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	-	-10,936	-100 %	0.00 %	0 bp
+300 bp	8,255	-2,682	-25 %	7.39 %	-199 bp
+200 bp	9,362	-1,574	-14 %	8.25 %	-113 bp
+100 bp	10,289	-647	-6 %	8.93 %	-45 bp
0 bp	10,936			9.38 %	
-100 bp	11,120	184	+2 %	9.45 %	+7 bp
-200 bp	11,209	273	+2 %	9.45 %	+7 bp
-300 bp	11,567	631	+6 %	9.65 %	+27 bp
-400 bp	-	-10,936	-100 %	0.00 %	0 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	12/31/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	9.38 %
Post-Shock NPV Ratio	8.25 %
Sensitivity Measure: Decline in NPV Ratio	113 bp

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** ASSETS ***	*** Change in Interest Rates ***								
	-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	-	13,318	13,065	12,832	12,468	11,957	11,396	10,841	-
30-Yr Mortgage Securities ...	-	3,921	3,843	3,768	3,664	3,518	3,352	3,187	-
15-Year Mortgages & MBS	-	7,836	7,718	7,598	7,399	7,144	6,878	6,618	-
Balloon Mortgages & MBS	-	2,138	2,111	2,088	2,055	2,008	1,954	1,901	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	2,776	2,759	2,745	2,735	2,724	2,704	2,672	-
7 Mo to 2 Yrs Reset Freq ..	-	10,043	9,944	9,863	9,792	9,707	9,581	9,406	-
2+ to 5 Yrs Reset Freq	-	5,452	5,358	5,264	5,163	5,046	4,913	4,763	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	3,151	3,122	3,096	3,070	3,043	3,012	2,971	-
2 Mo to 5 Yrs Reset Freq...	-	3,829	3,767	3,710	3,655	3,599	3,538	3,465	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	1,562	1,554	1,547	1,540	1,533	1,526	1,519	-
Adjustable-Rate, Fully-Amort.	-	4,253	4,221	4,190	4,160	4,130	4,102	4,073	-
Fixed-Rate, Balloon	-	1,652	1,589	1,529	1,473	1,419	1,368	1,320	-
Fixed-Rate, Fully-Amortizing	-	2,327	2,243	2,164	2,090	2,021	1,955	1,893	-
Construction & Land Loans:									
Adjustable-Rate	-	7,942	7,907	7,873	7,840	7,808	7,776	7,744	-
Fixed-Rate	-	1,625	1,600	1,576	1,553	1,531	1,510	1,490	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	1,362	1,360	1,358	1,356	1,354	1,352	1,351	-
Fixed-Rate	-	4,581	4,479	4,381	4,288	4,198	4,113	4,031	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	33	32	32	31	30	29	28	-
Accrued Interest Receivable .	-	575	575	575	575	575	575	575	-
Advances for Taxes/Insurance	-	51	51	51	51	51	51	51	-
Float on Escrows on Owned Mtg	-	46	68	109	163	208	241	268	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-1	-1	2	4	5	6	6	-
*Mortgage Loans & Securities	-	78,474	77,367	76,348	75,116	73,599	71,921	70,159	-

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	-	4,467	4,448	4,430	4,412	4,395	4,378	4,362	-
Fixed-Rate	-	1,689	1,642	1,598	1,555	1,513	1,474	1,435	-
Consumer Loans:									
Adjustable-Rate	-	6,104	6,098	6,093	6,088	6,083	6,078	6,073	-
Fixed-Rate	-	5,382	5,298	5,216	5,137	5,060	4,985	4,912	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-120	-119	-118	-118	-117	-116	-115	-
Accrued Interest Receivable .	-	127	127	127	127	127	127	127	-
*Nonmortgage Loans	-	17,649	17,494	17,345	17,200	17,061	16,926	16,795	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	2,833	2,833	2,833	2,833	2,833	2,833	2,833	-
Equities & All Mutual Funds ...	-	205	199	193	186	179	171	163	-
Zero-Coupon Securities	-	35	34	32	31	30	30	29	-
Govt & Agency Securities	-	1,053	1,030	1,009	989	970	953	936	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	6,778	6,603	6,435	6,273	6,117	5,966	5,822	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	503	471	442	416	393	372	353	-
Mortgage-Derivative Securities:									
Valued by OTS	-	13	13	13	12	12	12	12	-
Valued by Institution	-	4,808	4,755	4,711	4,625	4,488	4,331	4,155	-
Structured Securities, Valued by Institution	-	2,145	2,119	2,094	2,052	1,974	1,892	1,811	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	18,370	18,056	17,762	17,418	16,997	16,558	16,110	-

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	-	133	133	133	133	133	133	133	-
REAL ESTATE HELD FOR INVESTMENT	-	31	31	31	31	31	31	31	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	7	7	7	6	6	5	4	-
OFFICE PREMISES & EQUIPMENT	-	1,205	1,205	1,205	1,205	1,205	1,205	1,205	-
*Subtotal	-	1,376	1,376	1,376	1,375	1,374	1,373	1,372	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	500	547	699	866	942	957	946	-
Adj-Rate Servicing	-	153	160	162	164	164	165	166	-
Float on Mtgs Svc'd for Others	-	291	344	428	522	593	647	686	-
*Mtg Ln Servicing for Others	-	944	1,051	1,290	1,552	1,700	1,770	1,798	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	3,086	3,086	3,086	3,086	3,086	3,086	3,086	-
Deposit Intangibles:									
Retail CD Intangible	-	19	28	35	43	50	58	65	-
Transaction Acct Intangible .	-	-18	55	188	354	522	683	831	-
MMDA Intangible	-	-30	-13	12	63	182	316	464	-
Passbook Account Intangible .	-	-19	-9	19	164	315	456	586	-
Non-Int-Bearing Acct Intang .	-	56	124	189	251	311	368	422	-
*Other Assets	-	3,094	3,270	3,529	3,962	4,467	4,966	5,455	-
*** TOTAL ASSETS	-	119,907	118,613	117,649	116,624	115,197	113,515	111,690	-

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 ...	-	28,981	28,845	28,712	28,579	28,448	28,318	28,189	-
Maturing in 13 Mo or More ...	-	9,381	9,184	8,993	8,808	8,628	8,454	8,285	-
Variable-Rate, Fixed-Maturity .	-	852	852	851	851	850	850	849	-
Non-Maturity:									
Transaction Accts	-	6,313	6,313	6,313	6,313	6,313	6,313	6,313	-
MMDAs	-	12,240	12,240	12,240	12,240	12,240	12,240	12,240	-
Passbook Accts	-	4,415	4,415	4,415	4,415	4,415	4,415	4,415	-
Non-Interest-Bearing Accts ..	-	3,242	3,242	3,242	3,242	3,242	3,242	3,242	-
* Deposits	-	65,426	65,092	64,767	64,448	64,137	63,832	63,534	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	19,544	19,489	19,436	19,383	19,332	19,280	19,230	-
Maturing in 37 Mo or More ...	-	8,771	8,196	7,668	7,183	6,737	6,326	5,948	-
Variable-Rate, Fixed-Maturity .	-	12,017	11,998	11,979	11,960	11,940	11,921	11,903	-
* Borrowings	-	40,332	39,684	39,083	38,526	38,009	37,528	37,080	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,231	1,231	1,231	1,231	1,231	1,231	1,231	-
Other Escrow Accounts	-	78	76	73	71	69	68	66	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	1,295	1,295	1,295	1,295	1,295	1,295	1,295	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	2,605	2,602	2,600	2,598	2,596	2,594	2,593	-
OPTIONS ON LIABILITIES	-	39	60	95	150	277	413	537	-
*** TOTAL LIABILITIES	-	108,401	107,439	106,545	105,723	105,019	104,367	103,744	-

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	-	45	35	27	10	-14	-40	-65	-
ARMs	-	4	3	1	0	-1	-3	-5	-
Other Mortgages	-	39	25	13	-	-19	-46	-76	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	49	34	19	3	-17	-42	-69	-
Sell Mortgages & MBS	-	-140	-103	-67	-7	70	147	220	-
Purchase Non-Mortgage Items ...	-	40	25	12	-	-11	-22	-31	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	0	1	1	2	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-247	-173	-101	-32	34	97	159	-
Pay Floating, Receive Fixed ...	-	10	7	5	3	1	-1	-3	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	-	0	1	16	40	64	89	-
INTEREST-RATE FLOORS	-	231	165	103	52	24	14	11	-
FUTURES	-	2	1	1	-	-1	-1	-2	-
OPTIONS ON FUTURES	-	1	1	0	0	29	79	123	-
CONSTRUCTION LIP	-	38	24	10	-3	-15	-26	-38	-
SELF-VALUED [CMR911-CMR919]	-	-11	-10	-9	-8	-8	-8	-8	-
*** OFF-BALANCE-SHEET POSITIONS	-	61	34	16	35	111	214	308	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	119,907	118,613	117,649	116,624	115,197	113,515	111,690	-
- LIABILITIES	-	108,401	107,439	106,545	105,723	105,019	104,367	103,744	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	61	34	16	35	111	214	308	-
*** NET PORTFOLIO VALUE	-	11,567	11,209	11,120	10,936	10,289	9,362	8,255	-

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	12,236	12,468	101.91	3.5
30-Yr Mortgage Securities ...	3,588	3,664	102.13	3.4
15-Year Mortgages & MBS	7,337	7,399	100.81	3.1
Balloon Mortgages & MBS	2,044	2,055	100.55	2.0
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	2,704	2,735	101.13	0.4
7 Mo to 2 Yrs Reset Freq ..	9,764	9,792	100.27	0.8
2+ to 5 Yrs Reset Freq	5,157	5,163	100.11	2.1
Lagging Market Index ARMs:				
1 Mo Reset Freq............	3,027	3,070	101.42	0.9
2 Mo to 5 Yrs Reset Freq...	3,734	3,655	97.89	1.5
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	1,561	1,540	98.64	0.5
Adjustable-Rate, Fully-Amort.	4,170	4,160	99.75	0.7
Fixed-Rate, Balloon	1,449	1,473	101.63	3.7
Fixed-Rate, Fully-Amortizing	2,092	2,090	99.93	3.4
Construction & Land Loans:				
Adjustable-Rate	7,840	7,840	100.00	0.4
Fixed-Rate	1,554	1,553	99.96	1.4
Second Mtg Loans & Securities:				
Adjustable-Rate	1,380	1,356	98.26	0.1
Fixed-Rate	4,205	4,288	101.97	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	31	31	99.60	2.9
Accrued Interest Receivable .	575	575	100.08	0.0
Advances for Taxes/Insurance	51	51	100.62	0.0
Float on Escrows on Owned Mtg		163		-30.1
Less: Value of Servicing on Mtgs Serviced by Others ...		4		-47.2
*Mortgage Loans & Securities	74,500	75,116	100.83	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.

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	4,375	4,412	100.84	0.4
Fixed-Rate	1,551	1,555	100.24	2.7
Consumer Loans:				
Adjustable-Rate	6,202	6,088	98.16	0.1
Fixed-Rate	5,186	5,137	99.05	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-118	-118	100.45	0.6
Accrued Interest Receivable .	127	127	99.87	0.0
*Nonmortgage Loans	17,325	17,200	99.29	0.8
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	2,833	2,833	99.99	0.0
Equities & All Mutual Funds ...	186	186	100.14	4.0
Zero-Coupon Securities	29	31	108.22	3.3
Govt & Agency Securities	962	989	102.84	2.0
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	6,130	6,273	102.33	2.5
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	425	416	97.96	5.9
Mortgage-Derivative Securities:				
Valued by OTS	12	12	0.27	2.1
Valued by Institution	4,588	4,625	-	2.4
Structured Securities, Valued by Institution	2,066	2,052	99.33	2.9
Less: Valuation Allowances for Investment Securities ..	0	0	-	0.0
*Cash, Deposits, & Securities	17,232	17,418	101.08	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	133	133	99.69	0.0
REAL ESTATE HELD FOR INVESTMENT	31	31	100.16	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	6	6	106.70	10.0
OFFICE PREMISES & EQUIPMENT	1,205	1,205	100.01	0.0
*Subtotal	1,375	1,375	100.01	0.0
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		866		-14.0
Adj-Rate Servicing		164		-0.6
Float on Mtgs Svc'd for Others		522		-15.8
*Mtg Ln Servicing for Others		1,552		-13.2
OTHER ASSETS				
Purchased & Excess Servicing ..	1,266			
Margin Account	-	-	-	-
Miscellaneous I	3,086	3,086	100.00	0.0
Miscellaneous II	579			
Deposit Intangibles:				
Retail CD Intangible		43		-18.2
Transaction Acct Intangible .		354		-47.2
MMDA Intangible		63		-135.4
Passbook Account Intangible .		164		-90.0
Non-Int-Bearing Acct Intang .		251		-24.2
*Other Assets	4,930	3,962		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	226			
*** TOTAL ASSETS	115,588	116,624	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 ...	28,520	28,579	100.21	0.5
Maturing in 13 Mo or More ...	8,715	8,808	101.08	2.1
Variable-Rate, Fixed-Maturity .	851	851	-	0.1
Non-Maturity:				
Transaction Accts	6,313	6,313	100/ 94*	0.0/2.8*
MMDAs	12,240	12,240	100/ 99*	0.0/0.7*
Passbook Accts	4,415	4,415	100/ 96*	0.0/3.5*
Non-Interest-Bearing Accts ..	3,242	3,242	100/ 92*	0.0/2.0*
* Deposits	64,297	64,448	102/100*	0.5/1.2*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	19,373	19,383	100.05	0.3
Maturing in 37 Mo or More ...	7,274	7,183	98.75	6.5
Variable-Rate, Fixed-Maturity .	11,966	11,960	93.30	0.2
* Borrowings	38,612	38,526	97.62	1.4
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,231	1,231	100.04	0.0
Other Escrow Accounts	86	71	82.90	2.8
Collat. Mtg Securities Issued .	-	-	-	-
Miscellaneous I	1,295	1,295	100.04	0.0
Miscellaneous II	168			
*Other Liabilities	2,780	2,598	99.47	0.1
OPTIONS ON LIABILITIES	-	150	-	-60.6
UNAMORTIZED YIELD ADJUSTMENTS ..	3			
*** TOTAL LIABILITIES	105,692	105,723	100/ 99**	0.7/1.2**

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

**Excluding/including deposit intangible values.

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

* OFF-BALANCE-SHEET POSITIONS *	Present Value Estimate
OPTIONAL COMMITMENTS TO ORIGINATE	
FRMs & Balloon/2-Step Mortgages	10
ARMs	0
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	3
Sell Mortgages & MBS	-7
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-32
Pay Floating, Receive Fixed ...	3
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	16
INTEREST-RATE FLOORS	52
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-3
SELF-VALUED [CMR911-CMR919]	-8
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*** OFF-BALANCE-SHEET POSITIONS	35

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	115,588	116,624	102/101*	1.1/1.5*	*Including/excluding deposit intangible values.
- LIABILITIES	105,692	105,723	100/ 99**	0.7/1.2**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		35			
	=========	=========			
*** NET PORTFOLIO VALUE	9,896	10,936	110.51	3.8	

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	$	1,135	4,259	2,761	2,158	1,922
WARM (in months)		325 mo	322 mo	315 mo	197 mo	163 mo
WAC		6.68%	7.42%	8.33%	9.34%	10.66%
$ of Which Are FHA or VA Guaranteed	$	54	316	601	1,532	1,610
Securities Backed By Conventional Mortgages	$	195	566	658	257	114
WARM (in months)		307 mo	294 mo	236 mo	241 mo	213 mo
Wtd Avg Pass-Thru Rate		6.38%	7.31%	8.25%	9.16%	10.25%
Securities Backed By FHA or VA Mortgages	$	287	365	509	466	170
WARM (in months)		327 mo	308 mo	263 mo	212 mo	186 mo
Wtd Avg Pass-Thru Rate		6.11%	7.28%	8.14%	9.22%	10.42%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	2,066	2,903	1,074	311	145
WAC		6.64%	7.37%	8.30%	9.31%	10.72%
Mortgage Securities	$	513	289	28	8	2
Wtd Avg Pass-Thru Rate		6.17%	7.26%	8.17%	9.13%	10.39%
WARM (of Loans & Securities)		146 mo	149 mo	138 mo	112 mo	99 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	424	830	421	142	41
WAC		6.61%	7.42%	8.35%	9.28%	10.56%
Mortgage Securities	$	148	36	1	0	1
Wtd Avg Pass-Thru Rate		6.23%	7.11%	8.56%	9.00%	10.93%
WARM (of Loans & Securities)		54 mo	61 mo	59 mo	40 mo	38 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 25,204

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
TEASER ARMS:						
Balances Currently Subject to Intro Rates . .	$	234	320	11	1	36
WAC		8.17%	7.29%	8.74%	7.34%	7.26%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	2,470	9,445	5,146	3,026	3,698
Wtd Avg Margin (in bp)		209 bp	258 bp	275 bp	200 bp	202 bp
WAC		8.59%	7.80%	7.59%	7.22%	7.50%
WARM (in months)		240 mo	291 mo	321 mo	276 mo	261 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	10 mo	38 mo	6 mo	16 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 24,386

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)		Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
ARM BALANCES BY DISTANCE TO LIFETIME CAP						
Balances w/Coupon Within 200 bp of Lifetime Cap	$	478	355	50	97	125
Wtd Avg Distance from Lifetime Cap (in bp) .		114 bp	147 bp	179 bp	139 bp	172 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	927	2,316	1,302	684	1,476
Wtd Avg Distance from Lifetime Cap		324 bp	332 bp	319 bp	326 bp	319 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	1,037	6,731	3,654	2,235	1,996
Wtd Avg Distance from Lifetime Cap		531 bp	525 bp	545 bp	554 bp	585 bp
Balances Without Lifetime Cap	$	261	362	151	11	137
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	1,577	8,863	4,813	308	3,041
Wtd Avg Periodic Rate Cap (in bp)		134 bp	185 bp	198 bp	195 bp	195 bp
Balances Subject to Periodic Rate Floors . . .	$	1,111	8,143	4,733	275	2,631
MBS INCLUDED IN ARM BALANCES	$	662	1,464	218	2,328	575

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	1,561	4,170
WARM (in months)	65 mo	96 mo
Remaining Term to Full Amort. .	265 mo	
Rate Index Code	0000	0000
Margin (in bp)	214 bp	220 bp
Reset Frequency	14 mo	15 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	80	127
WA Distance to Lifetime Cap .	155 bp	199 bp
Fixed-Rate:		
Balances . . . . $	1,449	2,092
WARM (in months)	61 mo	96 mo
Remaining Term to Full Amort. .	240 mo	
WAC	8.47%	8.34%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	7,840	1,554
WARM (in months)	15 mo	22 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	171 bp	9.10%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	1,380	4,205
WARM (in months)	184 mo	132 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	100 bp	9.27%
Reset Frequency (in months) . . .	3 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	4,375	1,551
WARM (in months)	36 mo	39 mo
Margin in Col 1 (bp); WAC in Col 2	158 bp	9.34%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	6,202	5,186
WARM (in months)	54 mo	52 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	443 bp	8.94%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	1	791
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	17	2,918
Remaining WAL 5-10 Years . . . $	115	486
Remaining WAL over 10 Years . $	82	
Super Floaters . . . . $	2	
Inverse Floaters & Super POs . . $	41	
Other . . . . $	0	3
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	123	0
WAC . . . . $	10.66%	10.48%
Principal-Only MBS . . . . $	22	0
WAC	7.70%	11.50%
Total Mortgage-Derivative Securities--Book Value . $	403	4,198

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 . . . . $	18,280	38,878	17,421	7,799	5,575
WARM (in months)	253 mo	287 mo	289 mo	218 mo	190 mo
Wtd Avg Servicing Fee (in bp)	29 bp	32 bp	35 bp	40 bp	44 bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	639,996 lns
FHA/VA Loans	568,164 lns
Subserviced by Others	140,369 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	10,115	1,839
WARM (in months)	293 mo	238 mo
Wtd Avg Servicing Fee (in bp)	58 bp	42 bp

Total # of Adjustable-Rate Loans Serviced 130,607 lns
Of Which, Number Subserviced By Others . 7,372 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 99,907

CASH, DEPOSITS, & SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	2,833		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	186		
Zero-Coupon Securities . . . . $	29	6.32%	33 mo
Government & Agency Securities . . . . $	962	6.31%	27 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	6,130	6.50%	35 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	425	6.83%	106 mo
Structured Securities . . . . $	2,066		
Total Cash, Deposits, & Securities . . . . $	12,631		

(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	423
Accrued Interest Receivable	$	575
Advances for Taxes and Insurance	$	51
Less: Unamortized Yield Adjustments	$	-198
Valuation Allowances	$	392
Unrealized Gains (Losses)	$	5

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	160
Accrued Interest Receivable	$	127
Less: Unamortized Yield Adjustments	$	-37
Valuation Allowances	$	277
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	31
REPOSSESSED ASSETS	$	133
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	6
OFFICE PREMISES AND EQUIPMENT	$	1,205

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-13
Less: Unamortized Yield Adjustments	$	1
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,266
Margin Account	$	0
Miscellaneous I	$	3,086
Miscellaneous II	$	579
TOTAL ASSETS	$	115,588

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1,467
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	822
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	104
Mortgage-Related Mutual Funds	$	82
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	5,215
Wtd Avg Servicing Fee (in bp)		26 bp
Adjustable-Rate Mortgage Loans Serviced	$	6,836
Wtd Avg Servicing Fee (in bp)		34 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	921

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	$	6,610	2,655	233	$ 1
WAC		6.19%	5.63%	5.91%	
WARM (in months)		2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	9,505	8,622	895	$ 6
WAC		6.46%	6.17%	6.17%	
WARM (in months)		6 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months	$		5,265	1,685	$ 1
WAC			6.29%	5.97%	
WARM (in months)			19 mo	23 mo	
Balances Maturing in 37 or More Months	$			1,764	$ 0
WAC				6.36%	
WARM (in months)				51 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 37,235

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,204	226	46
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	11,145	12,638	3,300
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		2.89 mo	5.49 mo	6.46 mo
Balances in New Accounts (Optional)	$	39	60	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 %	$	22	242	691	4.68%
5.00 to 5.99 %	$	331	739	2,853	5.56%
6.00 to 6.99 %	$	15,671	1,665	2,790	6.63%
7.00 to 7.99 %	$	59	630	782	7.29%
8.00 to 8.99 %	$	8	2	154	8.12%
9.00 to 9.99 %	$	0	1	3	9.31%
10.00 to 10.99 %	$	0	0	0	0.00%
11.00% and Above	$	0	3	1	11.72%
WARM		1 mo	15 mo	103 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 26,646

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	5,146	-3 bp	1 mo	1 mo	30 mo
Position 2	0000	0000	$	6,614	-7 bp	3 mo	2 mo	25 mo
Position 3	0000	0000	$	841	1 bp	4 mo	5 mo	26 mo
All Other Positions			$	217	4 bp	8 mo	8 mo	16 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	$ 6,313	2.01%	$ 7
Money Market Deposit Accounts (MMDAs)	$ 12,240	5.42%	$ 71
Passbook Accounts	$ 4,415	4.11%	$ 8
Non-Interest-Bearing Non-Maturity Deposits	$ 3,242		$ 6
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 517	0.03%	
Escrow for Mortgages Serviced for Others	$ 714	0.19%	
Other Escrows	$ 86	0.11%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 27,528		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 0		
Miscellaneous I	$ 1,295		
Miscellaneous II	$ 168		
TOTAL LIABILITIES	$ 105,692	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 309		
EQUITY CAPITAL	$ 9,587		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 115,588		

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	-	$ 4	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	10	$ 11	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs	28	$ 62	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	26	$ 83	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	16	$ 4	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	64	$ 77	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	57	$ 505	-	-	-
1016	optional commitment to originate "other" mortgages	58	$ 1,089	-	-	-
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	-	$ 8	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 26	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained	-	$ 2	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 8	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 6	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained	-	$ 3	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained	14	$ 97	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	19	$ 790	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 0	-	-	-
2056	commitment to purchase "other" MBS	-	$ 1	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 5	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 174	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product	-	$ 25	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	-	$ 4	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released	-	$ 22	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 1	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released	-	$ 4	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 11	-	-	-
2116	commitment to purchase "other" mortgage 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
2122	commitment to sell 1-mo COFI ARM loans, svc released	-	$ 0	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 16	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 4	-	-	-
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 . . .	14	$ 12	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	36	$ 263	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	6	$ 17	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 0	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 2	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	10	$ 48	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	8	$ 3	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	7	$ 2	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	28	$ 35	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	22	$ 83	-	-	-
2216	firm commitment to originate "other" mortgage loans	11	$ 495	-	-	-
3006	option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 0	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 2	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 1	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 1	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 20	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 3	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 0	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 2	-	-	-
4002	commitment to purchase non-mortgage financial assets	12	$ 227	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 22	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 1,440	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 491	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 1,150	-	-	-

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
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 390	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 1,602	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 29	-	-	-
7014	interest rate floor based on 5-year Treasury	-	$ 43	-	-	-
7016	interest rate floor based on 7-year Treasury	-	$ 40	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 3,826	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 12	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 4	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 430	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$ 5	-	-	-
9502	fixed-rate construction loans in process	97	$ 387	-	-	-
9512	adjustable-rate construction loans in process	45	$ 1,939	-	-	-

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	$ 0	$ 0	$ 0	$ 0	$ 0
+ 300	$ -8	$ 4,155	$ 537	$ 0	$ 1,811
+ 200	$ -8	$ 4,331	$ 413	$ 0	$ 1,892
+ 100	$ -8	$ 4,488	$ 277	$ 0	$ 1,974
No Change	$ -8	$ 4,625	$ 150	$ 0	$ 2,052
- 100	$ -9	$ 4,711	$ 95	$ 0	$ 2,094
- 200	$ -10	$ 4,755	$ 60	$ 0	$ 2,119
- 300	$ -11	$ 4,808	$ 39	$ 0	$ 2,145
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 3,558