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
+400 bp	43,186	-32,287	-43 %	5.65 %	-357 bp
+300 bp	53,627	-21,846	-29 %	6.88 %	-234 bp
+200 bp	62,890	-12,584	-17 %	7.92 %	-131 bp
+100 bp	70,383	-5,090	-7 %	8.72 %	-51 bp
0 bp	75,474			9.22 %	
-100 bp	77,611	2,138	+3 %	9.39 %	+17 bp
-200 bp	79,886	4,412	+6 %	9.58 %	+35 bp
-300 bp	84,210	8,736	+12 %	9.98 %	+75 bp
-400 bp	88,700	13,227	+18 %	10.38 %	+116 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	12/31/1998
Pre-Shock NPV Ratio: NPV as % of PV of Assets	9.22 %
Post-Shock NPV Ratio	7.92 %
Sensitivity Measure: Decline in NPV Ratio	131 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	100,786	98,794	96,947	95,237	92,899	89,152	84,693	80,184	75,887
30-Yr Mortgage Securities ...	28,233	27,636	27,082	26,562	25,873	24,816	23,552	22,270	21,050
15-Year Mortgages & MBS	70,056	69,066	68,180	67,374	66,071	64,034	61,660	59,234	56,869
Balloon Mortgages & MBS	31,960	31,451	30,966	30,532	30,033	29,243	28,307	27,350	26,411
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	12,333	12,240	12,168	12,115	12,070	12,012	11,916	11,765	11,554
7 Mo to 2 Yrs Reset Freq ..	70,062	69,222	68,567	68,040	67,570	67,009	66,183	64,984	63,426
2+ to 5 Yrs Reset Freq	47,574	46,703	45,913	45,159	44,331	43,324	42,117	40,742	39,264
Lagging Market Index ARMs:									
1 Mo Reset Freq............	98,883	97,747	96,780	96,008	95,242	94,417	93,448	92,181	90,508
2 Mo to 5 Yrs Reset Freq...	43,143	42,442	41,845	41,281	40,752	40,187	39,519	38,685	37,688
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	16,571	16,362	16,161	15,968	15,787	15,615	15,450	15,281	15,110
Adjustable-Rate, Fully-Amort.	38,777	38,414	38,069	37,740	37,429	37,133	36,844	36,555	36,263
Fixed-Rate, Balloon	12,485	11,930	11,408	10,918	10,457	10,023	9,615	9,230	8,867
Fixed-Rate, Fully-Amortizing	13,362	12,768	12,217	11,706	11,231	10,789	10,376	9,990	9,629
Construction & Land Loans:									
Adjustable-Rate	9,534	9,506	9,480	9,455	9,431	9,407	9,384	9,363	9,337
Fixed-Rate	7,162	6,989	6,832	6,688	6,557	6,435	6,323	6,219	6,121
Second Mtg Loans & Securities:									
Adjustable-Rate	11,549	11,514	11,482	11,450	11,421	11,391	11,362	11,336	11,305
Fixed-Rate	14,841	14,508	14,190	13,885	13,594	13,316	13,049	12,793	12,547
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	642	603	568	535	505	477	453	430	410
Accrued Interest Receivable .	3,192	3,192	3,192	3,192	3,192	3,192	3,192	3,192	3,192
Advances for Taxes/Insurance	250	250	250	250	250	250	250	250	250
Float on Escrows on Owned Mtg	43	106	182	301	488	678	835	966	1,077
Less: Value of Servicing on Mtgs Serviced by Others ...	-233	-244	-256	-268	-277	-283	-289	-293	-296
*Mortgage Loans & Securities	631,671	621,687	612,734	604,664	595,462	583,184	568,817	553,292	537,061

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	9,558	9,538	9,520	9,502	9,486	9,469	9,453	9,440	9,423
Fixed-Rate	8,372	8,088	7,820	7,567	7,327	7,100	6,885	6,680	6,486
Consumer Loans:									
Adjustable-Rate	13,455	13,434	13,414	13,395	13,377	13,359	13,341	13,325	13,307
Fixed-Rate	24,818	24,383	23,965	23,562	23,173	22,798	22,436	22,086	21,748
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-948	-936	-925	-915	-905	-895	-886	-877	-869
Accrued Interest Receivable .	475	475	475	475	475	475	475	475	475
*Nonmortgage Loans	55,730	54,982	54,269	53,586	52,933	52,306	51,704	51,129	50,570
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	19,618	19,618	19,618	19,618	19,618	19,618	19,618	19,618	19,618
Equities & All Mutual Funds ...	3,735	3,607	3,479	3,356	3,228	3,090	2,939	2,789	2,642
Zero-Coupon Securities	582	547	518	493	472	455	440	427	415
Govt & Agency Securities	20,576	19,771	19,024	18,330	17,682	17,078	16,513	15,984	15,487
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	9,035	9,016	8,998	8,980	8,963	8,947	8,931	8,915	8,900
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	7,576	7,042	6,582	6,184	5,836	5,530	5,260	5,020	4,805
Mortgage-Derivative Securities:									
Valued by OTS	285	284	282	282	281	277	274	270	267
Valued by Institution	68,762	68,412	68,028	67,717	67,211	65,686	63,711	61,657	59,608
Structured Securities, Valued by Institution	3,774	3,696	3,625	3,559	3,495	3,343	3,150	2,970	2,805
Less: Valuation Allowances for Investment Securities ..	14	14	14	14	14	13	13	13	13
*Cash, Deposits, & Securities	133,929	131,979	130,141	128,505	126,773	124,010	120,821	117,636	114,533

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	1,407	1,407	1,407	1,407	1,407	1,407	1,407	1,407	1,407
REAL ESTATE HELD FOR INVESTMENT	427	427	427	427	427	427	427	427	427
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	217	205	194	188	185	177	163	143	120
OFFICE PREMISES & EQUIPMENT	7,799	7,799	7,799	7,799	7,799	7,799	7,799	7,799	7,799
*Subtotal	9,851	9,839	9,828	9,822	9,819	9,811	9,796	9,777	9,754
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	2,072	2,069	2,132	2,451	3,162	3,778	4,068	4,142	4,115
Adj-Rate Servicing	835	875	931	970	995	1,013	1,027	1,038	1,046
Float on Mtgs Svc'd for Others	1,141	1,333	1,525	1,806	2,191	2,578	2,860	3,074	3,236
*Mtg Ln Servicing for Others	4,048	4,276	4,588	5,226	6,348	7,369	7,955	8,255	8,396
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	20,701	20,701	20,701	20,701	20,701	20,701	20,701	20,701	20,701
Deposit Intangibles:									
Retail CD Intangible	-782	267	325	379	428	476	522	568	612
Transaction Acct Intangible .	-205	-76	336	1,118	2,035	2,935	3,791	4,587	5,334
MMDA Intangible	-204	-102	49	379	944	1,815	2,803	3,775	4,724
Passbook Account Intangible .	-617	-282	-168	-47	312	1,924	3,968	5,905	7,707
Non-Int-Bearing Acct Intang .	311	894	1,452	1,981	2,491	2,976	3,442	3,888	4,316
*Other Assets	19,204	21,402	22,696	24,511	26,910	30,827	35,227	39,424	43,394
*** TOTAL ASSETS	854,432	844,165	834,257	826,314	818,245	807,507	794,322	779,513	763,708

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** LIABILITIES ***	*** Change in Interest Rates ***								
	-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 ...	233,835	232,802	231,782	230,774	229,775	228,786	227,806	226,842	225,882
Maturing in 13 Mo or More ...	65,470	63,970	62,522	61,124	59,773	58,467	57,204	55,983	54,802
Variable-Rate, Fixed-Maturity .	4,009	4,006	4,004	4,001	3,998	3,995	3,992	3,989	3,986
Non-Maturity:									
Transaction Accts	33,780	33,780	33,780	33,780	33,780	33,780	33,780	33,780	33,780
MMDAs	78,860	78,860	78,860	78,860	78,860	78,860	78,860	78,860	78,860
Passbook Accts	61,565	61,565	61,565	61,565	61,565	61,565	61,565	61,565	61,565
Non-Interest-Bearing Accts ..	27,220	27,220	27,220	27,220	27,220	27,220	27,220	27,220	27,220
* Deposits	504,739	502,203	499,732	497,324	494,970	492,673	490,427	488,239	486,095
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	140,946	140,203	139,472	138,753	138,045	137,348	136,663	135,988	135,324
Maturing in 37 Mo or More ...	52,292	49,496	46,891	44,459	42,188	40,064	38,076	36,214	34,468
Variable-Rate, Fixed-Maturity .	44,422	44,398	44,374	44,350	44,327	44,303	44,280	44,257	44,233
* Borrowings	237,660	234,097	230,737	227,562	224,559	221,716	219,019	216,459	214,025
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	6,161	6,161	6,161	6,161	6,161	6,161	6,161	6,161	6,161
Other Escrow Accounts	1,155	1,118	1,084	1,052	1,022	994	967	942	918
Collat. Mtg Securities Issued .	94	94	94	94	94	94	94	94	94
Miscellaneous I	16,449	16,449	16,449	16,449	16,449	16,449	16,449	16,449	16,449
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	23,859	23,822	23,788	23,756	23,726	23,698	23,671	23,646	23,622
OPTIONS ON LIABILITIES	27	21	15	15	58	402	734	1,041	1,322
*** TOTAL LIABILITIES	766,285	760,144	754,272	748,657	743,314	738,488	733,852	729,384	725,065

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	1,258	975	726	503	38	-641	-1,357	-2,043	-2,678
ARMs	118	95	75	57	33	-1	-47	-106	-174
Other Mortgages	135	101	69	41	-	-65	-142	-220	-297
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	1,106	854	626	405	71	-387	-878	-1,359	-1,815
Sell Mortgages & MBS	-4,198	-3,230	-2,355	-1,445	79	2,062	4,083	5,984	7,733
Purchase Non-Mortgage Items ...	64	47	30	15	-	-14	-27	-39	-51
Sell Non-Mortgage Items	0	0	0	0	-	0	0	0	0
OPTIONS ON MORTGAGES & MBS	12	8	6	4	9	44	89	133	174
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-2,531	-2,029	-1,500	-1,000	-528	-81	342	743	1,123
Pay Floating, Receive Fixed ...	1,103	883	657	446	249	65	-107	-267	-418
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	0	1	1	2	2	3	3	3	4
INTEREST-RATE CAPS	0	1	3	12	37	96	199	335	491
INTEREST-RATE FLOORS	1,209	926	662	419	220	99	48	32	28
FUTURES	-729	-539	-350	-170	-	163	320	472	624
OPTIONS ON FUTURES	106	74	41	13	5	10	31	57	83
CONSTRUCTION LIP	485	357	243	140	47	-37	-115	-187	-255
SELF-VALUED [CMR911-CMR919]	2,416	1,666	967	513	280	46	-23	-40	-30
*** OFF-BALANCE-SHEET POSITIONS	552	189	-98	-46	542	1,363	2,419	3,498	4,542

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	854,432	844,165	834,257	826,314	818,245	807,507	794,322	779,513	763,708
- LIABILITIES	766,285	760,144	754,272	748,657	743,314	738,488	733,852	729,384	725,065
+ OFF-BALANCE-SHEET POSITIONS ..	552	189	-98	-46	542	1,363	2,419	3,498	4,542
*** NET PORTFOLIO VALUE	88,700	84,210	79,886	77,611	75,474	70,383	62,890	53,627	43,186

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	90,933	92,899	102.16	3.3
30-Yr Mortgage Securities ...	25,334	25,873	102.13	3.4
15-Year Mortgages & MBS	64,942	66,071	101.74	2.5
Balloon Mortgages & MBS	29,600	30,033	101.46	2.1
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	11,970	12,070	100.83	0.4
7 Mo to 2 Yrs Reset Freq ..	66,969	67,570	100.90	0.8
2+ to 5 Yrs Reset Freq	44,095	44,331	100.54	2.1
Lagging Market Index ARMs:				
1 Mo Reset Freq............	92,807	95,242	102.62	0.8
2 Mo to 5 Yrs Reset Freq...	40,482	40,752	100.67	1.3
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	15,678	15,787	100.69	1.1
Adjustable-Rate, Fully-Amort.	37,690	37,429	99.31	0.8
Fixed-Rate, Balloon	10,673	10,457	97.98	4.3
Fixed-Rate, Fully-Amortizing	11,461	11,231	97.99	4.1
Construction & Land Loans:				
Adjustable-Rate	9,444	9,431	99.86	0.3
Fixed-Rate	6,442	6,557	101.78	1.9
Second Mtg Loans & Securities:				
Adjustable-Rate	11,587	11,421	98.57	0.3
Fixed-Rate	13,238	13,594	102.69	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	505	505	100.13	5.7
Accrued Interest Receivable .	3,192	3,192	100.02	0.0
Advances for Taxes/Insurance	250	250	100.17	0.0
Float on Escrows on Owned Mtg		488		-38.6
Less: Value of Servicing on Mtgs Serviced by Others ...		-277		-2.7
*Mortgage Loans & Securities	587,292	595,462	101.39	1.8

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.

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	9,609	9,486	98.71	0.2
Fixed-Rate	7,488	7,327	97.85	3.2
Consumer Loans:				
Adjustable-Rate	13,541	13,377	98.79	0.1
Fixed-Rate	23,216	23,173	99.82	1.6
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-905	-905	100.08	1.1
Accrued Interest Receivable .	475	475	100.06	0.0
*Nonmortgage Loans	53,424	52,933	99.08	1.2
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	19,618	19,618	100.00	0.0
Equities & All Mutual Funds ...	3,228	3,228	100.01	4.1
Zero-Coupon Securities	433	472	109.04	4.1
Govt & Agency Securities	16,690	17,682	105.95	3.5
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	8,961	8,963	100.03	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	5,783	5,836	100.91	5.6
Mortgage-Derivative Securities:				
Valued by OTS	281	281	0.42	0.7
Valued by Institution	67,151	67,211	-	1.5
Structured Securities, Valued by Institution	3,274	3,495	106.76	3.1
Less: Valuation Allowances for Investment Securities ..	14	14	97.21	0.9
*Cash, Deposits, & Securities	125,405	126,773	101.09	1.8

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	1,407	1,407	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	427	427	100.09	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	185	185	99.92	3.0
OFFICE PREMISES & EQUIPMENT	7,799	7,799	100.01	0.0
*Subtotal	9,819	9,819	100.01	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		3,162		-21.0
Adj-Rate Servicing		995		-2.2
Float on Mtgs Svc'd for Others		2,191		-17.6
*Mtg Ln Servicing for Others		6,348		-16.9
OTHER ASSETS				
Purchased & Excess Servicing ..	5,817			
Margin Account	-	-	-	-
Miscellaneous I	20,701	20,701	100.00	0.0
Miscellaneous II	6,137			
Deposit Intangibles:				
Retail CD Intangible		428		-11.3
Transaction Acct Intangible .		2,035		-44.6
MMDA Intangible		944		-76.1
Passbook Account Intangible .		312		-315.9
Non-Int-Bearing Acct Intang .		2,491		-20.0
*Other Assets	32,655	26,910		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	1,274			
*** TOTAL ASSETS	809,868	818,245	102/101*	1.1/1.5*

*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 ...	229,138	229,775	100.28	0.4	
Maturing in 13 Mo or More ...	58,364	59,773	102.41	2.2	
Variable-Rate, Fixed-Maturity .	3,995	3,998	-	0.1	
Non-Maturity:					
Transaction Accts	33,780	33,780	100/ 94*	0.0/2.9*	
MMDAs	78,860	78,860	100/ 99*	0.0/0.9*	
Passbook Accts	61,565	61,565	100/ 99*	0.0/1.6*	*Excluding/including deposit intangible values
Non-Interest-Bearing Accts ..	27,220	27,220	100/ 91*	0.0/2.0*	listed on asset side of report.
* Deposits	492,922	494,970	101/100*	0.5/1.1*	
BORROWINGS					
Fixed-Rate, Fixed-Maturity:					
Maturing in 36 Mo or Less ...	137,765	138,045	100.20	0.5	
Maturing in 37 Mo or More ...	42,156	42,188	100.07	5.2	
Variable-Rate, Fixed-Maturity .	44,425	44,327	91.55	0.1	
* Borrowings	224,347	224,559	98.34	1.3	
OTHER LIABILITIES					
Escrow Accounts					
For Mortgages	6,161	6,161	100.00	0.0	
Other Escrow Accounts	1,196	1,022	85.47	2.9	
Collat. Mtg Securities Issued .	94	94	100.00	0.0	
Miscellaneous I	16,449	16,449	100.00	0.0	
Miscellaneous II	1,481				
*Other Liabilities	25,381	23,726	99.27	0.1	
OPTIONS ON LIABILITIES	-	58	-	-332.1	
UNAMORTIZED YIELD ADJUSTMENTS ..	46				
*** TOTAL LIABILITIES	742,696	743,314	100/ 99**	0.7/1.1**	**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	38
ARMs	33
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	71
Sell Mortgages & MBS	79
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	9
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-528
Pay Floating, Receive Fixed ...	249
Basis Swaps	-
Swaptions	2
INTEREST-RATE CAPS	37
INTEREST-RATE FLOORS	220
FUTURES	-
OPTIONS ON FUTURES	5
CONSTRUCTION LIP	47
SELF-VALUED [CMR911-CMR919]	280
	=========
*** OFF-BALANCE-SHEET POSITIONS	542

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	809,868	818,245	102/101*	1.1/1.5*	*Including/excluding deposit intangible values.
- LIABILITIES	742,696	743,314	100/ 99**	0.7/1.1**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		542			
	=========	=========			
*** NET PORTFOLIO VALUE	67,172	75,474	112.35	4.8	

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	$	20,892	46,835	13,503	5,185	4,519
WARM (in months)		346 mo	333 mo	282 mo	213 mo	196 mo
WAC		6.66%	7.38%	8.33%	9.39%	10.87%
$ of Which Are FHA or VA Guaranteed	$	1,179	2,020	885	1,335	1,829
Securities Backed By Conventional Mortgages .	$	10,347	5,986	2,643	577	251
WARM (in months)		322 mo	325 mo	289 mo	238 mo	203 mo
Wtd Avg Pass-Thru Rate		6.42%	7.25%	8.14%	9.19%	10.48%
Securities Backed By FHA or VA Mortgages . . .	$	810	2,863	1,321	389	148
WARM (in months)		313 mo	332 mo	289 mo	227 mo	208 mo
Wtd Avg Pass-Thru Rate		6.33%	7.25%	8.12%	9.23%	10.44%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	22,446	22,299	6,238	2,064	1,300
WAC		6.55%	7.34%	8.33%	9.36%	11.00%
Mortgage Securities	$	6,577	3,087	750	145	36
Wtd Avg Pass-Thru Rate		6.28%	7.20%	8.13%	9.18%	10.73%
WARM (of Loans & Securities)		157 mo	154 mo	131 mo	111 mo	107 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	10,760	12,590	1,984	429	360
WAC		6.63%	7.34%	8.29%	9.34%	11.66%
Mortgage Securities	$	2,599	849	25	1	3
Wtd Avg Pass-Thru Rate		6.13%	7.11%	8.13%	9.41%	10.63%
WARM (of Loans & Securities)		78 mo	81 mo	77 mo	61 mo	78 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 210,809

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 . . $	546	6,929	3,717	5,702	11,529
WAC	6.98%	6.11%	6.83%	6.34%	6.30%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs . . . . $	11,424	60,041	40,378	87,105	28,953
Wtd Avg Margin (in bp)	256 bp	263 bp	274 bp	236 bp	244 bp
WAC	7.80%	7.48%	7.10%	7.19%	7.36%
WARM (in months)	275 mo	295 mo	321 mo	333 mo	292 mo
Wtd Avg Time Until Next Payment Reset (mo) .	4 mo	9 mo	39 mo	4 mo	9 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 256,322

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 LIFETIME 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 $	927	1,425	476	1,424	305
Wtd Avg Distance from Lifetime Cap (in bp) .	166 bp	156 bp	175 bp	138 bp	161 bp
Balances w/Coupon 201-400 bp from Lifetime Cap $	3,781	14,378	2,414	16,194	8,739
Wtd Avg Distance from Lifetime Cap	308 bp	328 bp	340 bp	335 bp	352 bp
Balances w/Coupon Over 400 bp from Lifetime Cap $	6,667	50,018	40,356	74,424	30,555
Wtd Avg Distance from Lifetime Cap	593 bp	566 bp	550 bp	577 bp	609 bp
Balances Without Lifetime Cap . . . . $	595	1,149	848	765	882
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps . . . . $	8,934	61,637	37,064	3,098	26,371
Wtd Avg Periodic Rate Cap (in bp)	122 bp	192 bp	237 bp	184 bp	180 bp
Balances Subject to Periodic Rate Floors . . . $	5,333	55,921	32,091	10,353	24,254
MBS INCLUDED IN ARM BALANCES . . . . $	2,773	14,259	926	23,588	5,510

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	15,678	37,690
WARM (in months)	90 mo	229 mo
Remaining Term to Full Amort. .	280 mo	
Rate Index Code	0000	0000
Margin (in bp)	265 bp	254 bp
Reset Frequency	18 mo	8 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	637	589
WA Distance to Lifetime Cap .	165 bp	148 bp
Fixed-Rate:		
Balances . . . . $	10,673	11,461
WARM (in months)	72 mo	120 mo
Remaining Term to Full Amort. .	273 mo	
WAC	8.32%	8.46%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	9,444	6,442
WARM (in months)	33 mo	33 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	147 bp	7.99%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	11,587	13,238
WARM (in months)	150 mo	128 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	153 bp	9.12%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	9,609	7,488
WARM (in months)	37 mo	49 mo
Margin in Col 1 (bp); WAC in Col 2	108 bp	8.15%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	13,541	23,216
WARM (in months)	88 mo	63 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	539 bp	10.47%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	99	21,337
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	2,305	37,637
Remaining WAL 5-10 Years . . . $	276	4,573
Remaining WAL over 10 Years . $	519	
Super Floaters . . . . $	2	
Inverse Floaters & Super POs . . $	13	
Other . . . . $	8	94
CMO Residuals: $		
Fixed-Rate . . . . $	30	17
Floating-Rate . . . . $	35	5
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	52	418
WAC . . . . $	7.20%	10.79%
Principal-Only MBS . . . . $	8	2
WAC	8.90%	11.19%
Total Mortgage-Derivative Securities--Book Value . $	3,348	64,083

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

MORTGAGE LOANS SERVICED FOR OTHERS

Coupon of Fixed-Rate Mortgages Serviced for Others

Fixed-Rate Mortgage Loan Servicing	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Balances Serviced	$ 76,822	196,742	59,804	21,752	17,973
WARM (in months)	255 mo	290 mo	266 mo	222 mo	208 mo
Wtd Avg Servicing Fee (in bp)	33 bp	33 bp	38 bp	42 bp	48 bp

Total # of Fixed-Rate Loans Serviced That Are:	
Conventional Loans	3,401,798
FHA/VA Loans	1,220,639
Subserviced by Others	462,528 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan Current Mkt	Index on Serviced Loan Lagging Mkt
Balances Serviced	$ 43,085	55,197
WARM (in months)	295 mo	295 mo
Wtd Avg Servicing Fee (in bp)	49 bp	41 bp

Total # of Adjustable-Rate Loans Serviced 923,705 lns
Of Which, Number Subserviced By Others . 16,892 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 471,375

CASH, DEPOSITS, & SECURITIES

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$ 19,618		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$ 3,228		
Zero-Coupon Securities	$ 433	5.91%	37 mo
Government & Agency Securities	$ 16,690	6.07%	52 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$ 8,961	4.80%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$ 5,783	6.33%	144 mo
Structured Securities	$ 3,274		
Total Cash, Deposits, & Securities	$ 57,987		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	4,528
Accrued Interest Receivable	$	3,192
Advances for Taxes and Insurance	$	250
Less: Unamortized Yield Adjustments	$	-869
Valuation Allowances	$	4,024
Unrealized Gains (Losses)	$	220

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	472
Accrued Interest Receivable	$	475
Less: Unamortized Yield Adjustments	$	-81
Valuation Allowances	$	1,376
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	427
REPOSSESSED ASSETS	$	1,407
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	185
OFFICE PREMISES AND EQUIPMENT	$	7,799

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	100
Less: Unamortized Yield Adjustments	$	-5
Valuation Allowances	$	14

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	5,817
Margin Account	$	0
Miscellaneous I	$	20,701
Miscellaneous II	$	6,137
TOTAL ASSETS	$	809,868

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	2,023
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	10,010
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	2,579
Mortgage-Related Mutual Funds	$	649
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	25,801
Wtd Avg Servicing Fee (in bp)		18 bp
Adjustable-Rate Mortgage Loans Serviced	$	52,210
Wtd Avg Servicing Fee (in bp)		18 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	1,574

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	$	64,632	17,897	2,435	$	20
WAC		5.12%	5.78%	6.03%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	93,772	43,370	7,032	$	65
WAC		5.07%	5.67%	6.30%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		32,136	13,855	$	23
WAC			5.45%	6.34%		
WARM (in months)			19 mo	23 mo		
Balances Maturing in 37 or More Months	$			12,373	$	11
WAC				6.06%		
WARM (in months)				54 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 287,502

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	4,378	3,588	2,426
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	138,597	79,896	26,873
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.31 mo	5.56 mo	7.35 mo
Balances in New Accounts (Optional)	$	694	458	95

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

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

Balances by Coupon Class:		Remaining Maturity in Months: 0 to 3	4 to 36	37 or More	WAC
Under 5.00 %	$	9,336	12,343	10,067	4.58%
5.00 to 5.99 %	$	69,865	34,816	26,429	5.38%
6.00 to 6.99 %	$	3,609	6,641	3,787	6.32%
7.00 to 7.99 %	$	99	294	657	7.31%
8.00 to 8.99 %	$	59	300	600	8.49%
9.00 to 9.99 %	$	11	317	316	9.51%
10.00 to 10.99 %	$	8	64	99	10.15%
11.00% and Above	$	0	3	202	11.75%
WARM		1 mo	14 mo	77 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 179,922

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	19,399	-8 bp	2 mo	2 mo	24 mo
Position 2	0000	0000	$	15,016	-26 bp	2 mo	2 mo	19 mo
Position 3	0000	0000	$	7,537	-8 bp	3 mo	1 mo	21 mo
All Other Positions			$	6,467	8 bp	2 mo	1 mo	22 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	$ 33,780	1.51%	$ 66
Money Market Deposit Accounts (MMDAs)	$ 78,860	3.90%	$ 1,024
Passbook Accounts	$ 61,565	2.62%	$ 128
Non-Interest-Bearing Non-Maturity Deposits	$ 27,220		$ 77
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 2,295	0.34%	
Escrow for Mortgages Serviced for Others	$ 3,866	0.34%	
Other Escrows	$ 1,196	0.10%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 208,782		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 49		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 94		
Miscellaneous I	$ 16,449		
Miscellaneous II	$ 1,481		
TOTAL LIABILITIES	$ 742,696	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 989		
EQUITY CAPITAL	$ 66,177		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 809,862		

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	15	$ 287	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	43	$ 108	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs	203	$ 1,615	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	142	$ 799	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	106	$ 620	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	462	$ 4,128	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	398	$ 11,659	-	-	-
1016	optional commitment to originate "other" mortgages	255	$ 2,684	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained	-	$ 4	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	25	$ 71	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	18	$ 81	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	8	$ 2	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained	49	$ 154	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	37	$ 273	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	29	$ 87	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained	-	$ 18	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained	-	$ 16	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	13	$ 40	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained	93	$ 3,528	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	120	$ 12,944	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	6	$ 102	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS	7	$ 23	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	12	$ 531	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	17	$ 3,184	-	-	-
2056	commitment to purchase "other" MBS	-	$ 2	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 4	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$ 0	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 12	-	-	-

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
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	25	$ 2,782	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	32	$ 12,962	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 817	-	-	-
2086	commitment to purchase high-risk mortgage derivative product . . .	-	$ 10	-	-	-
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	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	13	$ 248	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	7	$ 65	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 303	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	15	$ 136	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	14	$ 822	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 40	-	-	-
2122	commitment to sell 1-mo COFI ARM loans, svc released	-	$ 7	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	17	$ 53	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	7	$ 7	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 2	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	70	$ 230	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	117	$ 2,319	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	11	$ 47	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 4	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	17	$ 27	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	68	$ 515	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	40	$ 247	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	42	$ 180	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	184	$ 664	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	160	$ 1,425	-	-	-
2216	firm commitment to originate "other" mortgage loans	105	$ 933	-	-	-
3004	option to purchase 6-mo or 1-yr COFI 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
3006	option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 7	-	-	-
3010	option to purchase 5- or 7-yr balloon or 2-step mtgs	-	$ 0	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 2	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 111	-	-	-
3016	option to purchase "other" mortgages	-	$ 12	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 8	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 5	-	-	-
3030	option to sell 5- or 7-yr balloon or 2-step mtgs	-	$ 1	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	13	$ 48	-	-	-
3034	option to sell 25- or 30-year FRMs	19	$ 793	-	-	-
3036	option to sell "other" mortgages	-	$ 31	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 21	-	-	-
3056	short option to purchase "other" mortgages	-	$ 0	-	-	-
3066	short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 0	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 2	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 7	-	-	-
3074	short option to sell 25- or 30-yr FRMs	6	$ 56	-	-	-
3076	short option to sell "other" mortgages	-	$ 2	-	-	-
4002	commitment to purchase non-mortgage financial assets	75	$ 732	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 38	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 4	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 2,750	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	25	$ 10,325	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 2,523	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 175	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 15	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	10	$ 5,604	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 499	-	-	-

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
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$	10	-	-	-
5126	interest rate swaption: pay 3-month LIBOR, receive fixed	-	$	15	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR .	-	$	52	-	-	-
5506	interest rate swap, amortizing: pay fixed, receive 6-month LIBOR .	-	$	59	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$	471	-	-	-
6004	interest rate cap based on 3-month LIBOR	24	$	15,914	-	-	-
6006	interest rate cap based on 6-month LIBOR	-	$	420	-	-	-
6010	interest rate cap based on 1-year Treasury	-	$	100	-	-	-
6014	interest rate cap based on 5-year Treasury	-	$	10	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$	705	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$	1,096	-	-	-
6022	interest rate cap based on the prime rate	-	$	50	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	$	3	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$	197	-	-	-
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	-	$	401	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$	745	-	-	-
7014	interest rate floor based on 5-year Treasury	-	$	150	-	-	-
7018	interest rate floor based on 10-year Treasury	7	$	6,760	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$	1,450	-	-	-
8034	short futures contract on 3-month Treasury bill	-	$	0	-	-	-
8036	short futures contract on 2-year Treasury note	-	$	2,370	-	-	-
8038	short futures contract on 5-year Treasury note	-	$	1,187	-	-	-
8040	short futures contract on 10-year Treasury note	6	$	289	-	-	-
8042	short futures contract on Treasury bond	-	$	251	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$	10,074	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$	90	-	-	-

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
9012	long call option on Treasury bond futures contract	-	$ 163	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 150	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 165	-	-	-
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	465	$ 1,934	-	-	-
9512	adjustable-rate construction loans in process	257	$ 3,474	-	-	-

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	$ -30	$ 59,608	$ 1,322	$ 15	$ 2,805
+ 300	$ -40	$ 61,657	$ 1,041	$ 15	$ 2,970
+ 200	$ -23	$ 63,711	$ 734	$ 15	$ 3,150
+ 100	$ 46	$ 65,686	$ 402	$ 15	$ 3,343
No Change	$ 280	$ 67,211	$ 58	$ 15	$ 3,495
- 100	$ 513	$ 67,717	$ 15	$ 15	$ 3,559
- 200	$ 967	$ 68,028	$ 15	$ 15	$ 3,625
- 300	$ 1,666	$ 68,412	$ 21	$ 15	$ 3,696
- 400	$ 2,416	$ 68,762	$ 27	$ 15	$ 3,774

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 12,434