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	-	-16,121	-100 %	0.00 %	0 bp
+300 bp	10,014	-6,107	-38 %	6.06 %	-314 bp
+200 bp	12,352	-3,769	-23 %	7.31 %	-188 bp
+100 bp	14,499	-1,623	-10 %	8.41 %	-78 bp
0 bp	16,121			9.20 %	
-100 bp	16,900	779	+5 %	9.52 %	+33 bp
-200 bp	17,390	1,269	+8 %	9.70 %	+50 bp
-300 bp	18,379	2,258	+14 %	10.11 %	+91 bp
-400 bp	-	-16,121	-100 %	0.00 %	0 bp

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

	12/31/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	9.20 %
Post-Shock NPV Ratio	7.31 %
Sensitivity Measure: Decline in NPV Ratio	188 bp

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

	*** Change in Interest Rates ***								
*** ASSETS ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
MORTGAGE LOANS & SECURITIES									
Fixed-Rate Single-Family									
First-Mortgage Loans & MBS:									
30-Yr Mortgage Loans	-	25,034	24,601	24,196	23,490	22,492	21,408	20,329	-
30-Yr Mortgage Securities ...	-	8,595	8,445	8,295	7,978	7,559	7,134	6,735	-
15-Year Mortgages & MBS	-	16,916	16,662	16,395	15,948	15,397	14,827	14,266	-
Balloon Mortgages & MBS	-	7,124	7,012	6,915	6,760	6,546	6,316	6,089	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	1,320	1,310	1,303	1,297	1,291	1,282	1,268	-
7 Mo to 2 Yrs Reset Freq ..	-	15,065	14,916	14,792	14,683	14,554	14,368	14,106	-
2+ to 5 Yrs Reset Freq	-	13,670	13,404	13,139	12,851	12,530	12,172	11,779	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	660	654	648	643	638	633	626	-
2 Mo to 5 Yrs Reset Freq...	-	1,586	1,563	1,543	1,524	1,504	1,481	1,453	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	4,715	4,641	4,571	4,502	4,436	4,372	4,309	-
Adjustable-Rate, Fully-Amort.	-	4,196	4,137	4,079	4,024	3,970	3,918	3,867	-
Fixed-Rate, Balloon	-	5,803	5,535	5,283	5,047	4,825	4,616	4,420	-
Fixed-Rate, Fully-Amortizing	-	4,100	3,916	3,745	3,586	3,437	3,298	3,168	-
Construction & Land Loans:									
Adjustable-Rate	-	2,121	2,117	2,113	2,110	2,106	2,103	2,100	-
Fixed-Rate	-	583	557	534	513	494	477	461	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	3,507	3,497	3,489	3,480	3,471	3,463	3,455	-
Fixed-Rate	-	4,473	4,373	4,277	4,185	4,097	4,013	3,932	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	283	273	263	254	246	238	231	-
Accrued Interest Receivable .	-	647	647	647	647	647	647	647	-
Advances for Taxes/Insurance	-	42	42	42	42	42	42	42	-
Float on Escrows on Owned Mtg	-	43	68	108	155	192	222	249	-
Less: Value of Servicing on Mtgs									
Serviced by Others ...	-	1	2	5	10	12	12	12	-
*Mortgage Loans & Securities	-	120,480	118,366	116,370	113,707	110,463	107,019	103,521	-

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

*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
				*** Change in Interest Rates ***					
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	4,697	4,689	4,682	4,675	4,668	4,663	4,657	-
Fixed-Rate	-	5,105	4,953	4,807	4,667	4,533	4,405	4,282	-
Consumer Loans:									
Adjustable-Rate	-	573	572	571	570	570	569	569	-
Fixed-Rate	-	8,483	8,370	8,260	8,154	8,050	7,949	7,850	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-274	-270	-266	-262	-259	-255	-252	-
Accrued Interest Receivable .	-	203	203	203	203	203	203	203	-
*Nonmortgage Loans	-	18,786	18,516	18,257	18,007	17,765	17,534	17,309	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	4,239	4,239	4,239	4,239	4,239	4,239	4,239	-
Equities & All Mutual Funds ...	-	1,269	1,222	1,177	1,128	1,076	1,024	972	-
Zero-Coupon Securities	-	127	120	115	111	108	105	103	-
Govt & Agency Securities	-	1,662	1,614	1,570	1,529	1,491	1,455	1,420	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,206	1,201	1,197	1,193	1,189	1,186	1,182	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	3,379	3,141	2,940	2,769	2,622	2,494	2,383	-
Mortgage-Derivative Securities:									
Valued by OTS	-	52	52	51	50	49	48	47	-
Valued by Institution	-	14,972	14,828	14,694	14,370	13,936	13,418	12,833	-
Structured Securities, Valued by Institution	-	6,100	6,014	5,932	5,789	5,507	5,206	4,924	-
Less: Valuation Allowances for Investment Securities ..	-	1	1	1	1	1	1	1	-
*Cash, Deposits, & Securities	-	33,004	32,431	31,916	31,178	30,217	29,174	28,103	-

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

*** ASSETS (Cont.) ***	*** Change in Interest Rates *** -400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
REPOSSESSED ASSETS	-	212	212	212	212	212	212	212	-
REAL ESTATE HELD FOR INVESTMENT	-	95	95	95	95	95	95	95	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	131	127	123	114	100	84	65	-
OFFICE PREMISES & EQUIPMENT	-	1,639	1,639	1,639	1,639	1,639	1,639	1,639	-
*Subtotal	-	2,076	2,072	2,068	2,059	2,045	2,029	2,011	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	547	622	832	1,031	1,117	1,131	1,114	-
Adj-Rate Servicing	-	62	65	66	67	67	67	68	-
Float on Mtgs Svc'd for Others	-	211	256	330	408	465	503	532	-
*Mtg Ln Servicing for Others	-	821	942	1,227	1,506	1,649	1,701	1,713	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	6,549	6,549	6,549	6,549	6,549	6,549	6,549	-
Deposit Intangibles:									
Retail CD Intangible	-	27	39	48	59	69	79	87	-
Transaction Acct Intangible .	-	-30	89	266	490	759	1,017	1,257	-
MMDA Intangible	-	-22	0	47	136	273	417	559	-
Passbook Account Intangible .	-	-54	6	201	937	1,672	2,354	2,987	-
Non-Int-Bearing Acct Intang .	-	153	337	514	683	845	1,000	1,149	-
*Other Assets	-	6,622	7,020	7,625	8,855	10,166	11,415	12,588	-
*** TOTAL ASSETS	-	181,789	179,347	177,463	175,312	172,305	168,872	165,245	-

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 ...	-	39,597	39,406	39,217	39,030	38,845	38,663	38,482	-
Maturing in 13 Mo or More ...	-	16,309	15,858	15,428	15,019	14,630	14,258	13,903	-
Variable-Rate, Fixed-Maturity .	-	1,316	1,316	1,316	1,315	1,315	1,315	1,315	-
Non-Maturity:									
Transaction Accts	-	10,060	10,060	10,060	10,060	10,060	10,060	10,060	-
MMDAs	-	12,350	12,350	12,350	12,350	12,350	12,350	12,350	-
Passbook Accts	-	21,685	21,685	21,685	21,685	21,685	21,685	21,685	-
Non-Interest-Bearing Accts ..	-	9,059	9,059	9,059	9,059	9,059	9,059	9,059	-
* Deposits	-	110,376	109,734	109,115	108,519	107,945	107,390	106,854	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	36,071	35,805	35,544	35,288	35,036	34,789	34,546	-
Maturing in 37 Mo or More ...	-	10,517	9,945	9,413	8,917	8,453	8,021	7,616	-
Variable-Rate, Fixed-Maturity .	-	2,642	2,639	2,637	2,635	2,632	2,630	2,628	-
* Borrowings	-	49,229	48,390	47,594	46,839	46,122	45,440	44,791	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,155	1,155	1,155	1,155	1,155	1,155	1,155	-
Other Escrow Accounts	-	99	96	93	91	88	86	84	-
Collat. Mtg Securities Issued .	-	66	66	66	66	66	66	66	-
Miscellaneous I	-	2,432	2,432	2,432	2,432	2,432	2,432	2,432	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	3,752	3,749	3,746	3,744	3,741	3,739	3,737	-
OPTIONS ON LIABILITIES	-	11	14	25	81	153	319	444	-
*** TOTAL LIABILITIES	-	163,368	161,886	160,481	159,183	157,961	156,888	155,826	-

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	-	158	118	84	14	-86	-190	-289	-
ARMs	-	15	11	8	5	1	-5	-13	-
Other Mortgages	-	12	8	4	-	-7	-15	-25	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	70	50	32	5	-31	-68	-105	-
Sell Mortgages & MBS	-	-742	-550	-372	-124	199	545	885	-
Purchase Non-Mortgage Items ...	-	1	1	0	-	0	-1	-1	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	0	1	6	12	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-2	-1	-1	0	0	1	1	-
Pay Floating, Receive Fixed ...	-	178	133	91	50	11	-27	-63	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	0	1	2	4	8	14	21	-
INTEREST-RATE FLOORS	-	2	1	1	0	0	0	0	-
FUTURES	-	-	-	-	-	-	-	-	-
OPTIONS ON FUTURES	-	6	5	5	6	20	38	53	-
CONSTRUCTION LIP	-	30	15	2	-10	-21	-32	-42	-
SELF-VALUED [CMR911-CMR919]	-	230	137	63	41	58	101	159	-
*** OFF-BALANCE-SHEET POSITIONS	-	-43	-71	-82	-8	154	368	595	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	181,789	179,347	177,463	175,312	172,305	168,872	165,245	-
- LIABILITIES	-	163,368	161,886	160,481	159,183	157,961	156,888	155,826	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-43	-71	-82	-8	154	368	595	-
*** NET PORTFOLIO VALUE	-	18,379	17,390	16,900	16,121	14,499	12,352	10,014	-

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	23,175	23,490	101.36	3.6
30-Yr Mortgage Securities ...	7,998	7,978	99.76	4.6
15-Year Mortgages & MBS	15,829	15,948	100.75	3.1
Balloon Mortgages & MBS	6,737	6,760	100.35	2.7
Adjustable-Rate Single Family				
First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	1,294	1,297	100.25	0.4
7 Mo to 2 Yrs Reset Freq ..	14,606	14,683	100.53	0.8
2+ to 5 Yrs Reset Freq	12,898	12,851	99.64	2.4
Lagging Market Index ARMs:				
1 Mo Reset Freq............	628	643	102.56	0.8
2 Mo to 5 Yrs Reset Freq...	1,539	1,524	99.00	1.3
Multifamily & Nonresidential				
Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	4,507	4,502	99.89	1.5
Adjustable-Rate, Fully-Amort.	4,045	4,024	99.47	1.4
Fixed-Rate, Balloon	5,079	5,047	99.37	4.5
Fixed-Rate, Fully-Amortizing	3,588	3,586	99.95	4.3
Construction & Land Loans:				
Adjustable-Rate	2,148	2,110	98.22	0.2
Fixed-Rate	531	513	96.59	3.9
Second Mtg Loans & Securities:				
Adjustable-Rate	3,541	3,480	98.27	0.2
Fixed-Rate	4,157	4,185	100.67	2.1
Other Assets Related to				
Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	254	254	99.95	3.3
Accrued Interest Receivable .	647	647	99.97	0.0
Advances for Taxes/Insurance	42	42	98.90	0.0
Float on Escrows on Owned Mtg		155		-27.2
Less: Value of Servicing on Mtgs Serviced by Others ...		10		-32.2
*Mortgage Loans & Securities	113,243	113,707	100.41	2.6

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	4,772	4,675	97.97	0.1
Fixed-Rate	4,763	4,667	97.98	2.9
Consumer Loans:				
Adjustable-Rate	578	570	98.68	0.1
Fixed-Rate	8,140	8,154	100.17	1.3
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-262	-262	99.79	1.4
Accrued Interest Receivable .	203	203	100.14	0.0
*Nonmortgage Loans	18,193	18,007	98.98	1.4
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	4,239	4,239	100.00	0.0
Equities & All Mutual Funds ...	1,128	1,128	99.96	4.5
Zero-Coupon Securities	106	111	104.78	3.4
Govt & Agency Securities	1,481	1,529	103.27	2.6
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,191	1,193	100.15	0.3
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,764	2,769	100.17	5.8
Mortgage-Derivative Securities:				
Valued by OTS	50	50	0.35	2.0
Valued by Institution	14,381	14,370	-	2.6
Structured Securities, Valued by Institution	5,931	5,789	97.61	3.7
Less: Valuation Allowances for Investment Securities ..	1	1	66.60	1.8
*Cash, Deposits, & Securities	31,271	31,178	99.70	2.7

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	212	212	99.87	0.0
REAL ESTATE HELD FOR INVESTMENT	95	95	99.98	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	114	114	100.03	10.0
OFFICE PREMISES & EQUIPMENT	1,639	1,639	99.97	0.0
*Subtotal	2,059	2,059	99.96	0.6
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,031		-13.8
Adj-Rate Servicing		67		-0.8
Float on Mtgs Svc'd for Others		408		-16.5
*Mtg Ln Servicing for Others		1,506		-14.0
OTHER ASSETS				
Purchased & Excess Servicing ..	1,438			
Margin Account	-	-	-	-
Miscellaneous I	6,549	6,549	100.00	0.0
Miscellaneous II	2,794			
Deposit Intangibles:				
Retail CD Intangible		59		-17.4
Transaction Acct Intangible .		490		-50.3
MMDA Intangible		136		-82.7
Passbook Account Intangible .		937		-78.5
Non-Int-Bearing Acct Intang .		683		-24.2
*Other Assets	10,780	8,855		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-270			
*** TOTAL ASSETS	175,277	175,312	101/100*	1.5/2.2*

*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 ...	38,994	39,030	100.09	0.5
Maturing in 13 Mo or More ...	14,763	15,019	101.74	2.7
Variable-Rate, Fixed-Maturity .	1,317	1,315	-	0.0
Non-Maturity:				
Transaction Accts	10,060	10,060	100/ 95*	0.0/2.6*
MMDAs	12,350	12,350	100/ 99*	0.0/0.9*
Passbook Accts	21,685	21,685	100/ 96*	0.0/3.5*
Non-Interest-Bearing Accts ..	9,059	9,059	100/ 92*	0.0/2.0*
* Deposits	108,228	108,519	102/ 99*	0.5/1.7*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	35,275	35,288	100.03	0.7
Maturing in 37 Mo or More ...	8,986	8,917	99.22	5.4
Variable-Rate, Fixed-Maturity .	2,638	2,635	66.62	0.1
* Borrowings	46,899	46,839	97.14	1.6
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,155	1,155	99.97	0.0
Other Escrow Accounts	109	91	83.09	2.8
Collat. Mtg Securities Issued .	66	66	100.23	0.0
Miscellaneous I	2,432	2,432	100.00	0.0
Miscellaneous II	148			
*Other Liabilities	3,909	3,744	99.51	0.1
OPTIONS ON LIABILITIES	-	81	-	-78.7
UNAMORTIZED YIELD ADJUSTMENTS ..	-20			
*** TOTAL LIABILITIES	159,016	159,183	100/ 99**	0.8/1.6**

*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	14
ARMs	5
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	5
Sell Mortgages & MBS	-124
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	0
Pay Floating, Receive Fixed ...	50
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	4
INTEREST-RATE FLOORS	0
FUTURES	-
OPTIONS ON FUTURES	6
CONSTRUCTION LIP	-10
SELF-VALUED [CMR911-CMR919]	41
*** OFF-BALANCE-SHEET POSITIONS	-8

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	175,277	175,312	101/100*	1.5/2.2*	*Including/excluding deposit intangible values.
- LIABILITIES	159,016	159,183	100/ 99**	0.8/1.6**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		-8			
*** NET PORTFOLIO VALUE	16,261	16,121	99.18	7.4	

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	$	3,053	9,922	5,101	2,469	2,629
WARM (in months)		316 mo	311 mo	306 mo	304 mo	306 mo
WAC		6.59%	7.42%	8.38%	9.47%	11.40%
$ of Which Are FHA or VA Guaranteed	$	45	337	489	90	30
Securities Backed By Conventional Mortgages	$	4,237	1,649	411	40	10
WARM (in months)		325 mo	319 mo	285 mo	259 mo	174 mo
Wtd Avg Pass-Thru Rate		6.47%	7.33%	8.19%	9.34%	10.74%
Securities Backed By FHA or VA Mortgages	$	572	860	193	15	10
WARM (in months)		310 mo	322 mo	283 mo	190 mo	161 mo
Wtd Avg Pass-Thru Rate		6.47%	7.29%	8.07%	9.16%	10.86%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	5,635	4,987	1,493	591	643
WAC		6.57%	7.35%	8.35%	9.44%	11.64%
Mortgage Securities	$	1,354	1,020	86	18	2
Wtd Avg Pass-Thru Rate		6.24%	7.21%	8.13%	9.19%	10.57%
WARM (of Loans & Securities)		143 mo	150 mo	145 mo	133 mo	133 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	2,361	2,903	731	96	62
WAC		6.64%	7.40%	8.28%	9.36%	11.22%
Mortgage Securities	$	451	129	3	0	0
Wtd Avg Pass-Thru Rate		6.24%	7.16%	8.09%	9.34%	10.68%
WARM (of Loans & Securities)		76 mo	83 mo	92 mo	115 mo	141 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 53,739

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 . . $	113	1,139	76	0	53
WAC	6.58%	7.01%	6.69%	8.32%	7.06%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs . . . . $	1,181	13,467	12,822	627	1,486
Wtd Avg Margin (in bp)	193 bp	270 bp	276 bp	261 bp	241 bp
WAC	8.00%	7.92%	7.42%	7.74%	7.59%
WARM (in months)	261 mo	291 mo	335 mo	243 mo	232 mo
Wtd Avg Time Until Next Payment Reset (mo) .	4 mo	10 mo	42 mo	5 mo	10 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 30,965

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ARM BALANCES BY DISTANCE TO LIFTIME CAP	6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
Balances w/Coupon Within 200 bp of Lifetime Cap $	42	819	38	0	13
Wtd Avg Distance from Lifetime Cap (in bp) .	150 bp	148 bp	116 bp	31 bp	160 bp
Balances w/Coupon 201-400 bp from Lifetime Cap $	235	3,308	383	41	101
Wtd Avg Distance from Lifetime Cap	298 bp	324 bp	357 bp	290 bp	333 bp
Balances w/Coupon Over 400 bp from Lifetime Cap $	956	9,979	12,299	581	1,366
Wtd Avg Distance from Lifetime Cap	512 bp	556 bp	557 bp	601 bp	601 bp
Balances Without Lifetime Cap . . . . $	61	500	178	5	60
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps . . . . $	950	13,513	12,360	115	1,420
Wtd Avg Periodic Rate Cap (in bp)	119 bp	193 bp	253 bp	113 bp	171 bp
Balances Subject to Periodic Rate Floors . . . $	821	11,908	12,100	117	981
MBS INCLUDED IN ARM BALANCES . . . . $	617	3,564	249	217	247

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	4,507	4,045
WARM (in months)	89 mo	152 mo
Remaining Term to Full Amort. .	287 mo	
Rate Index Code	0000	0000
Margin (in bp)	220 bp	214 bp
Reset Frequency	47 mo	37 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	83	271
WA Distance to Lifetime Cap .	68 bp	97 bp
Fixed-Rate:		
Balances . . . . $	5,079	3,588
WARM (in months)	75 mo	122 mo
Remaining Term to Full Amort. .	276 mo	
WAC	7.88%	8.34%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,148	531
WARM (in months)	47 mo	81 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	170 bp	8.54%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	3,541	4,157
WARM (in months)	101 mo	134 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	77 bp	8.64%
Reset Frequency (in months) . . .	3 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	4,772	4,763
WARM (in months)	33 mo	43 mo
Margin in Col 1 (bp); WAC in Col 2	58 bp	8.55%
Reset Frequency	3 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	578	8,140
WARM (in months)	76 mo	46 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	256 bp	11.06%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	90	1,622
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	1,245	5,316
Remaining WAL 5-10 Years . . . $	3,343	1,753
Remaining WAL over 10 Years . $	1,042	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	5
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	15	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	0	0
WAC . . . . $	10.97%	0.00%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	5.24%
Total Mortgage-Derivative Securities--Book Value . $	5,736	8,696

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 . . . . $	17,679	23,796	14,482	3,350	2,849
WARM (in months)	271 mo	300 mo	311 mo	269 mo	221 mo
Wtd Avg Servicing Fee (in bp)	47 bp	47 bp	47 bp	44 bp	48 bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	510,206 lns
FHA/VA Loans	140,760 lns
Subserviced by Others	28,471 lns

Index on Serviced Loan

Adjustable-Rate Mortgage Loan Servicing	Current Mkt	Lagging Mkt
Balances Serviced . . . . $	8,141	595
WARM (in months)	313 mo	202 mo
Wtd Avg Servicing Fee (in bp)	28 bp	99 bp

Total # of Adjustable-Rate Loans Serviced 79,504 lns
Of Which, Number Subserviced By Others . 3,414 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 70,892

CASH, DEPOSITS, & SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	4,239		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	1,128		
Zero-Coupon Securities . . . . $	106	6.43%	30 mo
Government & Agency Securities . . . . $	1,481	6.21%	38 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	1,191	6.09%	5 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	2,764	7.31%	155 mo
Structured Securities . . . . $	5,931		
Total Cash, Deposits, & Securities . . . . $	16,840		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	893
Accrued Interest Receivable	$	647
Advances for Taxes and Insurance	$	42
Less: Unamortized Yield Adjustments	$	-14
Valuation Allowances	$	639
Unrealized Gains (Losses)	$	-44

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	141
Accrued Interest Receivable	$	203
Less: Unamortized Yield Adjustments	$	75
Valuation Allowances	$	404
Unrealized Gains (Losses)	$	-1

REAL ESTATE HELD FOR INVESTMENT	$	95
REPOSSESSED ASSETS	$	212
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	114
OFFICE PREMISES AND EQUIPMENT	$	1,639

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-170
Less: Unamortized Yield Adjustments	$	-5
Valuation Allowances	$	1

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,438
Margin Account	$	0
Miscellaneous I	$	6,549
Miscellaneous II	$	2,794

TOTAL ASSETS	$	175,277

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	253
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	2,537
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	976
Mortgage-Related Mutual Funds	$	152
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	4,445
Wtd Avg Servicing Fee (in bp)		30 bp
Adjustable-Rate Mortgage Loans Serviced	$	3,719
Wtd Avg Servicing Fee (in bp)		30 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	6

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	$	9,457	3,110	347	$	40
WAC		5.65%	5.37%	5.71%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	13,899	11,189	992	$	130
WAC		6.08%	5.98%	6.06%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		8,816	2,209	$	27
WAC			6.31%	5.86%		
WARM (in months)			18 mo	24 mo		
Balances Maturing in 37 or More Months	$			3,737	$	7
WAC				6.66%		
WARM (in months)				68 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 53,757

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,626	1,235	1,875
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	19,013	19,407	4,853
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.40 mo	5.81 mo	7.39 mo
Balances in New Accounts (Optional)	$	159	122	38

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 %	$	840	1,933	1,107	4.75%
5.00 to 5.99 %	$	1,759	6,670	3,559	5.49%
6.00 to 6.99 %	$	13,437	9,359	3,466	6.53%
7.00 to 7.99 %	$	15	1,258	584	7.17%
8.00 to 8.99 %	$	0	3	193	8.23%
9.00 to 9.99 %	$	0	1	5	9.34%
10.00 to 10.99 %	$	0	0	3	10.35%
11.00% and Above	$	0	1	70	12.20%
WARM		1 mo	16 mo	82 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 44,260

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	1,775	-15 bp	2 mo	1 mo	7 mo
Position 2	0000	0000	$	1,177	-65 bp	2 mo	2 mo	12 mo
Position 3	0000	0000	$	878	-200 bp	1 mo	3 mo	11 mo
All Other Positions			$	125	4 bp	6 mo	6 mo	102 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	$ 10,060	2.19%	$ 5
Money Market Deposit Accounts (MMDAs).	$ 12,350	4.84%	$ 21
Passbook Accounts	$ 21,685	2.98%	$ 19
Non-Interest-Bearing Non-Maturity Deposits	$ 9,059		$ 15
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 604	0.58%	
Escrow for Mortgages Serviced for Others	$ 551	0.10%	
Other Escrows	$ 109	0.14%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 54,417		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -18		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ -2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 66		
Miscellaneous I	$ 2,432		
Miscellaneous II	$ 148		
TOTAL LIABILITIES	$ 159,016	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES . . .	$ 146		
EQUITY CAPITAL	$ 16,115		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 175,277		

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	-	$ 1	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	-	$ 0	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs	32	$ 151	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	36	$ 363	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	20	$ 31	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	80	$ 256	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	71	$ 2,080	-	-	-
1016	optional commitment to originate "other" mortgages	44	$ 339	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 7	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 1	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 0	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained	10	$ 5	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	8	$ 10	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 5	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 14	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained	10	$ 19	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	17	$ 294	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 5	-	-	-
2042	commitment to purchase 1-month COFI ARM MBS	-	$ 0	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 5	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 417	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 209	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 3,516	-	-	-
2076	commitment to sell "other" MBS	-	$ 3	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released	-	$ 14	-	-	-
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	-	$ 1	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 1	-	-	-

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
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 0	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 821	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 2	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 72	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	6	$ 173	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	9	$ 1,361	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 672	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	7	$ 22	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	9	$ 57	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	10	$ 28	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	36	$ 38	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	36	$ 79	-	-	-
2216	firm commitment to originate "other" mortgage loans	27	$ 125	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 0	-	-	-
3016	option to purchase "other" mortgages	-	$ 0	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 100	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 3	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 76	-	-	-
3036	option to sell "other" mortgages	-	$ 2	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 3	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 2	-	-	-
3076	short option to sell "other" mortgages	-	$ 1	-	-	-
4002	commitment to purchase non-mortgage financial assets	12	$ 91	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 2	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 50	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 2,280	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 25	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 18	-	-	-

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
6004	interest rate cap based on 3-month LIBOR	7	$ 413	-	-	-
6008	interest rate cap based on 3-month Treasury	-	$ 5	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 520	-	-	-
9012	long call option on Treasury bond futures contract	-	$ 4	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 152	-	-	-
9502	fixed-rate construction loans in process	77	$ 225	-	-	-
9512	adjustable-rate construction loans in process	45	$ 710	-	-	-

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	$ 159	$ 12,833	$ 444	$ 0	$ 4,924
+ 200	$ 101	$ 13,418	$ 319	$ 0	$ 5,206
+ 100	$ 58	$ 13,936	$ 153	$ 0	$ 5,507
No Change	$ 41	$ 14,370	$ 81	$ 0	$ 5,789
- 100	$ 63	$ 14,694	$ 25	$ 0	$ 5,932
- 200	$ 137	$ 14,828	$ 14	$ 0	$ 6,014
- 300	$ 230	$ 14,972	$ 11	$ 0	$ 6,100
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 6,204