LIABILITIES	-	841,612	835,732	830,139	824,800	819,814	814,865	810,079	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	275	81	128	584	1,349	2,241	3,129	-
*** NET PORTFOLIO VALUE	-	90,058	87,426	85,172	79,192	69,618	58,258	45,490	-

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	92,524	91,813	99.23	4.4
30-Yr Mortgage Securities ...	28,615	28,093	98.18	4.9
15-Year Mortgages & MBS	56,531	55,885	98.85	3.5
Balloon Mortgages & MBS	25,403	25,156	99.03	2.8
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	16,655	16,728	100.44	0.7
7 Mo to 2 Yrs Reset Freq ..	65,588	65,608	100.03	1.1
2+ to 5 Yrs Reset Freq	65,516	63,764	97.33	2.7
Lagging Market Index ARMs:				
1 Mo Reset Freq............	116,849	117,601	100.64	1.1
2 Mo to 5 Yrs Reset Freq...	32,966	32,151	97.52	2.1
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	19,000	18,938	99.68	0.9
Adjustable-Rate, Fully-Amort.	39,995	39,429	98.58	0.8
Fixed-Rate, Balloon	11,389	11,262	98.88	4.3
Fixed-Rate, Fully-Amortizing	12,462	12,232	98.15	4.1
Construction & Land Loans:				
Adjustable-Rate	18,076	18,005	99.61	0.3
Fixed-Rate	6,487	6,389	98.48	2.5
Second Mtg Loans & Securities:				
Adjustable-Rate	14,524	14,309	98.52	0.2
Fixed-Rate	16,577	16,741	100.99	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-22	-22	98.51	-18.1
Accrued Interest Receivable .	3,829	3,829	100.00	0.0
Advances for Taxes/Insurance	183	183	100.19	0.0
Float on Escrows on Owned Mtg		670		-21.3
Less: Value of Servicing on Mtgs Serviced by Others ...		-157		0.2
*Mortgage Loans & Securities	643,150	638,919	99.34	2.3

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	15,794	15,685	99.31	0.2
Fixed-Rate	11,841	11,342	95.79	3.5
Consumer Loans:				
Adjustable-Rate	12,421	12,284	98.90	0.2
Fixed-Rate	36,160	36,032	99.65	1.4
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-1,198	-1,198	99.98	1.0
Accrued Interest Receivable .	664	664	100.06	0.0
*Nonmortgage Loans	75,682	74,811	98.85	1.3
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	19,612	19,612	100.00	0.0
Equities & All Mutual Funds ...	2,648	2,648	100.02	4.4
Zero-Coupon Securities	308	326	105.72	3.5
Govt & Agency Securities	7,772	7,875	101.32	2.5
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	5,942	5,944	100.04	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	4,383	4,266	97.32	5.8
Mortgage-Derivative Securities:				
Valued by OTS	180	180	0.25	2.0
Valued by Institution	72,979	72,644	-	2.9
Structured Securities, Valued by Institution	16,180	16,253	100.45	4.3
Less: Valuation Allowances for Investment Securities ..	4	4	89.15	0.8
*Cash, Deposits, & Securities	130,001	129,744	99.80	2.6

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
REPOSSESSED ASSETS	943	943	100.03	0.0
REAL ESTATE HELD FOR INVESTMENT	460	460	99.96	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	226	226	99.86	11.9
OFFICE PREMISES & EQUIPMENT	8,435	8,435	100.00	0.0
*Subtotal	10,064	10,064	100.00	0.3
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		5,490		-8.8
Adj-Rate Servicing		1,369		-1.2
Float on Mtgs Svc'd for Others		2,683		-12.5
*Mtg Ln Servicing for Others		9,542		-8.7
OTHER ASSETS				
Purchased & Excess Servicing ..	7,953			
Margin Account	-	-	-	-
Miscellaneous I	26,584	26,584	100.00	0.0
Miscellaneous II	6,829			
Deposit Intangibles:				
Retail CD Intangible		654		-6.8
Transaction Acct Intangible .		3,681		-26.8
MMDA Intangible		2,474		-42.1
Passbook Account Intangible .		2,940		-64.6
Non-Int-Bearing Acct Intang .		3,994		-13.8
*Other Assets	41,366	40,328		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-34			
*** TOTAL ASSETS	900,230	903,408	101/100*	1.5/2.0*

*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 ...	221,878	221,428	99.80	0.5
Maturing in 13 Mo or More ...	74,359	74,015	99.54	2.3
Variable-Rate, Fixed-Maturity .	3,487	3,489	-	0.1
Non-Maturity:				
Transaction Accts	38,745	38,745	100/ 91*	0.0/2.8*
MMDAs	85,517	85,517	100/ 97*	0.0/1.3*
Passbook Accts	56,262	56,262	100/ 95*	0.0/3.6*
Non-Interest-Bearing Accts ..	32,432	32,432	100/ 88*	0.0/1.9*
* Deposits	512,680	511,888	101/ 98*	0.5/1.5*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	163,757	163,164	99.64	0.6
Maturing in 37 Mo or More ...	35,421	33,867	95.61	5.0
Variable-Rate, Fixed-Maturity .	94,960	95,028	96.53	0.1
* Borrowings	294,139	292,059	98.13	0.9
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	6,065	6,065	99.99	0.0
Other Escrow Accounts	958	781	81.53	2.7
Collat. Mtg Securities Issued .	718	718	100.07	0.0
Miscellaneous I	12,818	12,818	100.00	0.0
Miscellaneous II	1,847			
*Other Liabilities	22,407	20,383	99.14	0.1
OPTIONS ON LIABILITIES	-	470	-	-80.4
UNAMORTIZED YIELD ADJUSTMENTS ..	-61			
*** TOTAL LIABILITIES	829,165	824,800	100/ 98**	0.6/1.2**

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

**Excluding/including deposit intangible values.

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

* OFF-BALANCE-SHEET POSITIONS *	Present Value Estimate
OPTIONAL COMMITMENTS TO ORIGINATE	
FRMs & Balloon/2-Step Mortgages	45
ARMs	11
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	38
Sell Mortgages & MBS	-108
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	2
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	23
Pay Floating, Receive Fixed ...	-8
Basis Swaps	0
Swaptions	0
INTEREST-RATE CAPS	86
INTEREST-RATE FLOORS	137
FUTURES	-
OPTIONS ON FUTURES	1
CONSTRUCTION LIP	-67
SELF-VALUED [CMR911-CMR919]	424
	=========
*** OFF-BALANCE-SHEET POSITIONS	584

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	900,230	903,408	101/100*	1.5/2.0*	*Including/excluding deposit intangible values.
- LIABILITIES	829,165	824,800	100/ 98**	0.6/1.2**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		584			
	=========	=========			
*** NET PORTFOLIO VALUE	71,065	79,192	111.43	9.8	

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	$	14,836	41,980	21,102	8,308	6,298
WARM (in months)		304 mo	317 mo	318 mo	275 mo	258 mo
WAC		6.61%	7.41%	8.33%	9.39%	11.06%
$ of Which Are FHA or VA Guaranteed	$	250	1,329	2,184	2,049	1,753
Securities Backed By Conventional Mortgages	$	10,033	7,571	2,880	494	190
WARM (in months)		327 mo	323 mo	304 mo	229 mo	198 mo
Wtd Avg Pass-Thru Rate		6.35%	7.23%	8.13%	9.22%	10.43%
Securities Backed By FHA or VA Mortgages	$	2,105	2,990	1,606	538	208
WARM (in months)		328 mo	323 mo	307 mo	218 mo	190 mo
Wtd Avg Pass-Thru Rate		6.42%	7.25%	8.10%	9.20%	10.44%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	18,397	20,152	6,015	1,864	1,460
WAC		6.57%	7.34%	8.32%	9.37%	11.26%
Mortgage Securities	$	4,950	3,127	470	78	20
Wtd Avg Pass-Thru Rate		6.19%	7.14%	8.13%	9.22%	10.72%
WARM (of Loans & Securities)		144 mo	148 mo	144 mo	119 mo	126 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	8,498	10,154	3,437	660	792
WAC		6.60%	7.39%	8.31%	9.36%	11.79%
Mortgage Securities	$	1,407	445	9	1	0
Wtd Avg Pass-Thru Rate		6.21%	7.14%	8.09%	9.43%	10.26%
WARM (of Loans & Securities)		71 mo	77 mo	75 mo	82 mo	123 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 203,074

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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 . .	$	1,857	4,456	513	11,308	776
WAC		7.25%	7.25%	8.08%	5.98%	7.00%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	14,798	61,132	65,003	105,541	32,191
Wtd Avg Margin (in bp)		240 bp	299 bp	278 bp	248 bp	270 bp
WAC		8.17%	7.88%	7.40%	7.99%	7.48%
WARM (in months)		290 mo	301 mo	338 mo	337 mo	306 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	11 mo	43 mo	3 mo	24 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 297,575

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	$	1,835	2,774	242	11,426	312
Wtd Avg Distance from Lifetime Cap (in bp) .		132 bp	153 bp	164 bp	138 bp	153 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	6,431	14,183	3,501	56,877	11,378
Wtd Avg Distance from Lifetime Cap		314 bp	328 bp	339 bp	339 bp	353 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	7,634	47,019	60,213	47,627	20,776
Wtd Avg Distance from Lifetime Cap		543 bp	574 bp	547 bp	549 bp	518 bp
Balances Without Lifetime Cap	$	755	1,612	1,560	919	500
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	10,447	59,179	53,883	2,140	28,946
Wtd Avg Periodic Rate Cap (in bp)		146 bp	187 bp	228 bp	261 bp	179 bp
Balances Subject to Periodic Rate Floors . . .	$	8,578	54,037	52,254	2,152	27,727
MBS INCLUDED IN ARM BALANCES	$	2,570	9,219	963	29,674	1,720

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	19,000	39,995
WARM (in months)	82 mo	228 mo
Remaining Term to Full Amort. .	277 mo	
Rate Index Code	0000	0000
Margin (in bp)	256 bp	239 bp
Reset Frequency	17 mo	11 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	1,306	998
WA Distance to Lifetime Cap .	145 bp	159 bp
Fixed-Rate:		
Balances . . . . $	11,389	12,462
WARM (in months)	72 mo	118 mo
Remaining Term to Full Amort. .	266 mo	
WAC	8.16%	8.39%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	18,076	6,487
WARM (in months)	25 mo	43 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	151 bp	8.71%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	14,524	16,577
WARM (in months)	152 mo	145 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	102 bp	9.34%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	15,794	11,841
WARM (in months)	38 mo	57 mo
Margin in Col 1 (bp); WAC in Col 2	108 bp	8.59%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	12,421	36,160
WARM (in months)	62 mo	56 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	477 bp	11.36%
Reset Frequency	5 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	9,225	11,997
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	1,053	32,047
Remaining WAL 5-10 Years . . . $	7,152	8,234
Remaining WAL over 10 Years . $	2,859	
Super Floaters . . . . $	1	
Inverse Floaters & Super POs . . $	11	
Other . . . . $	9	35
CMO Residuals: $		
Fixed-Rate . . . . $	20	0
Floating-Rate . . . . $	42	4
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	426	13
WAC . . . . $	8.97%	7.03%
Principal-Only MBS . . . . $	31	0
WAC	7.14%	9.95%
Total Mortgage-Derivative Securities--Book Value . $	20,829	52,330

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

MORTGAGE LOANS SERVICED FOR OTHERS	Coupon of Fixed-Rate Mortgages Serviced for Others: Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced . . . . $	106,236	197,591	91,360	25,259	15,937
WARM (in months)	261 mo	287 mo	293 mo	244 mo	207 mo
Wtd Avg Servicing Fee (in bp)	34 bp	36 bp	39 bp	43 bp	49 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	3,698,273				
FHA/VA Loans	1,377,910				
Subserviced by Others	215,857 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	41,339	55,167
WARM (in months)	291 mo	299 mo
Wtd Avg Servicing Fee (in bp)	47 bp	60 bp

Total # of Adjustable-Rate Loans Serviced 846,087 lns
Of Which, Number Subserviced By Others . 15,375 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 532,888

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	19,612		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	2,648		
Zero-Coupon Securities . . . . $	308	6.55%	36 mo
Government & Agency Securities . . . . $	7,772	6.21%	39 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	5,942	6.40%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	4,383	7.02%	138 mo
Structured Securities . . . . $	16,180		
Total Cash, Deposits, & Securities . . . . $	56,846		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	3,592
Accrued Interest Receivable	$	3,829
Advances for Taxes and Insurance	$	183
Less: Unamortized Yield Adjustments	$	-957
Valuation Allowances	$	3,614
Unrealized Gains (Losses)	$	-607

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	651
Accrued Interest Receivable	$	664
Less: Unamortized Yield Adjustments	$	-229
Valuation Allowances	$	1,849
Unrealized Gains (Losses)	$	-3

REAL ESTATE HELD FOR INVESTMENT	$	460
REPOSSESSED ASSETS	$	943
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	226
OFFICE PREMISES AND EQUIPMENT	$	8,435

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-573
Less: Unamortized Yield Adjustments	$	36
Valuation Allowances	$	4

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	7,953
Margin Account	$	0
Miscellaneous I	$	26,584
Miscellaneous II	$	6,829

TOTAL ASSETS	$	900,230

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1,746
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	8,046
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	2,131
Mortgage-Related Mutual Funds	$	518
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	23,711
Wtd Avg Servicing Fee (in bp)		22 bp
Adjustable-Rate Mortgage Loans Serviced	$	42,064
Wtd Avg Servicing Fee (in bp)		26 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	1,145

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	$	52,115	17,042	1,268	$	5
WAC		5.73%	5.38%	6.04%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	86,257	60,987	4,208	$	10
WAC		6.23%	5.95%	6.07%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		46,011	10,763	$	5
WAC			6.40%	6.02%		
WARM (in months)			19 mo	24 mo		
Balances Maturing in 37 or More Months	$			17,585	$	2
WAC				6.63%		
WARM (in months)				57 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 296,237

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	8,991	7,483	7,166
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	116,734	106,014	23,112
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.21 mo	5.44 mo	7.56 mo
Balances in New Accounts (Optional)	$	974	783	256

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 %	$	5,090	5,354	5,636	4.56%
5.00 to 5.99 %	$	4,577	22,056	13,115	5.52%
6.00 to 6.99 %	$	74,062	41,759	11,522	6.61%
7.00 to 7.99 %	$	3,183	7,223	3,944	7.36%
8.00 to 8.99 %	$	15	260	573	8.41%
9.00 to 9.99 %	$	13	155	346	9.42%
10.00 to 10.99 %	$	0	2	114	10.10%
11.00% and Above	$	1	7	171	12.07%
WARM		1 mo	15 mo	76 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 199,178

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	35,141	-3 bp	2 mo	2 mo	19 mo
Position 2	0000	0000	$	12,807	-8 bp	2 mo	2 mo	20 mo
Position 3	0000	0000	$	27,447	-13 bp	3 mo	1 mo	16 mo
All Other Positions			$	23,052	-4 bp	2 mo	1 mo	19 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	$	38,745	1.63%	$	45
Money Market Deposit Accounts (MMDAs).	$	85,517	4.52%	$	197
Passbook Accounts	$	56,262	2.81%	$	92
Non-Interest-Bearing Non-Maturity Deposits	$	32,432		$	47
ESCROW ACCOUNTS					
Escrow for Mortgages Held in Portfolio	$	2,376	0.32%		
Escrow for Mortgages Serviced for Others	$	3,690	0.22%		
Other Escrows	$	958	0.07%		
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$	219,979			
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$	-73			
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$	12			
OTHER LIABILITIES					
Collateralized Mortgage Securities Issued	$	718			
Miscellaneous I	$	12,818			
Miscellaneous II	$	1,847			
TOTAL LIABILITIES	$	829,165	(NOTE: Includes Redeemable Preferred Stock)		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES . . .	$	1,194			
EQUITY CAPITAL	$	69,882			
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$	900,241			

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	19	$ 523	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	39	$ 55	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	195	$ 1,824	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	147	$ 922	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	84	$ 202	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	366	$ 1,208	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	327	$ 7,263	-	-	-
1016	optional commitment to originate "other" mortgages	246	$ 4,364	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 1	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$ 2	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	19	$ 42	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	8	$ 56	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 2	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	23	$ 23	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	21	$ 37	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	19	$ 45	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 20	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	6	$ 414	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 12	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	50	$ 686	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	94	$ 7,432	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	9	$ 66	-	-	-
2042	commitment to purchase 1-month COFI ARM MBS	-	$ 0	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 24	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$ 189	-	-	-
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	-	$ 68	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	13	$ 1,986	-	-	-

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
2056	commitment to purchase "other" MBS	-	$ 1	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 11	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$ 187	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	19	$ 398	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	32	$ 7,965	-	-	-
2076	commitment to sell "other" MBS	-	$ 3	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	11	$ 113	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released	7	$ 25	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 1	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released	9	$ 22	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	13	$ 332	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 63	-	-	-
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	19	$ 462	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released	16	$ 40	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 91	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released	50	$ 214	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	112	$ 2,182	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	12	$ 625	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 1	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	18	$ 41	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	60	$ 272	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	47	$ 183	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns	39	$ 76	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	141	$ 278	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	124	$ 1,311	-	-	-
2216	firm commitment to originate "other" mortgage loans	107	$ 976	-	-	-
3006	option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 2	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5		(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$	1	-	-	-
3010	option to purchase 5- or 7-yr balloon or 2-step mtgs	-	$	0	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$	1	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$	58	-	-	-
3016	option to purchase "other" mortgages	-	$	3	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$	79	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$	23	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	9	$	6	-	-	-
3034	option to sell 25- or 30-year FRMs	18	$	177	-	-	-
3036	option to sell "other" mortgages	-	$	1	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$	5	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$	13	-	-	-
3074	short option to sell 25- or 30-yr FRMs	7	$	43	-	-	-
3076	short option to sell "other" mortgages	-	$	9	-	-	-
4002	commitment to purchase non-mortgage financial assets	60	$	687	-	-	-
4006	commitment to purchase "other" liabilities	-	$	2,105	-	-	-
4022	commitment to sell non-mortgage financial assets	9	$	90	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	7	$	1,658	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	17	$	21,930	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$	537	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$	244	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$	1,200	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$	3,273	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	9	$	7,854	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$	100	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$	35	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR	-	$	72	-	-	-
5572	interest rate swap, amortizing: pay 1-mo LIBOR, receive MBS coupon	-	$	40	-	-	-

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
6002	interest rate cap based on 1-month LIBOR	-	$	317	-	-	-
6004	interest rate cap based on 3-month LIBOR	20	$	9,992	-	-	-
6008	interest rate cap based on 3-month Treasury	-	$	5	-	-	-
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	-	$	502	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$	514	-	-	-
6022	interest rate cap based on the prime rate	-	$	50	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$	970	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$	27	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$	485	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$	38	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$	7,610	-	-	-
7010	interest rate floor based on 1-year Treasury	-	$	3	-	-	-
7014	interest rate floor based on 5-year Treasury	-	$	58	-	-	-
7016	interest rate floor based on 7-year Treasury	-	$	40	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$	4,256	-	-	-
8010	long futures contract on 10-year Treasury note	-	$	153	-	-	-
8016	long futures contract on 3-month Eurodollar	-	$	2,000	-	-	-
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	-	$	113	-	-	-
8042	short futures contract on Treasury bond	-	$	6	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$	2,731	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$	1	-	-	-
9012	long call option on Treasury bond futures contract	-	$	1	-	-	-
9032	long put option on 5-year Treasury note futures contract	-	$	90	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$	40	-	-	-

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
9036	long put option on Treasury bond futures contract	-	$ 384	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$ 3	-	-	-
9502	fixed-rate construction loans in process	443	$ 2,683	-	-	-
9512	adjustable-rate construction loans in process	268	$ 5,395	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

REPORTING OF MARKET VALUE ESTIMATES

Estimated Market Value After Specified Rate Shock

Rate Shock in Basis Points	Required Reporting Items: Off-Balance-Sheet Contracts Reported Under "Additional"	Required Reporting Items: Mortgage-Derivative Securities	Optional Reporting Items: Options on Liabilities	Optional Reporting Items: Collateralized Mortgage Securities Issued	Required Reporting Item: Structured Securities
+ 300	$ 1,224	$ 64,825	$ 1,492	$ 14	$ 14,045
+ 200	$ 914	$ 67,633	$ 1,218	$ 14	$ 14,744
+ 100	$ 629	$ 70,250	$ 919	$ 14	$ 15,490
No Change	$ 424	$ 72,644	$ 470	$ 14	$ 16,253
- 100	$ 345	$ 74,446	$ 164	$ 14	$ 16,895
- 200	$ 419	$ 75,158	$ -108	$ 14	$ 17,133
- 300	$ 608	$ 75,521	$ -327	$ 14	$ 17,356

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 19,927