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	-	-82,128	-100 %	0.00 %	0 bp
+300 bp	52,990	-29,138	-35 %	6.03 %	-284 bp
+200 bp	64,410	-17,719	-22 %	7.19 %	-168 bp
+100 bp	74,331	-7,797	-9 %	8.15 %	-72 bp
0 bp	82,128			8.87 %	
-100 bp	85,615	3,486	+4 %	9.16 %	+28 bp
-200 bp	87,643	5,515	+7 %	9.30 %	+42 bp
-300 bp	91,825	9,697	+12 %	9.64 %	+76 bp
-400 bp	-	-82,128	-100 %	0.00 %	0 bp

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

	12/31/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	8.87 %
Post-Shock NPV Ratio	7.19 %
Sensitivity Measure: Decline in NPV Ratio	168 bp

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	-	100,169	98,394	96,743	93,710	89,407	84,826	80,376	-
30-Yr Mortgage Securities ...	-	30,543	29,999	29,447	28,401	26,982	25,507	24,103	-
15-Year Mortgages & MBS	-	57,503	56,643	55,749	54,253	52,378	50,433	48,529	-
Balloon Mortgages & MBS	-	27,464	27,075	26,743	26,228	25,492	24,690	23,887	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	16,967	16,872	16,796	16,727	16,632	16,478	16,238	-
7 Mo to 2 Yrs Reset Freq ..	-	68,303	67,591	66,999	66,464	65,827	64,930	63,704	-
2+ to 5 Yrs Reset Freq	-	68,647	67,327	66,001	64,560	62,957	61,174	59,220	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	126,010	124,914	123,843	122,749	121,518	119,985	117,964	-
2 Mo to 5 Yrs Reset Freq...	-	34,104	33,524	32,972	32,408	31,788	31,079	30,257	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	20,489	20,253	20,035	19,837	19,653	19,468	19,274	-
Adjustable-Rate, Fully-Amort.	-	41,299	40,863	40,491	40,162	39,844	39,533	39,214	-
Fixed-Rate, Balloon	-	13,478	12,884	12,326	11,800	11,305	10,839	10,399	-
Fixed-Rate, Fully-Amortizing	-	14,185	13,561	12,981	12,443	11,942	11,475	11,039	-
Construction & Land Loans:									
Adjustable-Rate	-	19,326	19,271	19,218	19,166	19,115	19,066	19,018	-
Fixed-Rate	-	6,764	6,575	6,400	6,238	6,088	5,948	5,817	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	15,840	15,805	15,774	15,742	15,711	15,684	15,656	-
Fixed-Rate	-	18,611	18,188	17,784	17,399	17,031	16,680	16,343	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	140	130	122	114	107	100	94	-
Accrued Interest Receivable .	-	3,964	3,964	3,964	3,964	3,964	3,964	3,964	-
Advances for Taxes/Insurance	-	263	263	263	263	263	263	263	-
Float on Escrows on Owned Mtg	-	161	247	391	562	699	808	900	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-124	-135	-150	-154	-151	-147	-143	-
*Mortgage Loans & Securities	-	684,355	674,477	665,194	653,343	638,856	623,077	606,404	-

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	-	16,314	16,275	16,241	16,207	16,174	16,145	16,115	-
Fixed-Rate	-	13,221	12,707	12,226	11,776	11,354	10,956	10,582	-
Consumer Loans:									
Adjustable-Rate	-	12,106	12,083	12,061	12,040	12,019	11,999	11,979	-
Fixed-Rate	-	39,915	39,292	38,691	38,109	37,546	37,000	36,472	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-1,280	-1,265	-1,251	-1,237	-1,224	-1,211	-1,199	-
Accrued Interest Receivable .	-	696	696	696	696	696	696	696	-
*Nonmortgage Loans	-	80,970	79,788	78,665	77,591	76,564	75,585	74,644	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	20,533	20,533	20,533	20,533	20,533	20,533	20,533	-
Equities & All Mutual Funds ...	-	3,201	3,084	2,975	2,850	2,720	2,587	2,455	-
Zero-Coupon Securities	-	405	389	375	363	352	343	336	-
Govt & Agency Securities	-	8,954	8,683	8,431	8,194	7,973	7,764	7,568	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	12,111	11,914	11,725	11,543	11,367	11,197	11,033	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	5,921	5,551	5,232	4,954	4,711	4,497	4,307	-
Mortgage-Derivative Securities:									
Valued by OTS	-	166	166	166	163	159	156	152	-
Valued by Institution	-	75,151	75,003	74,778	73,736	71,490	69,020	66,365	-
Structured Securities, Valued by Institution	-	17,519	17,290	17,088	16,679	15,928	15,217	14,527	-
Less: Valuation Allowances for Investment Securities ..	-	4	4	4	4	4	4	3	-
*Cash, Deposits, & Securities	-	143,957	142,609	141,298	139,011	135,230	131,311	127,272	-

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	-	872	872	872	872	872	872	872	-
REAL ESTATE HELD FOR INVESTMENT	-	455	455	455	455	455	455	455	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	318	307	298	277	243	203	158	-
OFFICE PREMISES & EQUIPMENT	-	8,500	8,500	8,500	8,500	8,500	8,500	8,500	-
*Subtotal	-	10,145	10,134	10,125	10,104	10,070	10,030	9,986	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	2,875	3,189	4,178	5,244	5,732	5,830	5,757	-
Adj-Rate Servicing	-	1,326	1,387	1,420	1,438	1,448	1,456	1,463	-
Float on Mtgs Svc'd for Others	-	1,489	1,768	2,210	2,680	3,015	3,261	3,444	-
*Mtg Ln Servicing for Others	-	5,691	6,344	7,807	9,362	10,196	10,547	10,664	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	27,525	27,525	27,525	27,525	27,525	27,525	27,525	-
Deposit Intangibles:									
Retail CD Intangible	-	136	196	247	304	358	413	460	-
Transaction Acct Intangible .	-	-62	504	1,398	2,435	3,502	4,522	5,464	-
MMDA Intangible	-	-139	-3	315	980	1,999	3,048	4,089	-
Passbook Account Intangible .	-	-135	26	520	2,380	4,244	5,975	7,585	-
Non-Int-Bearing Acct Intang .	-	569	1,256	1,917	2,547	3,149	3,725	4,280	-
*Other Assets	-	27,893	29,505	31,921	36,169	40,778	45,208	49,402	-
*** TOTAL ASSETS	-	953,011	942,858	935,011	925,580	911,694	895,757	878,372	-

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 ...	-	234,616	233,531	232,463	231,399	230,351	229,312	228,287	-
Maturing in 13 Mo or More ...	-	75,604	73,779	72,021	70,329	68,701	67,132	65,617	-
Variable-Rate, Fixed-Maturity .	-	3,769	3,768	3,766	3,765	3,764	3,762	3,761	-
Non-Maturity:									
Transaction Accts	-	40,507	40,507	40,507	40,507	40,507	40,507	40,507	-
MMDAs	-	86,526	86,526	86,526	86,526	86,526	86,526	86,526	-
Passbook Accts	-	55,089	55,089	55,089	55,089	55,089	55,089	55,089	-
Non-Interest-Bearing Accts ..	-	33,683	33,683	33,683	33,683	33,683	33,683	33,683	-
* Deposits	-	529,795	526,883	524,056	521,298	518,622	516,012	513,470	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	167,409	166,283	165,177	164,092	163,027	161,982	160,955	-
Maturing in 37 Mo or More ...	-	43,174	40,906	38,791	36,817	34,973	33,249	31,636	-
Variable-Rate, Fixed-Maturity .	-	98,880	98,808	98,737	98,666	98,596	98,525	98,455	-
* Borrowings	-	309,462	305,997	302,705	299,575	296,596	293,756	291,046	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	5,087	5,087	5,087	5,087	5,087	5,087	5,087	-
Other Escrow Accounts	-	875	849	825	802	780	760	740	-
Collat. Mtg Securities Issued .	-	3,578	3,578	3,578	3,578	3,578	3,578	3,578	-
Miscellaneous I	-	12,983	12,983	12,983	12,983	12,983	12,983	12,983	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	22,523	22,497	22,472	22,449	22,428	22,407	22,388	-
OPTIONS ON LIABILITIES	-	-296	-164	7	265	608	1,048	1,372	-
*** TOTAL LIABILITIES	-	861,484	855,213	849,241	843,588	838,252	833,222	828,275	-

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	-	648	493	360	90	-301	-707	-1,092	-
ARMs	-	70	51	36	21	2	-22	-55	-
Other Mortgages	-	134	101	55	-	-70	-155	-243	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	491	359	233	53	-182	-433	-680	-
Sell Mortgages & MBS	-	-2,551	-1,890	-1,254	-256	1,023	2,340	3,598	-
Purchase Non-Mortgage Items ...	-	40	26	12	-	-11	-21	-31	-
Sell Non-Mortgage Items	-	-1	-1	0	-	0	1	1	-
OPTIONS ON MORTGAGES & MBS	-	8	6	4	2	4	12	20	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-1,860	-1,329	-823	-339	124	566	990	-
Pay Floating, Receive Fixed ...	-	1,361	955	581	238	-78	-369	-638	-
Basis Swaps	-	4	3	2	1	0	-1	-2	-
Swaptions	-	-	-	-	-	-	0	1	-
INTEREST-RATE CAPS	-	0	1	5	28	76	141	216	-
INTEREST-RATE FLOORS	-	1,705	1,162	693	342	165	88	53	-
FUTURES	-	42	27	13	-	-13	-26	-39	-
OPTIONS ON FUTURES	-	11	8	6	7	51	124	186	-
CONSTRUCTION LIP	-	258	148	49	-42	-126	-204	-276	-
SELF-VALUED [CMR911-CMR919]	-	-63	-121	-128	-9	224	541	886	-
*** OFF-BALANCE-SHEET POSITIONS	-	297	-2	-155	136	889	1,875	2,894	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	953,011	942,858	935,011	925,580	911,694	895,757	878,372	-
- LIABILITIES	-	861,484	855,213	849,241	843,588	838,252	833,222	828,275	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	297	-2	-155	136	889	1,875	2,894	-
*** NET PORTFOLIO VALUE	-	91,825	87,643	85,615	82,128	74,331	64,410	52,990	-

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	92,776	93,710	101.01	3.9
30-Yr Mortgage Securities ...	28,325	28,401	100.27	4.3
15-Year Mortgages & MBS	53,862	54,253	100.72	3.1
Balloon Mortgages & MBS	26,095	26,228	100.51	2.4
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	16,475	16,727	101.53	0.5
7 Mo to 2 Yrs Reset Freq ..	65,971	66,464	100.75	0.9
2+ to 5 Yrs Reset Freq	64,777	64,560	99.67	2.4
Lagging Market Index ARMs:				
1 Mo Reset Freq............	120,194	122,749	102.13	0.9
2 Mo to 5 Yrs Reset Freq...	32,666	32,408	99.21	1.8
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	19,818	19,837	100.09	1.0
Adjustable-Rate, Fully-Amort.	40,548	40,162	99.05	0.8
Fixed-Rate, Balloon	11,738	11,800	100.53	4.3
Fixed-Rate, Fully-Amortizing	12,464	12,443	99.83	4.2
Construction & Land Loans:				
Adjustable-Rate	19,268	19,166	99.47	0.3
Fixed-Rate	6,289	6,238	99.19	2.5
Second Mtg Loans & Securities:				
Adjustable-Rate	15,995	15,742	98.42	0.2
Fixed-Rate	16,979	17,399	102.48	2.2
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	114	114	99.68	6.6
Accrued Interest Receivable .	3,964	3,964	100.01	0.0
Advances for Taxes/Insurance	263	263	100.02	0.0
Float on Escrows on Owned Mtg		562		-27.4
Less: Value of Servicing on Mtgs Serviced by Others ...		-154		-0.5
*Mortgage Loans & Securities	648,581	653,343	100.73	2.0

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	16,261	16,207	99.67	0.2
Fixed-Rate	12,208	11,776	96.46	3.7
Consumer Loans:				
Adjustable-Rate	12,163	12,040	98.99	0.2
Fixed-Rate	37,833	38,109	100.73	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-1,237	-1,237	99.99	1.1
Accrued Interest Receivable .	696	696	99.99	0.0
*Nonmortgage Loans	77,925	77,591	99.57	1.4
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	20,533	20,533	100.00	0.0
Equities & All Mutual Funds ...	2,850	2,850	100.01	4.5
Zero-Coupon Securities	340	363	106.66	3.1
Govt & Agency Securities	7,890	8,194	103.86	2.8
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	11,391	11,543	101.33	1.6
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	5,024	4,954	98.61	5.3
Mortgage-Derivative Securities:				
Valued by OTS	163	163	0.22	2.1
Valued by Institution	73,740	73,736	-	2.2
Structured Securities, Valued by Institution	16,189	16,679	103.03	3.5
Less: Valuation Allowances for Investment Securities ..	4	4	89.55	1.0
*Cash, Deposits, & Securities	138,116	139,011	100.65	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	872	872	100.05	0.0
REAL ESTATE HELD FOR INVESTMENT	455	455	99.96	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	277	277	99.83	10.0
OFFICE PREMISES & EQUIPMENT	8,500	8,500	100.00	0.0
*Subtotal	10,104	10,104	100.00	0.3
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		5,244		-14.8
Adj-Rate Servicing		1,438		-1.0
Float on Mtgs Svc'd for Others		2,680		-15.0
*Mtg Ln Servicing for Others		9,362		-12.8
OTHER ASSETS				
Purchased & Excess Servicing ..	8,332			
Margin Account	-	-	-	-
Miscellaneous I	27,525	27,525	100.00	0.0
Miscellaneous II	6,811			
Deposit Intangibles:				
Retail CD Intangible		304		-18.3
Transaction Acct Intangible .		2,435		-43.2
MMDA Intangible		980		-86.0
Passbook Account Intangible .		2,380		-78.3
Non-Int-Bearing Acct Intang .		2,547		-24.2
*Other Assets	42,667	36,169		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	1,105			
*** TOTAL ASSETS	918,497	925,580	102/101*	1.3/1.8*

*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 ...	230,981	231,399	100.18	0.5
Maturing in 13 Mo or More ...	69,151	70,329	101.70	2.4
Variable-Rate, Fixed-Maturity .	3,764	3,765	-	0.0
Non-Maturity:				
Transaction Accts	40,507	40,507	100/ 94*	0.0/2.8*
MMDAs	86,526	86,526	100/ 99*	0.0/1.0*
Passbook Accts	55,089	55,089	100/ 96*	0.0/3.5*
Non-Interest-Bearing Accts ..	33,683	33,683	100/ 92*	0.0/2.0*
* Deposits	519,702	521,298	101/ 99*	0.5/1.4*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	163,902	164,092	100.12	0.7
Maturing in 37 Mo or More ...	36,937	36,817	99.67	5.2
Variable-Rate, Fixed-Maturity .	98,660	98,666	96.33	0.1
* Borrowings	299,498	299,575	98.78	1.0
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	5,087	5,087	100.01	0.0
Other Escrow Accounts	956	802	83.87	2.8
Collat. Mtg Securities Issued .	3,581	3,578	99.92	0.0
Miscellaneous I	12,983	12,983	100.00	0.0
Miscellaneous II	2,846			
*Other Liabilities	25,453	22,449	99.31	0.1
OPTIONS ON LIABILITIES	-	265	-	-113.3
UNAMORTIZED YIELD ADJUSTMENTS ..	-73			
*** TOTAL LIABILITIES	844,580	843,588	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	90
ARMs	21
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	53
Sell Mortgages & MBS	-256
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	2
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-339
Pay Floating, Receive Fixed ...	238
Basis Swaps	1
Swaptions	-
INTEREST-RATE CAPS	28
INTEREST-RATE FLOORS	342
FUTURES	-
OPTIONS ON FUTURES	7
CONSTRUCTION LIP	-42
SELF-VALUED [CMR911-CMR919]	-9
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*** OFF-BALANCE-SHEET POSITIONS	136

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	918,497	925,580	102/101*	1.3/1.8*	*Including/excluding deposit intangible values.
- LIABILITIES	844,580	843,588	100/ 99**	0.7/1.2**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		136			
	=========	=========			
*** NET PORTFOLIO VALUE	73,918	82,128	111.11	6.9	

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	$	13,425	44,786	20,675	7,395	6,495
WARM (in months)		323 mo	323 mo	322 mo	271 mo	261 mo
WAC		6.65%	7.43%	8.34%	9.39%	11.08%
$ of Which Are FHA or VA Guaranteed	$	247	1,437	2,003	1,779	1,711
Securities Backed By Conventional Mortgages .	$	9,627	7,466	2,973	511	219
WARM (in months)		324 mo	319 mo	300 mo	232 mo	210 mo
Wtd Avg Pass-Thru Rate		6.33%	7.28%	8.14%	9.22%	10.35%
Securities Backed By FHA or VA Mortgages . . .	$	1,861	3,279	1,605	569	215
WARM (in months)		324 mo	324 mo	306 mo	214 mo	187 mo
Wtd Avg Pass-Thru Rate		6.41%	7.26%	8.10%	9.20%	10.43%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	16,605	19,753	5,789	1,886	1,488
WAC		6.57%	7.35%	8.32%	9.38%	11.25%
Mortgage Securities	$	4,711	3,098	444	69	20
Wtd Avg Pass-Thru Rate		6.18%	7.20%	8.13%	9.23%	10.66%
WARM (of Loans & Securities)		141 mo	150 mo	143 mo	122 mo	119 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	7,949	11,506	3,575	691	789
WAC		6.62%	7.42%	8.28%	9.37%	11.76%
Mortgage Securities	$	1,152	421	9	1	1
Wtd Avg Pass-Thru Rate		6.19%	7.14%	8.11%	9.41%	10.84%
WARM (of Loans & Securities)		71 mo	74 mo	77 mo	77 mo	114 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 201,058

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			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 . . $	1,563	4,037	568	9,025	525
WAC	7.50%	7.50%	7.91%	5.97%	7.41%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs . . . . $	14,912	61,933	64,209	111,169	32,141
Wtd Avg Margin (in bp)	256 bp	300 bp	278 bp	251 bp	270 bp
WAC	8.34%	7.99%	7.43%	8.18%	7.66%
WARM (in months)	282 mo	301 mo	335 mo	338 mo	307 mo
Wtd Avg Time Until Next Payment Reset (mo) .	4 mo	11 mo	43 mo	3 mo	24 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 300,083

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ARM BALANCES BY DISTANCE TO LIFETIME CAP	6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
Balances w/Coupon Within 200 bp of Lifetime Cap $	1,823	3,229	183	13,195	444
Wtd Avg Distance from Lifetime Cap (in bp) .	125 bp	154 bp	157 bp	138 bp	153 bp
Balances w/Coupon 201-400 bp from Lifetime Cap $	6,911	15,232	3,421	64,434	13,452
Wtd Avg Distance from Lifetime Cap	310 bp	327 bp	339 bp	332 bp	354 bp
Balances w/Coupon Over 400 bp from Lifetime Cap $	6,890	45,823	60,277	42,073	18,340
Wtd Avg Distance from Lifetime Cap	542 bp	564 bp	546 bp	568 bp	515 bp
Balances Without Lifetime Cap . . . . $	851	1,687	896	492	430
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps . . . . $	10,372	58,910	53,048	1,988	26,823
Wtd Avg Periodic Rate Cap (in bp)	143 bp	188 bp	233 bp	263 bp	179 bp
Balances Subject to Periodic Rate Floors . . . $	8,063	53,504	51,592	1,979	24,428
MBS INCLUDED IN ARM BALANCES . . . . $	2,642	10,123	918	30,678	1,581

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	19,818	40,548
WARM (in months)	82 mo	227 mo
Remaining Term to Full Amort. .	276 mo	
Rate Index Code	0000	0000
Margin (in bp)	253 bp	240 bp
Reset Frequency	18 mo	10 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	1,331	1,102
WA Distance to Lifetime Cap .	154 bp	171 bp
Fixed-Rate:		
Balances . . . . $	11,738	12,464
WARM (in months)	72 mo	121 mo
Remaining Term to Full Amort. .	266 mo	
WAC	8.15%	8.36%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	19,268	6,289
WARM (in months)	25 mo	46 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	149 bp	8.88%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	15,995	16,979
WARM (in months)	148 mo	147 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	95 bp	9.44%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	16,261	12,208
WARM (in months)	38 mo	62 mo
Margin in Col 1 (bp); WAC in Col 2	126 bp	8.55%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	12,163	37,833
WARM (in months)	56 mo	56 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	472 bp	11.62%
Reset Frequency	5 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	3,543	18,769
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	2,070	34,556
Remaining WAL 5-10 Years . . . $	5,530	7,175
Remaining WAL over 10 Years . $	1,670	
Super Floaters . . . . $	2	
Inverse Floaters & Super POs . . $	46	
Other . . . . $	8	35
CMO Residuals: $		
Fixed-Rate . . . . $	16	5
Floating-Rate . . . . $	46	4
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	383	12
WAC . . . . $	8.91%	7.82%
Principal-Only MBS . . . . $	32	0
WAC	7.18%	11.07%
Total Mortgage-Derivative Securities--Book Value . $	13,345	60,557

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

MORTGAGE LOANS SERVICED FOR OTHERS	Coupon of Fixed-Rate Mortgages Serviced for Others: Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced . . . . $	105,585	201,703	100,019	25,955	15,578
WARM (in months)	261 mo	287 mo	297 mo	249 mo	207 mo
Wtd Avg Servicing Fee (in bp)	34 bp	35 bp	39 bp	43 bp	50 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	3,801,575				
FHA/VA Loans	1,390,189				
Subserviced by Others	216,685 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	41,821	59,964
WARM (in months)	290 mo	302 mo
Wtd Avg Servicing Fee (in bp)	43 bp	60 bp

Total # of Adjustable-Rate Loans Serviced 865,352 lns
Of Which, Number Subserviced By Others . 13,504 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 550,625

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	20,533		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	2,850		
Zero-Coupon Securities . . . . $	340	6.49%	29 mo
Government & Agency Securities . . . . $	7,890	6.25%	45 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	11,391	6.32%	21 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	5,024	6.99%	124 mo
Structured Securities . . . . $	16,189		
Total Cash, Deposits, & Securities . . . . $	64,217		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	3,724
Accrued Interest Receivable	$	3,964
Advances for Taxes and Insurance	$	263
Less: Unamortized Yield Adjustments	$	-1,260
Valuation Allowances	$	3,610
Unrealized Gains (Losses)	$	-84

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	667
Accrued Interest Receivable	$	696
Less: Unamortized Yield Adjustments	$	-279
Valuation Allowances	$	1,904
Unrealized Gains (Losses)	$	-2

REAL ESTATE HELD FOR INVESTMENT	$	455
REPOSSESSED ASSETS	$	872
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	277
OFFICE PREMISES AND EQUIPMENT	$	8,500

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-306
Less: Unamortized Yield Adjustments	$	43
Valuation Allowances	$	4

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	8,332
Margin Account	$	0
Miscellaneous I	$	27,525
Miscellaneous II	$	6,811
TOTAL ASSETS	$	918,497

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1,867
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	8,974
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	2,342
Mortgage-Related Mutual Funds	$	509
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	28,372
Wtd Avg Servicing Fee (in bp)		22 bp
Adjustable-Rate Mortgage Loans Serviced	$	43,454
Wtd Avg Servicing Fee (in bp)		27 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	1,057

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	$	59,211	19,234	1,419	$ 58
WAC		6.01%	5.56%	5.85%	
WARM (in months)		2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	84,598	62,423	4,096	$ 182
WAC		6.37%	6.19%	6.11%	
WARM (in months)		7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months	$		41,618	10,136	$ 40
WAC			6.44%	5.97%	
WARM (in months)			19 mo	24 mo	
Balances Maturing in 37 or More Months	$			17,397	$ 13
WAC				6.71%	
WARM (in months)				56 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 300,132

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	8,068	7,545	6,878
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	122,198	104,729	22,705
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.15 mo	5.19 mo	7.50 mo
Balances in New Accounts (Optional)	$	814	706	296

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 %	$	1,872	5,333	5,712	4.53%
5.00 to 5.99 %	$	6,722	23,707	12,349	5.53%
6.00 to 6.99 %	$	72,360	43,655	13,366	6.57%
7.00 to 7.99 %	$	2,812	7,038	3,961	7.27%
8.00 to 8.99 %	$	14	225	916	8.40%
9.00 to 9.99 %	$	1	156	346	9.48%
10.00 to 10.99 %	$	0	2	114	10.10%
11.00% and Above	$	0	5	174	12.07%
WARM		1 mo	16 mo	78 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 200,838

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	42,531	4 bp	2 mo	2 mo	20 mo
Position 2	0000	0000	$	14,724	-6 bp	2 mo	1 mo	26 mo
Position 3	0000	0000	$	25,930	-14 bp	3 mo	1 mo	12 mo
All Other Positions			$	19,238	-5 bp	3 mo	1 mo	25 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	$ 40,507	1.80%	$ 44
Money Market Deposit Accounts (MMDAs)	$ 86,526	4.66%	$ 173
Passbook Accounts	$ 55,089	2.93%	$ 66
Non-Interest-Bearing Non-Maturity Deposits	$ 33,683		$ 49
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 1,916	0.30%	
Escrow for Mortgages Serviced for Others	$ 3,170	0.32%	
Other Escrows	$ 956	0.29%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 221,848		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -76		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 3,581		
Miscellaneous I	$ 12,983		
Miscellaneous II	$ 2,846		
TOTAL LIABILITIES	$ 844,580	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 1,282		
EQUITY CAPITAL	$ 72,633		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 918,495		

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	22	$ 274	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	38	$ 43	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	177	$ 1,126	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	133	$ 817	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	87	$ 143	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	349	$ 1,179	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	317	$ 7,992	-	-	-
1016	optional commitment to originate "other" mortgages	247	$ 3,241	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 0	-	-	-
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	16	$ 20	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	10	$ 58	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 1	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	25	$ 25	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	22	$ 23	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	18	$ 23	-	-	-
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 .	-	$ 6	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 318	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 23	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	60	$ 1,310	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	85	$ 8,980	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	9	$ 65	-	-	-
2042	commitment to purchase 1-month COFI ARM MBS	-	$ 0	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 252	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$ 2	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 2	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 30	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	11	$ 1,832	-	-	-
2056	commitment to purchase "other" MBS	-	$ 4	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 0	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 1	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	16	$ 648	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	25	$ 8,680	-	-	-
2076	commitment to sell "other" MBS	-	$ 6	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 26	-	-	-
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 .	10	$ 97	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	8	$ 44	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 2	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	9	$ 50	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	12	$ 261	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 43	-	-	-
2122	commitment to sell 1-mo COFI ARM loans, svc released	-	$ 0	-	-	-
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 .	16	$ 887	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	11	$ 17	-	-	-
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 . . .	51	$ 266	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	115	$ 2,502	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	13	$ 719	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 25	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	9	$ 25	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	52	$ 233	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	42	$ 104	-	-	-

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
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	32	$ 53	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	130	$ 252	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	115	$ 1,227	-	-	-
2216	firm commitment to originate "other" mortgage loans	91	$ 884	-	-	-
3006	option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 0	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 1	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 1	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 80	-	-	-
3016	option to purchase "other" mortgages	-	$ 2	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 100	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 1	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	8	$ 5	-	-	-
3034	option to sell 25- or 30-year FRMs	18	$ 185	-	-	-
3036	option to sell "other" mortgages	-	$ 2	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 4	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 10	-	-	-
3074	short option to sell 25- or 30-yr FRMs	6	$ 45	-	-	-
3076	short option to sell "other" mortgages	-	$ 2	-	-	-
4002	commitment to purchase non-mortgage financial assets	56	$ 581	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 205	-	-	-
4022	commitment to sell non-mortgage financial assets	7	$ 79	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	6	$ 1,866	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	15	$ 18,855	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 517	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 244	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 1,150	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 2,850	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	8	$ 6,074	-	-	-

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
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 100	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 35	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR	-	$ 107	-	-	-
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	-	$ 244	-	-	-
6004	interest rate cap based on 3-month LIBOR	20	$ 9,238	-	-	-
6008	interest rate cap based on 3-month Treasury	-	$ 5	-	-	-
6010	interest rate cap based on 1-year Treasury	-	$ 100	-	-	-
6014	interest rate cap based on 5-year Treasury	-	$ 935	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$ 502	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 489	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 270	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 24	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 460	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 63	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 11,960	-	-	-
7010	interest rate floor based on 1-year Treasury	-	$ 3	-	-	-
7014	interest rate floor based on 5-year Treasury	-	$ 58	-	-	-
7016	interest rate floor based on 7-year Treasury	-	$ 40	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 4,596	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 237	-	-	-
8016	long futures contract on 3-month Eurodollar	-	$ 2,000	-	-	-
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	-	$ 2,351	-	-	-

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
9010	long call option on 10-year Treasury note futures contract	-	$ 24	-	-	-
9012	long call option on Treasury bond futures contract	-	$ 4	-	-	-
9032	long put option on 5-year Treasury note futures contract	-	$ 8	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 43	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 591	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$ 5	-	-	-
9502	fixed-rate construction loans in process	433	$ 2,477	-	-	-
9512	adjustable-rate construction loans in process	262	$ 5,675	-	-	-

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	$ 886	$ 66,365	$ 1,372	$ 11	$ 14,527
+ 200	$ 541	$ 69,020	$ 1,048	$ 11	$ 15,217
+ 100	$ 224	$ 71,490	$ 608	$ 11	$ 15,928
No Change	$ -9	$ 73,736	$ 265	$ 11	$ 16,679
- 100	$ -128	$ 74,778	$ 7	$ 11	$ 17,088
- 200	$ -121	$ 75,003	$ -164	$ 10	$ 17,290
- 300	$ -63	$ 75,151	$ -296	$ 10	$ 17,519
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 23,394