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	-	-29,348	-100 %	0.00 %	0 bp
+300 bp	18,021	-11,327	-39 %	5.27 %	-292 bp
+200 bp	22,552	-6,795	-23 %	6.47 %	-171 bp
+100 bp	26,270	-3,077	-10 %	7.42 %	-76 bp
0 bp	29,348			8.18 %	
-100 bp	30,951	1,603	+5 %	8.56 %	+37 bp
-200 bp	32,122	2,774	+9 %	8.82 %	+64 bp
-300 bp	33,948	4,600	+16 %	9.24 %	+106 bp
-400 bp	-	-29,348	-100 %	0.00 %	0 bp

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

	12/31/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	8.18 %
Post-Shock NPV Ratio	6.47 %
Sensitivity Measure: Decline in NPV Ratio	171 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	-	17,872	17,560	17,275	16,726	15,938	15,102	14,294	-
30-Yr Mortgage Securities ...	-	7,768	7,636	7,489	7,210	6,840	6,457	6,094	-
15-Year Mortgages & MBS	-	4,394	4,329	4,258	4,140	3,996	3,846	3,700	-
Balloon Mortgages & MBS	-	8,271	8,161	8,071	7,926	7,701	7,456	7,211	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	8,338	8,287	8,248	8,213	8,167	8,091	7,971	-
7 Mo to 2 Yrs Reset Freq ..	-	15,082	14,899	14,747	14,605	14,437	14,209	13,912	-
2+ to 5 Yrs Reset Freq	-	25,148	24,631	24,103	23,530	22,901	22,215	21,474	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	120,709	119,664	118,639	117,589	116,405	114,927	112,979	-
2 Mo to 5 Yrs Reset Freq...	-	25,084	24,642	24,214	23,770	23,276	22,709	22,058	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	10,279	10,158	10,049	9,954	9,869	9,778	9,678	-
Adjustable-Rate, Fully-Amort.	-	26,536	26,246	26,014	25,820	25,632	25,447	25,254	-
Fixed-Rate, Balloon	-	2,477	2,363	2,257	2,156	2,062	1,974	1,890	-
Fixed-Rate, Fully-Amortizing	-	2,374	2,242	2,121	2,011	1,910	1,818	1,732	-
Construction & Land Loans:									
Adjustable-Rate	-	2,021	2,018	2,015	2,012	2,009	2,006	2,003	-
Fixed-Rate	-	1,115	1,073	1,035	1,002	972	946	922	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	4,509	4,503	4,498	4,493	4,488	4,484	4,480	-
Fixed-Rate	-	3,344	3,261	3,182	3,107	3,036	2,967	2,902	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-566	-558	-551	-542	-531	-519	-507	-
Accrued Interest Receivable .	-	1,625	1,625	1,625	1,625	1,625	1,625	1,625	-
Advances for Taxes/Insurance	-	134	134	134	134	134	134	134	-
Float on Escrows on Owned Mtg	-	15	25	39	53	64	74	83	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-157	-170	-193	-208	-212	-212	-209	-
*Mortgage Loans & Securities	-	286,685	283,067	279,656	275,741	271,142	265,955	260,096	-

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

	*** Change in Interest Rates ***								
*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	1,640	1,638	1,637	1,635	1,634	1,632	1,631	-
Fixed-Rate	-	1,266	1,192	1,126	1,068	1,017	971	929	-
Consumer Loans:									
Adjustable-Rate	-	707	706	706	705	705	705	704	-
Fixed-Rate	-	7,009	6,896	6,786	6,681	6,578	6,479	6,383	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-276	-271	-266	-261	-257	-253	-250	-
Accrued Interest Receivable .	-	79	79	79	79	79	79	79	-
*Nonmortgage Loans	-	10,425	10,241	10,068	9,907	9,756	9,613	9,477	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	6,586	6,586	6,586	6,586	6,586	6,586	6,586	-
Equities & All Mutual Funds ...	-	572	551	530	507	484	461	438	-
Zero-Coupon Securities	-	55	55	55	55	54	54	54	-
Govt & Agency Securities	-	1,512	1,442	1,377	1,316	1,260	1,207	1,157	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,119	1,106	1,093	1,081	1,069	1,057	1,046	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	471	430	393	361	333	309	287	-
Mortgage-Derivative Securities:									
Valued by OTS	-	2	2	2	2	1	1	1	-
Valued by Institution	-	41,771	41,788	41,762	41,229	39,875	38,512	37,116	-
Structured Securities, Valued by Institution	-	2,647	2,641	2,624	2,554	2,406	2,323	2,244	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	54,735	54,600	54,421	53,690	52,068	50,509	48,928	-

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	-	174	174	174	174	174	174	174	-
REAL ESTATE HELD FOR INVESTMENT	-	110	110	110	110	110	110	110	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	92	89	86	80	70	59	46	-
OFFICE PREMISES & EQUIPMENT	-	2,304	2,304	2,304	2,304	2,304	2,304	2,304	-
*Subtotal	-	2,679	2,676	2,674	2,667	2,658	2,646	2,633	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	894	988	1,303	1,667	1,840	1,878	1,855	-
Adj-Rate Servicing	-	983	1,029	1,056	1,072	1,081	1,087	1,092	-
Float on Mtgs Svc'd for Others	-	491	572	691	813	900	969	1,021	-
*Mtg Ln Servicing for Others	-	2,368	2,589	3,050	3,552	3,821	3,934	3,969	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	10,343	10,343	10,343	10,343	10,343	10,343	10,343	-
Deposit Intangibles:									
Retail CD Intangible	-	35	52	65	81	98	114	127	-
Transaction Acct Intangible .	-	12	223	513	793	1,059	1,312	1,545	-
MMDA Intangible	-	-63	-10	136	487	1,016	1,542	2,051	-
Passbook Account Intangible .	-	-20	17	129	505	881	1,231	1,555	-
Non-Int-Bearing Acct Intang .	-	205	453	691	919	1,136	1,344	1,544	-
*Other Assets	-	10,514	11,078	11,878	13,128	14,534	15,885	17,166	-
*** TOTAL ASSETS	-	367,406	364,251	361,748	358,685	353,978	348,542	342,270	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** Change in Interest Rates ***

*** LIABILITIES ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
DEPOSITS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 12 Mo or Less ...	-	83,224	82,873	82,530	82,186	81,848	81,512	81,181	-
Maturing in 13 Mo or More ...	-	10,474	10,280	10,091	9,907	9,729	9,555	9,385	-
Variable-Rate, Fixed-Maturity .	-	142	142	142	142	142	142	142	-
Non-Maturity:									
Transaction Accts	-	10,337	10,337	10,337	10,337	10,337	10,337	10,337	-
MMDAs	-	41,836	41,836	41,836	41,836	41,836	41,836	41,836	-
Passbook Accts	-	11,176	11,176	11,176	11,176	11,176	11,176	11,176	-
Non-Interest-Bearing Accts ..	-	12,216	12,216	12,216	12,216	12,216	12,216	12,216	-
* Deposits	-	169,404	168,859	168,327	167,799	167,283	166,773	166,272	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	74,013	73,471	72,940	72,418	71,907	71,405	70,913	-
Maturing in 37 Mo or More ...	-	8,444	8,080	7,737	7,413	7,107	6,818	6,544	-
Variable-Rate, Fixed-Maturity .	-	71,763	71,725	71,686	71,648	71,609	71,570	71,532	-
* Borrowings	-	154,220	153,276	152,363	151,479	150,623	149,793	148,989	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,041	1,041	1,041	1,041	1,041	1,041	1,041	-
Other Escrow Accounts	-	564	547	531	516	502	489	477	-
Collat. Mtg Securities Issued .	-	3,501	3,501	3,501	3,501	3,501	3,501	3,501	-
Miscellaneous I	-	5,062	5,062	5,062	5,062	5,062	5,062	5,062	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	10,168	10,151	10,135	10,121	10,107	10,093	10,081	-
OPTIONS ON LIABILITIES	-	-99	-65	-35	-20	-10	-21	-61	-
*** TOTAL LIABILITIES	-	333,693	332,221	330,791	329,379	328,003	326,639	325,280	-

AREA: 11th DISTRICT
TYPE: ALL REPORTING CMR
FIRMS REPORTING: 49
CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

DATE:04/10/2001
TIME:11:04:31
EDIT:04/10/2001

*** 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	-	104	80	59	18	-42	-106	-166	-
ARMs	-	25	19	15	10	4	-3	-13	-
Other Mortgages	-	66	56	32	-	-37	-75	-113	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	100	70	43	9	-40	-95	-149	-
Sell Mortgages & MBS	-	-571	-420	-277	-69	209	501	782	-
Purchase Non-Mortgage Items ...	-	-6	-4	-2	-	2	4	6	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-	0	0	0	-2	-4	-6	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-947	-686	-436	-197	32	252	463	-
Pay Floating, Receive Fixed ...	-	52	39	25	12	-1	-14	-26	-
Basis Swaps	-	4	3	2	1	0	-1	-2	-
Swaptions	-	-	-	-	-	-	0	1	-
INTEREST-RATE CAPS	-	0	1	2	6	20	41	64	-
INTEREST-RATE FLOORS	-	1,384	933	551	272	133	70	38	-
FUTURES	-	41	27	13	-	-12	-26	-39	-
OPTIONS ON FUTURES	-	-	-	0	0	2	4	7	-
CONSTRUCTION LIP	-	33	22	11	1	-8	-17	-25	-
SELF-VALUED [CMR911-CMR919]	-	-50	-47	-44	-23	34	117	208	-
*** OFF-BALANCE-SHEET POSITIONS	-	234	92	-6	41	295	649	1,031	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	367,406	364,251	361,748	358,685	353,978	348,542	342,270	-
- LIABILITIES	-	333,693	332,221	330,791	329,379	328,003	326,639	325,280	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	234	92	-6	41	295	649	1,031	-
*** NET PORTFOLIO VALUE	-	33,948	32,122	30,951	29,348	26,270	22,552	18,021	-

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	16,588	16,726	100.84	4.0
30-Yr Mortgage Securities ...	7,211	7,210	99.99	4.5
15-Year Mortgages & MBS	4,115	4,140	100.61	3.2
Balloon Mortgages & MBS	7,897	7,926	100.36	2.3
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	8,106	8,213	101.32	0.5
7 Mo to 2 Yrs Reset Freq ..	14,443	14,605	101.11	1.1
2+ to 5 Yrs Reset Freq	23,730	23,530	99.16	2.6
Lagging Market Index ARMs:				
1 Mo Reset Freq............	115,103	117,589	102.16	0.9
2 Mo to 5 Yrs Reset Freq...	23,899	23,770	99.46	2.0
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	9,887	9,954	100.68	0.9
Adjustable-Rate, Fully-Amort.	26,194	25,820	98.57	0.7
Fixed-Rate, Balloon	2,128	2,156	101.34	4.5
Fixed-Rate, Fully-Amortizing	2,036	2,011	98.79	5.2
Construction & Land Loans:				
Adjustable-Rate	2,022	2,012	99.49	0.2
Fixed-Rate	1,001	1,002	100.10	3.1
Second Mtg Loans & Securities:				
Adjustable-Rate	4,575	4,493	98.20	0.1
Fixed-Rate	2,997	3,107	103.67	2.4
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-542	-542	99.98	1.8
Accrued Interest Receivable .	1,625	1,625	99.97	0.0
Advances for Taxes/Insurance	134	134	99.92	0.0
Float on Escrows on Owned Mtg		53		-24.1
Less: Value of Servicing on Mtgs Serviced by Others ...		-208		-4.6
*Mortgage Loans & Securities	273,148	275,741	100.95	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	1,649	1,635	99.15	0.1
Fixed-Rate	1,072	1,068	99.65	5.1
Consumer Loans:				
Adjustable-Rate	717	705	98.36	0.1
Fixed-Rate	6,213	6,681	107.53	1.6
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-261	-261	100.14	1.7
Accrued Interest Receivable .	79	79	100.57	0.0
*Nonmortgage Loans	9,469	9,907	104.63	1.6
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	6,586	6,586	100.00	0.0
Equities & All Mutual Funds ...	507	507	100.00	4.5
Zero-Coupon Securities	54	55	101.15	0.5
Govt & Agency Securities	1,247	1,316	105.55	4.5
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,073	1,081	100.74	1.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	404	361	89.47	8.3
Mortgage-Derivative Securities:				
Valued by OTS	2	2	0.00	2.0
Valued by Institution	41,245	41,229	-	2.3
Structured Securities, Valued by Institution	2,525	2,554	101.16	4.3
Less: Valuation Allowances for Investment Securities ..	0	0	-	0.3
*Cash, Deposits, & Securities	53,643	53,690	100.09	2.2

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	174	174	99.89	0.0
REAL ESTATE HELD FOR INVESTMENT	110	110	99.80	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	80	80	99.85	10.0
OFFICE PREMISES & EQUIPMENT	2,304	2,304	100.00	0.0
*Subtotal	2,667	2,667	99.98	0.3
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,667		-16.1
Adj-Rate Servicing		1,072		-1.2
Float on Mtgs Svc'd for Others		813		-12.9
*Mtg Ln Servicing for Others		3,552		-10.9
OTHER ASSETS				
Purchased & Excess Servicing ..	2,843			
Margin Account	-	-	-	-
Miscellaneous I	10,343	10,343	100.00	0.0
Miscellaneous II	1,679			
Deposit Intangibles:				
Retail CD Intangible		81		-20.0
Transaction Acct Intangible .		793		-34.4
MMDA Intangible		487		-90.4
Passbook Account Intangible .		505		-74.5
Non-Int-Bearing Acct Intang .		919		-24.2
*Other Assets	14,865	13,128		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	1,086			
*** TOTAL ASSETS	354,879	358,685	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 ...	82,064	82,186	100.15	0.4
Maturing in 13 Mo or More ...	9,815	9,907	100.94	1.8
Variable-Rate, Fixed-Maturity .	142	142	-	0.0
Non-Maturity:				
Transaction Accts	10,337	10,337	100/ 92*	0.0/2.9*
MMDAs	41,836	41,836	100/ 99*	0.0/1.1*
Passbook Accts	11,176	11,176	100/ 95*	0.0/3.5*
Non-Interest-Bearing Accts ..	12,216	12,216	100/ 92*	0.0/2.0*
* Deposits	167,584	167,799	100/ 99*	0.3/1.1*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	72,265	72,418	100.21	0.7
Maturing in 37 Mo or More ...	7,284	7,413	101.77	4.2
Variable-Rate, Fixed-Maturity .	71,647	71,648	99.80	0.1
* Borrowings	151,195	151,479	100.09	0.6
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,041	1,041	99.94	0.0
Other Escrow Accounts	614	516	84.08	2.8
Collat. Mtg Securities Issued .	3,501	3,501	100.01	0.0
Miscellaneous I	5,062	5,062	99.99	0.0
Miscellaneous II	1,406			
*Other Liabilities	11,623	10,121	99.04	0.1
OPTIONS ON LIABILITIES	-	-20	-	62.5
UNAMORTIZED YIELD ADJUSTMENTS ..	-3			
*** TOTAL LIABILITIES	330,400	329,379	100/ 99**	0.4/0.8**

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

**Excluding/including deposit intangible values.

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	18
ARMs	10
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	9
Sell Mortgages & MBS	-69
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-197
Pay Floating, Receive Fixed ...	12
Basis Swaps	1
Swaptions	-
INTEREST-RATE CAPS	6
INTEREST-RATE FLOORS	272
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	1
SELF-VALUED [CMR911-CMR919]	-23
	=========
*** OFF-BALANCE-SHEET POSITIONS	41

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	354,879	358,685	102/101*	1.1/1.5*	*Including/excluding deposit intangible values.
- LIABILITIES	330,400	329,379	100/ 99**	0.4/0.8**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		41			
	=========	=========			
*** NET PORTFOLIO VALUE	24,479	29,348	119.91	8.0	

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	$	2,317	8,774	3,587	1,129	780
WARM (in months)		326 mo	326 mo	324 mo	298 mo	297 mo
WAC		6.72%	7.40%	8.35%	9.38%	10.90%
$ of Which Are FHA or VA Guaranteed	$	27	255	304	55	23
Securities Backed By Conventional Mortgages	$	2,484	1,285	549	130	67
WARM (in months)		332 mo	310 mo	300 mo	217 mo	199 mo
Wtd Avg Pass-Thru Rate		6.14%	7.48%	8.24%	9.36%	10.36%
Securities Backed By FHA or VA Mortgages	$	712	1,282	621	55	26
WARM (in months)		335 mo	334 mo	344 mo	228 mo	204 mo
Wtd Avg Pass-Thru Rate		6.47%	7.27%	8.10%	9.12%	10.21%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	1,062	1,075	293	130	170
WAC		6.62%	7.34%	8.34%	9.44%	11.01%
Mortgage Securities	$	1,040	226	95	16	8
Wtd Avg Pass-Thru Rate		6.10%	7.36%	8.21%	9.41%	10.80%
WARM (of Loans & Securities)		144 mo	155 mo	139 mo	165 mo	130 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	2,565	3,940	1,086	21	16
WAC		6.63%	7.47%	8.19%	9.40%	11.34%
Mortgage Securities	$	138	129	1	1	0
Wtd Avg Pass-Thru Rate		6.22%	7.14%	8.01%	9.46%	10.25%
WARM (of Loans & Securities)		72 mo	69 mo	77 mo	113 mo	141 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 35,810

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 . .	$	244	48	1	8,387	379
WAC		6.31%	6.94%	7.39%	5.81%	7.52%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	7,862	14,396	23,728	106,716	23,520
Wtd Avg Margin (in bp)		256 bp	352 bp	268 bp	253 bp	284 bp
WAC		8.39%	8.08%	7.31%	8.21%	7.71%
WARM (in months)		296 mo	320 mo	345 mo	340 mo	327 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	14 mo	46 mo	3 mo	28 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 185,281

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)		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
ARM BALANCES BY DISTANCE TO LIFTIME CAP						
Balances w/Coupon Within 200 bp of Lifetime Cap	$	1,033	748	16	12,834	252
Wtd Avg Distance from Lifetime Cap (in bp) .		130 bp	154 bp	164 bp	138 bp	144 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	4,328	2,538	408	63,185	11,067
Wtd Avg Distance from Lifetime Cap		307 bp	319 bp	361 bp	333 bp	360 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	2,693	11,101	23,236	38,680	12,499
Wtd Avg Distance from Lifetime Cap		543 bp	608 bp	521 bp	568 bp	476 bp
Balances Without Lifetime Cap	$	52	56	70	404	82
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	4,515	13,770	15,126	1,358	19,318
Wtd Avg Periodic Rate Cap (in bp)		123 bp	177 bp	218 bp	299 bp	179 bp
Balances Subject to Periodic Rate Floors . . .	$	4,462	13,557	15,087	1,391	17,998
MBS INCLUDED IN ARM BALANCES	$	940	1,799	27	27,862	498

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	9,887	26,194
WARM (in months)	81 mo	273 mo
Remaining Term to Full Amort. .	272 mo	
Rate Index Code	0000	0000
Margin (in bp)	275 bp	245 bp
Reset Frequency	5 mo	3 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	838	524
WA Distance to Lifetime Cap .	201 bp	189 bp
Fixed-Rate:		
Balances . . . . $	2,128	2,036
WARM (in months)	75 mo	159 mo
Remaining Term to Full Amort. .	263 mo	
WAC	8.25%	8.19%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,022	1,001
WARM (in months)	10 mo	71 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	126 bp	9.29%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	4,575	2,997
WARM (in months)	214 mo	177 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	97 bp	9.87%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	1,649	1,072
WARM (in months)	58 mo	125 mo
Margin in Col 1 (bp); WAC in Col 2	126 bp	9.16%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	717	6,213
WARM (in months)	75 mo	59 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	196 bp	14.24%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	3,361	11,854
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	480	18,939
Remaining WAL 5-10 Years . . . $	1,543	4,346
Remaining WAL over 10 Years . $	414	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	15	0
Floating-Rate . . . . $	31	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	258	0
WAC . . . . $	8.07%	0.00%
Principal-Only MBS . . . . $	5	0
WAC	7.34%	0.00%
Total Mortgage-Derivative Securities--Book Value . $	6,108	35,138

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

Coupon of Fixed-Rate Mortgages Serviced for Others

MORTGAGE LOANS 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 . . . . $	26,433	65,669	32,286	6,985	2,492
WARM (in months)	262 mo	291 mo	304 mo	286 mo	245 mo
Wtd Avg Servicing Fee (in bp)	34 bp	36 bp	41 bp	46 bp	58 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	1,028,293				
FHA/VA Loans	287,309 lns				
Subserviced by Others	26,133 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan Current Mkt	Lagging Mkt
Balances Serviced . . . . $	9,007	57,237
WARM (in months)	274 mo	306 mo
Wtd Avg Servicing Fee (in bp)	49 bp	61 bp

Total # of Adjustable-Rate Loans Serviced 522,158 lns
Of Which, Number Subserviced By Others . 1,563 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 200,110

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	6,586		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	507		
Zero-Coupon Securities . . . . $	54	6.19%	5 mo
Government & Agency Securities . . . . $	1,247	6.23%	76 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	1,073	6.13%	15 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	404	6.08%	170 mo
Structured Securities . . . . $	2,525		
Total Cash, Deposits, & Securities . . . . $	12,396		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	1,165
Accrued Interest Receivable	$	1,625
Advances for Taxes and Insurance	$	134
Less: Unamortized Yield Adjustments	$	-1,128
Valuation Allowances	$	1,707
Unrealized Gains (Losses)	$	-100

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	72
Accrued Interest Receivable	$	79
Less: Unamortized Yield Adjustments	$	-150
Valuation Allowances	$	333
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	110
REPOSSESSED ASSETS	$	174
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	80
OFFICE PREMISES AND EQUIPMENT	$	2,304

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-75
Less: Unamortized Yield Adjustments	$	16
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	2,843
Margin Account	$	0
Miscellaneous I	$	10,343
Miscellaneous II	$	1,679

TOTAL ASSETS	$	354,879

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	52
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	901
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	459
Mortgage-Related Mutual Funds	$	48
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	13,523
Wtd Avg Servicing Fee (in bp)		13 bp
Adjustable-Rate Mortgage Loans Serviced	$	24,981
Wtd Avg Servicing Fee (in bp)		18 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	0

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:		Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawal During Quarter (Optional)
Balances Maturing in 3 Months or Less	$	24,447	7,068	246	$ 16
WAC		6.06%	5.59%	5.53%	
WARM (in months)		2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	29,031	20,527	745	$ 45
WAC		6.28%	6.20%	5.92%	
WARM (in months)		6 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months	$		7,102	1,373	$ 11
WAC			6.25%	5.87%	
WARM (in months)			18 mo	22 mo	
Balances Maturing in 37 or More Months	$			1,340	$ 6
WAC				6.32%	
WARM (in months)				51 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 91,879

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,486	217	30
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	49,138	33,813	3,514
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		2.82 mo	3.91 mo	7.20 mo
Balances in New Accounts (Optional)	$	29	8	0

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

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

Remaining Maturity in Months

Balances by Coupon Class:		0 to 3	4 to 36	37 or More	WAC
Under 5.00 %	$	644	843	5	2.83%
5.00 to 5.99 %	$	1,586	10,500	3,108	5.54%
6.00 to 6.99 %	$	28,567	23,622	2,078	6.59%
7.00 to 7.99 %	$	2,379	3,856	1,697	7.29%
8.00 to 8.99 %	$	4	107	272	8.55%
9.00 to 9.99 %	$	0	153	12	9.83%
10.00 to 10.99 %	$	0	2	111	10.10%
11.00% and Above	$	0	2	1	15.52%
WARM		1 mo	16 mo	62 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 79,548

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	27,173	3 bp	3 mo	2 mo	21 mo
Position 2	0000	0000	$	5,247	7 bp	2 mo	1 mo	36 mo
Position 3	0000	0000	$	22,089	-10 bp	3 mo	1 mo	10 mo
All Other Positions			$	17,280	-6 bp	3 mo	1 mo	24 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	$ 10,337	1.09%	$ 0
Money Market Deposit Accounts (MMDAs)	$ 41,836	4.53%	$ 0
Passbook Accounts	$ 11,176	2.49%	$ 0
Non-Interest-Bearing Non-Maturity Deposits	$ 12,216		$ 0
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 236	0.66%	
Escrow for Mortgages Serviced for Others	$ 806	0.99%	
Other Escrows	$ 614	0.40%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 77,219		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ -4		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 3,501		
Miscellaneous I	$ 5,062		
Miscellaneous II	$ 1,406		
TOTAL LIABILITIES	$ 330,400	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 622		
EQUITY CAPITAL	$ 23,854		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 354,876		

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	11	$ 203	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	9	$ 24	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	12	$ 202	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	13	$ 261	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	-	$ 11	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	16	$ 190	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	17	$ 1,253	-	-	-
1016	optional commitment to originate "other" mortgages	26	$ 1,360	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 1	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 28	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$ 4	-	-	-
2022	commitment to sell 1-mo COFI ARM loans, svc retained	-	$ 743	-	-	-
2024	commitment to sell 6-mo or 1-yr COFI ARM loans, svc retained . . .	-	$ 1	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 1	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 311	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	-	$ 192	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	-	$ 1,559	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 6	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 1	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 23	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 649	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 88	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 2,616	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 1	-	-	-
2102	commitment to purchase 1-mo COFI ARM loans, svc released	-	$ 1	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 88	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 3	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 6	-	-	-

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
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 224	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 1	-	-	-
2124	commitment to sell 6-mo or 1-yr COFI ARM loans, svc released . . .	-	$ 2	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 1	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 7	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	-	$ 59	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	13	$ 402	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 4	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 16	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	-	$ 10	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	-	$ 0	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	-	$ 1	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	-	$ 9	-	-	-
2216	firm commitment to originate "other" mortgage loans	-	$ 25	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 0	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 3	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 0	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 7	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 38	-	-	-
3076	short option to sell "other" mortgages	-	$ 0	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 205	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 54	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 225	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 13,278	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 467	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 244	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 180	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 917	-	-	-

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	-	$ 35	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR	-	$ 21	-	-	-
5506	interest rate swap, amortizing: pay fixed, receive 6-month LIBOR	-	$ 20	-	-	-
5572	interest rate swap, amortizing: pay 1-mo LIBOR, receive MBS coupon	-	$ 76	-	-	-
5574	interest rate swap, amortizing: pay 3-mo LIBOR, receive MBS coupon	-	$ 15	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 77	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 6,514	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 460	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 270	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 21	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 460	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 11,400	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 225	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 4	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 3	-	-	-
8042	short futures contract on Treasury bond	-	$ 2	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 126	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 22	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 10	-	-	-
9502	fixed-rate construction loans in process	13	$ 494	-	-	-
9512	adjustable-rate construction loans in process	18	$ 784	-	-	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

REPORTING OF MARKET VALUE ESTIMATES

Estimated Market Value After Specified Rate Shock

	Required Reporting Items		Optional Reporting Items		Required Reporting Item
Rate Shock in Basis Points	Off-Balance-Sheet Contracts Reported Under "Additional"	Mortgage-Derivative Securities	Options on Liabilities	Collateralized Mortgage Securities Issued	Structured Securities
+ 400	$ 0	$ 0	$ 0	$ 0	$ 0
+ 300	$ 208	$ 37,116	$ -61	$ 0	$ 2,244
+ 200	$ 117	$ 38,512	$ -21	$ 0	$ 2,323
+ 100	$ 34	$ 39,875	$ -10	$ 0	$ 2,406
No Change	$ -23	$ 41,229	$ -20	$ 0	$ 2,554
- 100	$ -44	$ 41,762	$ -35	$ 0	$ 2,624
- 200	$ -47	$ 41,788	$ -65	$ 0	$ 2,641
- 300	$ -50	$ 41,771	$ -99	$ 0	$ 2,647
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 4,864