OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

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

Change in Rates	Net Portfolio Value $ Amount	$ Change	% Change	NPV as % of PV of Assets NPV Ratio	Change
+400 bp	15,830	-12,734	-45 %	4.94 %	-345 bp
+300 bp	20,190	-8,374	-29 %	6.18 %	-221 bp
+200 bp	23,796	-4,768	-17 %	7.17 %	-122 bp
+100 bp	26,624	-1,940	-7 %	7.91 %	-48 bp
0 bp	28,564			8.39 %	
-100 bp	29,623	1,059	+4 %	8.63 %	+24 bp
-200 bp	30,802	2,237	+8 %	8.90 %	+51 bp
-300 bp	32,792	4,228	+15 %	9.38 %	+99 bp
-400 bp	35,089	6,524	+23 %	9.93 %	+155 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	12/31/1998
Pre-Shock NPV Ratio: NPV as % of PV of Assets	8.39 %
Post-Shock NPV Ratio	7.17 %
Sensitivity Measure: Decline in NPV Ratio	122 bp

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	32,708	32,060	31,458	30,903	30,141	28,900	27,414	25,917	24,499
30-Yr Mortgage Securities ...	5,951	5,836	5,729	5,631	5,497	5,277	5,008	4,736	4,476
15-Year Mortgages & MBS	10,729	10,575	10,438	10,313	10,094	9,758	9,374	8,985	8,607
Balloon Mortgages & MBS	12,941	12,726	12,521	12,339	12,127	11,784	11,380	10,969	10,568
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	5,454	5,413	5,382	5,360	5,340	5,312	5,265	5,191	5,088
7 Mo to 2 Yrs Reset Freq ..	18,264	18,045	17,872	17,726	17,591	17,422	17,177	16,832	16,392
2+ to 5 Yrs Reset Freq	16,232	15,912	15,622	15,348	15,059	14,721	14,326	13,877	13,389
Lagging Market Index ARMs:									
1 Mo Reset Freq............	93,923	92,844	91,926	91,191	90,463	89,677	88,752	87,540	85,939
2 Mo to 5 Yrs Reset Freq...	31,048	30,542	30,118	29,718	29,344	28,941	28,458	27,848	27,113
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	9,496	9,398	9,303	9,211	9,126	9,044	8,965	8,884	8,802
Adjustable-Rate, Fully-Amort.	27,675	27,419	27,177	26,946	26,731	26,524	26,324	26,122	25,921
Fixed-Rate, Balloon	2,767	2,644	2,529	2,420	2,318	2,222	2,131	2,046	1,965
Fixed-Rate, Fully-Amortizing	3,104	2,948	2,805	2,672	2,549	2,435	2,329	2,230	2,139
Construction & Land Loans:									
Adjustable-Rate	1,809	1,805	1,802	1,799	1,796	1,793	1,790	1,788	1,785
Fixed-Rate	787	737	694	656	622	593	567	543	522
Second Mtg Loans & Securities:									
Adjustable-Rate	3,596	3,580	3,565	3,550	3,536	3,522	3,509	3,496	3,482
Fixed-Rate	2,021	1,968	1,918	1,870	1,824	1,781	1,740	1,701	1,664
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-408	-402	-396	-391	-385	-378	-369	-359	-349
Accrued Interest Receivable .	1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350
Advances for Taxes/Insurance	122	122	122	122	122	122	122	122	122
Float on Escrows on Owned Mtg	-1	7	17	29	46	65	82	96	108
Less: Value of Servicing on Mtgs Serviced by Others ...	-224	-235	-247	-260	-273	-282	-288	-292	-294
*Mortgage Loans & Securities	279,793	275,765	272,197	269,024	265,566	261,148	255,984	250,206	243,876

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	2,243	2,241	2,239	2,237	2,236	2,235	2,234	2,233	2,232
Fixed-Rate	951	918	886	856	828	801	775	750	727
Consumer Loans:									
Adjustable-Rate	2,845	2,836	2,827	2,818	2,809	2,801	2,793	2,786	2,778
Fixed-Rate	6,426	6,292	6,164	6,042	5,926	5,815	5,709	5,608	5,510
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-406	-400	-395	-390	-385	-381	-377	-373	-369
Accrued Interest Receivable .	104	104	104	104	104	104	104	104	104
*Nonmortgage Loans	12,163	11,989	11,824	11,667	11,517	11,375	11,238	11,108	10,982
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	6,880	6,880	6,880	6,880	6,880	6,880	6,880	6,880	6,880
Equities & All Mutual Funds ...	540	521	502	483	463	443	421	400	379
Zero-Coupon Securities	111	110	109	109	108	107	107	106	105
Govt & Agency Securities	2,225	2,155	2,089	2,026	1,966	1,909	1,854	1,803	1,753
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,504	1,502	1,501	1,500	1,498	1,497	1,495	1,494	1,493
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,928	1,786	1,666	1,564	1,475	1,399	1,332	1,273	1,222
Mortgage-Derivative Securities:									
Valued by OTS	19	19	19	19	19	19	18	18	18
Valued by Institution	34,489	34,372	34,226	34,104	33,849	33,067	32,093	31,116	30,083
Structured Securities, Valued by Institution	649	645	641	638	633	616	590	569	548
Less: Valuation Allowances for Investment Securities ..	7	7	7	7	7	7	7	7	7
*Cash, Deposits, & Securities	48,337	47,984	47,626	47,314	46,885	45,930	44,784	43,652	42,475

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	499	499	499	499	499	499	499	499	499
REAL ESTATE HELD FOR INVESTMENT	162	162	162	162	162	162	162	162	162
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	17	17	16	15	15	14	13	12	10
OFFICE PREMISES & EQUIPMENT	2,563	2,563	2,563	2,563	2,563	2,563	2,563	2,563	2,563
*Subtotal	3,242	3,241	3,240	3,239	3,239	3,238	3,237	3,236	3,234
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	706	705	726	832	1,081	1,304	1,407	1,429	1,420
Adj-Rate Servicing	527	555	595	623	641	654	664	670	673
Float on Mtgs Svc'd for Others	484	565	643	746	878	1,011	1,109	1,188	1,252
*Mtg Ln Servicing for Others	1,717	1,825	1,965	2,202	2,601	2,969	3,180	3,287	3,345
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	8,403	8,403	8,403	8,403	8,403	8,403	8,403	8,403	8,403
Deposit Intangibles:									
Retail CD Intangible	-242	66	84	100	115	130	144	159	173
Transaction Acct Intangible .	-54	-15	139	394	675	944	1,199	1,436	1,658
MMDA Intangible	-112	-57	13	179	455	918	1,446	1,961	2,466
Passbook Account Intangible .	-163	-71	-41	-5	93	530	1,080	1,603	2,088
Non-Int-Bearing Acct Intang .	121	348	566	771	970	1,159	1,340	1,514	1,681
*Other Assets	7,953	8,674	9,163	9,843	10,712	12,084	13,612	15,077	16,470
*** TOTAL ASSETS	353,204	349,478	346,014	343,289	340,520	336,744	332,035	326,565	320,381

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** LIABILITIES ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
					*** Change in Interest Rates ***				
DEPOSITS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 12 Mo or Less ...	92,722	92,316	91,915	91,521	91,129	90,740	90,355	89,976	89,599
Maturing in 13 Mo or More ...	12,837	12,568	12,307	12,054	11,808	11,570	11,339	11,116	10,898
Variable-Rate, Fixed-Maturity .	570	569	567	566	564	563	562	560	559
Non-Maturity:									
Transaction Accts	10,150	10,150	10,150	10,150	10,150	10,150	10,150	10,150	10,150
MMDAs	41,847	41,847	41,847	41,847	41,847	41,847	41,847	41,847	41,847
Passbook Accts	16,602	16,602	16,602	16,602	16,602	16,602	16,602	16,602	16,602
Non-Interest-Bearing Accts ..	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625
* Deposits	185,352	184,676	184,012	183,364	182,725	182,097	181,480	180,875	180,279
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	79,292	78,936	78,585	78,238	77,897	77,560	77,227	76,899	76,576
Maturing in 37 Mo or More ...	14,165	13,527	12,926	12,358	11,822	11,315	10,836	10,382	9,952
Variable-Rate, Fixed-Maturity .	28,079	28,080	28,080	28,080	28,080	28,080	28,080	28,080	28,080
* Borrowings	121,536	120,543	119,590	118,676	117,799	116,955	116,143	115,361	114,608
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	1,828	1,828	1,828	1,828	1,828	1,828	1,828	1,828	1,828
Other Escrow Accounts	617	597	579	562	546	531	516	503	490
Collat. Mtg Securities Issued .	3	3	3	3	3	3	3	3	3
Miscellaneous I	9,015	9,015	9,015	9,015	9,015	9,015	9,015	9,015	9,015
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	11,463	11,444	11,425	11,408	11,392	11,377	11,363	11,349	11,337
OPTIONS ON LIABILITIES	-	-	-	-	-	-	-	-	-
*** TOTAL LIABILITIES	318,351	316,662	315,028	313,448	311,915	310,429	308,985	307,586	306,224

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	376	291	216	149	16	-185	-398	-602	-792
ARMs	61	51	42	33	21	5	-17	-45	-78
Other Mortgages	57	43	30	19	-	-29	-63	-96	-128
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	408	321	242	165	43	-122	-297	-466	-624
Sell Mortgages & MBS	-1,508	-1,168	-862	-543	-12	682	1,389	2,055	2,666
Purchase Non-Mortgage Items ...	-4	-3	-2	-1	-	1	2	2	3
Sell Non-Mortgage Items	0	0	0	0	-	0	0	0	0
OPTIONS ON MORTGAGES & MBS	11	8	5	3	3	12	22	32	40
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-1,631	-1,321	-1,004	-707	-428	-167	78	309	526
Pay Floating, Receive Fixed ...	160	138	109	80	53	26	0	-26	-51
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	0	0	1	6	18	48	104	180	271
INTEREST-RATE FLOORS	468	359	256	163	88	42	20	13	11
FUTURES	-169	-126	-83	-41	-	40	80	118	156
OPTIONS ON FUTURES	2	2	1	1	2	7	15	25	36
CONSTRUCTION LIP	73	54	37	22	8	-5	-16	-27	-37
SELF-VALUED [CMR911-CMR919]	1,930	1,326	825	435	148	-45	-172	-261	-327
*** OFF-BALANCE-SHEET POSITIONS	235	-25	-185	-217	-40	309	746	1,211	1,673

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	353,204	349,478	346,014	343,289	340,520	336,744	332,035	326,565	320,381
- LIABILITIES	318,351	316,662	315,028	313,448	311,915	310,429	308,985	307,586	306,224
+ OFF-BALANCE-SHEET POSITIONS ..	235	-25	-185	-217	-40	309	746	1,211	1,673
*** NET PORTFOLIO VALUE	35,089	32,792	30,802	29,623	28,564	26,624	23,796	20,190	15,830

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	29,550	30,141	102.00	3.3
30-Yr Mortgage Securities ...	5,385	5,497	102.08	3.2
15-Year Mortgages & MBS	9,946	10,094	101.48	2.7
Balloon Mortgages & MBS	11,955	12,127	101.44	2.3
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	5,285	5,340	101.04	0.4
7 Mo to 2 Yrs Reset Freq ..	17,462	17,591	100.74	0.9
2+ to 5 Yrs Reset Freq	15,104	15,059	99.70	2.1
Lagging Market Index ARMs:				
1 Mo Reset Freq............	88,123	90,463	102.65	0.8
2 Mo to 5 Yrs Reset Freq...	29,104	29,344	100.83	1.3
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	9,098	9,126	100.31	0.9
Adjustable-Rate, Fully-Amort.	27,073	26,731	98.74	0.8
Fixed-Rate, Balloon	2,349	2,318	98.69	4.3
Fixed-Rate, Fully-Amortizing	2,582	2,549	98.71	4.6
Construction & Land Loans:				
Adjustable-Rate	1,796	1,796	100.01	0.2
Fixed-Rate	601	622	103.54	5.0
Second Mtg Loans & Securities:				
Adjustable-Rate	3,618	3,536	97.74	0.4
Fixed-Rate	1,700	1,824	107.32	2.4
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-385	-385	99.85	1.7
Accrued Interest Receivable .	1,350	1,350	100.00	0.0
Advances for Taxes/Insurance	122	122	99.96	0.0
Float on Escrows on Owned Mtg		46		-39.1
Less: Value of Servicing on Mtgs Serviced by Others ...		-273		-4.0
*Mortgage Loans & Securities	261,816	265,566	101.43	1.5

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	2,281	2,236	98.03	0.1
Fixed-Rate	840	828	98.52	3.4
Consumer Loans:				
Adjustable-Rate	2,808	2,809	100.05	0.3
Fixed-Rate	5,707	5,926	103.84	1.9
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-385	-385	100.11	1.2
Accrued Interest Receivable .	104	104	99.53	0.0
*Nonmortgage Loans	11,355	11,517	101.43	1.3
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	6,880	6,880	100.00	0.0
Equities & All Mutual Funds ...	463	463	100.06	4.3
Zero-Coupon Securities	107	108	100.86	0.6
Govt & Agency Securities	1,872	1,966	105.01	3.0
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,499	1,498	99.94	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,489	1,475	99.08	5.6
Mortgage-Derivative Securities:				
Valued by OTS	19	19	0.06	0.6
Valued by Institution	33,807	33,849	-	1.5
Structured Securities, Valued by Institution	466	633	135.94	1.7
Less: Valuation Allowances for Investment Securities ..	7	7	95.26	0.6
*Cash, Deposits, & Securities	46,595	46,885	100.62	1.5

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	499	499	99.98	0.0
REAL ESTATE HELD FOR INVESTMENT	162	162	99.95	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	15	15	99.36	3.0
OFFICE PREMISES & EQUIPMENT	2,563	2,563	100.01	0.0
*Subtotal	3,239	3,239	100.00	0.0
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,081		-21.8
Adj-Rate Servicing		641		-2.4
Float on Mtgs Svc'd for Others		878		-15.1
*Mtg Ln Servicing for Others		2,601		-14.7
OTHER ASSETS				
Purchased & Excess Servicing ..	2,343			
Margin Account	-	-	-	-
Miscellaneous I	8,403	8,403	100.00	0.0
Miscellaneous II	2,517			
Deposit Intangibles:				
Retail CD Intangible		115		-13.1
Transaction Acct Intangible .		675		-40.7
MMDA Intangible		455		-81.2
Passbook Account Intangible .		93		-286.4
Non-Int-Bearing Acct Intang .		970		-20.0
*Other Assets	13,264	10,712		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	511			
*** TOTAL ASSETS	336,780	340,520	102/101*	1.0/1.3*

*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 ...	90,940	91,129	100.21	0.4
Maturing in 13 Mo or More ...	11,601	11,808	101.79	2.0
Variable-Rate, Fixed-Maturity .	563	564	-	0.3
Non-Maturity:				
Transaction Accts	10,150	10,150	100/ 93*	0.0/2.9*
MMDAs	41,847	41,847	100/ 99*	0.0/0.9*
Passbook Accts	16,602	16,602	100/ 99*	0.0/1.6*
Non-Interest-Bearing Accts ..	10,625	10,625	100/ 91*	0.0/2.0*
* Deposits	182,328	182,725	101/ 99*	0.3/1.0*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	77,754	77,897	100.19	0.4
Maturing in 37 Mo or More ...	11,670	11,822	101.30	4.4
Variable-Rate, Fixed-Maturity .	28,124	28,080	97.88	0.0
* Borrowings	117,547	117,799	99.74	0.7
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,828	1,828	100.00	0.0
Other Escrow Accounts	639	546	85.42	2.9
Collat. Mtg Securities Issued .	3	3	110.87	0.0
Miscellaneous I	9,015	9,015	100.00	0.0
Miscellaneous II	665			
*Other Liabilities	12,150	11,392	99.19	0.1
OPTIONS ON LIABILITIES	-	-	-	-
UNAMORTIZED YIELD ADJUSTMENTS ..	42			
*** TOTAL LIABILITIES	312,066	311,915	100/ 99**	0.5/0.8**

*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	16
ARMs	21
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	43
Sell Mortgages & MBS	-12
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	3
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-428
Pay Floating, Receive Fixed ...	53
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	18
INTEREST-RATE FLOORS	88
FUTURES	-
OPTIONS ON FUTURES	2
CONSTRUCTION LIP	8
SELF-VALUED [CMR911-CMR919]	148
*** OFF-BALANCE-SHEET POSITIONS	-40

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	336,780	340,520	102/101*	1.0/1.3*	*Including/excluding deposit intangible values.
- LIABILITIES	312,066	311,915	100/ 99**	0.5/0.8**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		-40			
*** NET PORTFOLIO VALUE	24,714	28,564	115.57	5.3	

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	$	6,693	16,094	4,973	1,198	592
WARM (in months)		350 mo	338 mo	271 mo	236 mo	218 mo
WAC		6.69%	7.39%	8.31%	9.33%	10.85%
$ of Which Are FHA or VA Guaranteed	$	169	411	187	68	41
Securities Backed By Conventional Mortgages .	$	1,892	1,517	440	107	79
WARM (in months)		333 mo	318 mo	288 mo	236 mo	212 mo
Wtd Avg Pass-Thru Rate		6.35%	7.23%	8.15%	9.29%	10.33%
Securities Backed By FHA or VA Mortgages . . .	$	69	1,057	92	83	49
WARM (in months)		319 mo	330 mo	247 mo	264 mo	229 mo
Wtd Avg Pass-Thru Rate		6.48%	7.25%	8.16%	9.09%	10.20%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	3,687	2,655	715	243	190
WAC		6.53%	7.34%	8.36%	9.37%	11.10%
Mortgage Securities	$	1,694	600	135	18	10
Wtd Avg Pass-Thru Rate		6.12%	7.17%	8.18%	9.21%	11.09%
WARM (of Loans & Securities)		175 mo	155 mo	135 mo	120 mo	116 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	5,744	4,869	525	66	33
WAC		6.67%	7.32%	8.27%	9.36%	10.82%
Mortgage Securities	$	439	277	2	0	0
Wtd Avg Pass-Thru Rate		6.20%	7.09%	8.02%	9.38%	0.00%
WARM (of Loans & Securities)		90 mo	90 mo	100 mo	96 mo	98 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 56,835

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 . . $	150	3,083	1,890	5,701	11,389
WAC	6.61%	5.59%	7.17%	6.34%	6.29%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs . . . . $	5,135	14,379	13,215	82,422	17,715
Wtd Avg Margin (in bp)	269 bp	253 bp	246 bp	238 bp	253 bp
WAC	7.85%	7.45%	6.96%	7.21%	7.39%
WARM (in months)	280 mo	313 mo	320 mo	336 mo	319 mo
Wtd Avg Time Until Next Payment Reset (mo) .	4 mo	10 mo	41 mo	4 mo	6 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 155,078

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 $	348	322	346	1,357	123
Wtd Avg Distance from Lifetime Cap (in bp) .	160 bp	173 bp	180 bp	138 bp	141 bp
Balances w/Coupon 201-400 bp from Lifetime Cap $	1,913	5,352	976	15,376	6,858
Wtd Avg Distance from Lifetime Cap	309 bp	327 bp	338 bp	335 bp	361 bp
Balances w/Coupon Over 400 bp from Lifetime Cap $	2,978	11,581	13,636	70,706	21,786
Wtd Avg Distance from Lifetime Cap	581 bp	550 bp	529 bp	575 bp	606 bp
Balances Without Lifetime Cap . . . . $	46	206	146	684	337
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps . . . . $	4,505	16,189	11,072	2,567	16,406
Wtd Avg Periodic Rate Cap (in bp)	115 bp	187 bp	223 bp	185 bp	178 bp
Balances Subject to Periodic Rate Floors . . . $	2,199	15,416	10,888	9,863	16,225
MBS INCLUDED IN ARM BALANCES . . . . $	726	4,996	22	20,804	3,500

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	9,098	27,073
WARM (in months)	89 mo	253 mo
Remaining Term to Full Amort. .	280 mo	
Rate Index Code	0000	0000
Margin (in bp)	278 bp	245 bp
Reset Frequency	4 mo	3 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	253	287
WA Distance to Lifetime Cap .	195 bp	166 bp
Fixed-Rate:		
Balances . . . . $	2,349	2,582
WARM (in months)	71 mo	138 mo
Remaining Term to Full Amort. .	281 mo	
WAC	8.48%	8.70%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	1,796	601
WARM (in months)	29 mo	105 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	173 bp	8.55%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	3,618	1,700
WARM (in months)	206 mo	192 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	154 bp	10.82%
Reset Frequency (in months) . . .	1 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,281	840
WARM (in months)	50 mo	51 mo
Margin in Col 1 (bp); WAC in Col 2	110 bp	8.69%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	2,808	5,707
WARM (in months)	174 mo	81 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	413 bp	12.52%
Reset Frequency	8 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	13	13,274
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	959	16,620
Remaining WAL 5-10 Years . . . $	8	2,724
Remaining WAL over 10 Years . $	182	
Super Floaters . . . . $	2	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	29	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	14	1
WAC . . . . $	7.36%	20.20%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities--Book Value . $	1,207	32,619

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 . . . . $	24,699	81,925	23,174	6,008	3,391
WARM (in months)	239 mo	289 mo	269 mo	204 mo	191 mo
Wtd Avg Servicing Fee (in bp)	30 bp	31 bp	37 bp	41 bp	47 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	1,185,170				
FHA/VA Loans	365,775 lns				
Subserviced by Others	29,514 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan Current Mkt	Lagging Mkt
Balances Serviced . . . . $	13,692	52,638
WARM (in months)	272 mo	299 mo
Wtd Avg Servicing Fee (in bp)	54 bp	39 bp

Total # of Adjustable-Rate Loans Serviced 603,919 lns
Of Which, Number Subserviced By Others . 2,142 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 205,527

CASH, DEPOSITS, & SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	6,880		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	463		
Zero-Coupon Securities . . . . $	107	5.35%	7 mo
Government & Agency Securities . . . . $	1,872	6.04%	48 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	1,499	4.52%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	1,489	6.13%	190 mo
Structured Securities . . . . $	466		
Total Cash, Deposits, & Securities . . . . $	12,776		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	1,750
Accrued Interest Receivable	$	1,350
Advances for Taxes and Insurance	$	122
Less: Unamortized Yield Adjustments	$	-479
Valuation Allowances	$	2,136
Unrealized Gains (Losses)	$	58

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	76
Accrued Interest Receivable	$	104
Less: Unamortized Yield Adjustments	$	-6
Valuation Allowances	$	461
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	162
REPOSSESSED ASSETS	$	499
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	15
OFFICE PREMISES AND EQUIPMENT	$	2,563

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-9
Less: Unamortized Yield Adjustments	$	24
Valuation Allowances	$	7

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	2,343
Margin Account	$	0
Miscellaneous I	$	8,403
Miscellaneous II	$	2,517

TOTAL ASSETS	$	336,780

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	48
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,484
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	407
Mortgage-Related Mutual Funds	$	56
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	13,523
Wtd Avg Servicing Fee (in bp)		16 bp
Adjustable-Rate Mortgage Loans Serviced	$	35,714
Wtd Avg Servicing Fee (in bp)		10 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	48

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	$	26,988	6,071	474	$ 0
WAC		5.06%	5.70%	5.65%	
WARM (in months)		2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	42,263	13,257	1,888	$ 0
WAC		5.02%	5.53%	6.34%	
WARM (in months)		6 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months	$		6,669	2,799	$ 0
WAC			5.21%	6.13%	
WARM (in months)			18 mo	23 mo	
Balances Maturing in 37 or More Months	$			2,133	$ 0
WAC				5.85%	
WARM (in months)				49 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 102,541

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	675	279	153
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	64,905	25,258	6,896
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.25 mo	5.22 mo	7.33 mo
Balances in New Accounts (Optional)	$	74	67	10

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 %	$	2,795	5,038	646	4.51%
5.00 to 5.99 %	$	44,927	21,393	9,311	5.37%
6.00 to 6.99 %	$	976	1,902	1,135	6.28%
7.00 to 7.99 %	$	78	83	131	7.39%
8.00 to 8.99 %	$	30	136	320	8.59%
9.00 to 9.99 %	$	11	314	22	9.73%
10.00 to 10.99 %	$	3	64	99	10.15%
11.00% and Above	$	0	2	6	12.09%
WARM		2 mo	12 mo	63 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 89,423

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	11,464	-3 bp	2 mo	1 mo	25 mo
Position 2	0000	0000	$	6,940	10 bp	2 mo	1 mo	20 mo
Position 3	0000	0000	$	5,988	-9 bp	3 mo	1 mo	22 mo
All Other Positions			$	4,295	9 bp	2 mo	1 mo	12 mo

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

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

NON-MATURITY DEPOSITS	Total Balances	WAC	Balances in New Accounts (Optional)
Transaction Accounts	$ 10,150	1.20%	$ 19
Money Market Deposit Accounts (MMDAs)	$ 41,847	3.99%	$ 930
Passbook Accounts	$ 16,602	2.44%	$ 93
Non-Interest-Bearing Non-Maturity Deposits	$ 10,625		$ 59
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 245	1.09%	
Escrow for Mortgages Serviced for Others	$ 1,583	0.74%	
Other Escrows	$ 639	0.09%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 81,690		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 42		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 3		
Miscellaneous I	$ 9,015		
Miscellaneous II	$ 665		
TOTAL LIABILITIES	$ 312,066	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 554		
EQUITY CAPITAL	$ 24,160		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 336,780		

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	7	$	269	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	10	$	72	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	19	$	716	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	9	$	319	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	15	$	142	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	37	$	889	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	39	$	3,770	-	-	-
1016	optional commitment to originate "other" mortgages	27	$	1,124	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$	18	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$	8	-	-	-
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 .	-	$	35	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$	153	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$	14	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$	0	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$	2	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	15	$	1,596	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	16	$	5,631	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$	12	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$	12	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$	377	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$	1,460	-	-	-
2056	commitment to purchase "other" MBS	-	$	1	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$	658	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$	3,923	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$	0	-	-	-
2102	commitment to purchase 1-mo COFI ARM loans, svc released	-	$	2	-	-	-
2104	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc released .	-	$	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
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 219	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 126	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 22	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 501	-	-	-
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 .	-	$ 7	-	-	-
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	$ 48	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	20	$ 352	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 10	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 4	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	6	$ 13	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	6	$ 15	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	-	$ 0	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	-	$ 10	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	14	$ 45	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	15	$ 183	-	-	-
2216	firm commitment to originate "other" mortgage loans	10	$ 116	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 109	-	-	-
3030	option to sell 5- or 7-yr balloon or 2-step mtgs	-	$ 1	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 14	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 165	-	-	-
3036	option to sell "other" mortgages	-	$ 1	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 10	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 5	-	-	-
4002	commitment to purchase non-mortgage financial assets	-	$ 30	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 38	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 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
5004	interest rate swap: pay fixed, receive 3-month LIBOR	9	$ 5,954	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 2,448	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 2,338	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 342	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR	-	$ 52	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 248	-	-	-
6004	interest rate cap based on 3-month LIBOR	8	$ 12,426	-	-	-
6006	interest rate cap based on 6-month LIBOR	-	$ 415	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 1,067	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 47	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 139	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 1,086	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 120	-	-	-
7014	interest rate floor based on 5-year Treasury	-	$ 150	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 2,513	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$ 1,425	-	-	-
8036	short futures contract on 2-year Treasury note	-	$ 1,975	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 21	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 34	-	-	-
8042	short futures contract on Treasury bond	-	$ 1	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 1,145	-	-	-
9012	long call option on Treasury bond futures contract	-	$ 8	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 150	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 11	-	-	-
9038	long put option on 1-month LIBOR futures contract	-	$ 3	-	-	-
9058	short call option on 10-year Treasury note futures contract	-	$ 10	-	-	-
9502	fixed-rate construction loans in process	37	$ 241	-	-	-
9512	adjustable-rate construction loans in process	27	$ 610	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

REPORTING OF MARKET VALUE ESTIMATES

Estimated Market Value After Specified Rate Shock

Rate Shock in Basis Points	Required Reporting Items: Off-Balance-Sheet Contracts Reported Under "Additional"	Required Reporting Items: Mortgage-Derivative Securities	Optional Reporting Items: Options on Liabilities	Optional Reporting Items: Collateralized Mortgage Securities Issued	Required Reporting Item: Structured Securities
+ 400	$ -327	$ 30,083	$ 0	$ 0	$ 548
+ 300	$ -261	$ 31,116	$ 0	$ 0	$ 569
+ 200	$ -172	$ 32,093	$ 0	$ 0	$ 590
+ 100	$ -45	$ 33,067	$ 0	$ 0	$ 616
No Change	$ 148	$ 33,849	$ 0	$ 0	$ 633
- 100	$ 435	$ 34,104	$ 0	$ 0	$ 638
- 200	$ 825	$ 34,226	$ 0	$ 0	$ 641
- 300	$ 1,326	$ 34,372	$ 0	$ 0	$ 645
- 400	$ 1,930	$ 34,489	$ 0	$ 0	$ 649

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 0