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	-	-15,312	-100 %	0.00 %	0 bp
+300 bp	7,155	-8,157	-53 %	4.46 %	-443 bp
+200 bp	10,051	-5,261	-34 %	6.11 %	-278 bp
+100 bp	12,851	-2,461	-16 %	7.63 %	-126 bp
0 bp	15,312			8.89 %	
-100 bp	17,170	1,858	+12 %	9.79 %	+90 bp
-200 bp	18,557	3,245	+21 %	10.43 %	+154 bp
-300 bp	19,426	4,114	+27 %	10.78 %	+189 bp
-400 bp	-	-15,312	-100 %	0.00 %	0 bp

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

	12/31/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	8.89 %
Post-Shock NPV Ratio	6.11 %
Sensitivity Measure: Decline in NPV Ratio	278 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	-	19,583	19,272	18,839	18,176	17,375	16,532	15,697	-
30-Yr Mortgage Securities ...	-	9,856	9,658	9,371	8,945	8,457	7,970	7,509	-
15-Year Mortgages & MBS	-	19,059	18,767	18,348	17,770	17,126	16,474	15,840	-
Balloon Mortgages & MBS	-	8,432	8,298	8,123	7,876	7,587	7,289	6,995	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	1,243	1,238	1,233	1,227	1,216	1,199	1,176	-
7 Mo to 2 Yrs Reset Freq ..	-	14,556	14,452	14,340	14,183	13,948	13,630	13,251	-
2+ to 5 Yrs Reset Freq	-	12,339	12,105	11,832	11,493	11,101	10,679	10,245	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	942	935	928	920	910	897	882	-
2 Mo to 5 Yrs Reset Freq...	-	1,929	1,906	1,882	1,854	1,819	1,777	1,729	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	3,357	3,307	3,258	3,211	3,165	3,120	3,075	-
Adjustable-Rate, Fully-Amort.	-	3,566	3,517	3,470	3,424	3,379	3,334	3,290	-
Fixed-Rate, Balloon	-	5,698	5,435	5,187	4,954	4,735	4,530	4,336	-
Fixed-Rate, Fully-Amortizing	-	4,416	4,229	4,055	3,891	3,739	3,595	3,461	-
Construction & Land Loans:									
Adjustable-Rate	-	1,336	1,332	1,328	1,325	1,322	1,319	1,316	-
Fixed-Rate	-	796	776	757	739	722	706	691	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	2,771	2,764	2,757	2,750	2,743	2,737	2,731	-
Fixed-Rate	-	4,998	4,888	4,783	4,682	4,586	4,494	4,405	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	605	583	562	543	525	508	491	-
Accrued Interest Receivable .	-	553	553	553	553	553	553	553	-
Advances for Taxes/Insurance	-	59	59	59	59	59	59	59	-
Float on Escrows on Owned Mtg	-	50	77	116	158	195	228	256	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	1	1	0	0	0	0	1	-
*Mortgage Loans & Securities	-	116,143	114,149	111,782	108,734	105,261	101,629	97,987	-

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	-	3,344	3,337	3,331	3,324	3,318	3,312	3,307	-
Fixed-Rate	-	2,883	2,768	2,659	2,556	2,459	2,367	2,280	-
Consumer Loans:									
Adjustable-Rate	-	756	755	754	753	752	751	751	-
Fixed-Rate	-	7,743	7,621	7,503	7,389	7,278	7,171	7,067	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-211	-208	-205	-201	-198	-196	-193	-
Accrued Interest Receivable .	-	134	134	134	134	134	134	134	-
*Nonmortgage Loans	-	14,647	14,406	14,176	13,955	13,743	13,540	13,345	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	4,795	4,795	4,795	4,795	4,795	4,795	4,795	-
Equities & All Mutual Funds ...	-	1,282	1,237	1,193	1,145	1,095	1,042	989	-
Zero-Coupon Securities	-	150	142	135	130	125	121	117	-
Govt & Agency Securities	-	2,190	2,115	2,045	1,979	1,917	1,859	1,805	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,047	1,043	1,040	1,036	1,033	1,030	1,027	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	3,166	2,901	2,677	2,486	2,322	2,179	2,055	-
Mortgage-Derivative Securities:									
Valued by OTS	-	56	57	57	56	55	53	52	-
Valued by Institution	-	20,997	20,896	20,367	19,750	19,020	18,259	17,460	-
Structured Securities, Valued by Institution	-	6,306	6,213	6,092	5,798	5,471	5,154	4,862	-
Less: Valuation Allowances for Investment Securities ..	-	1	1	1	1	1	1	1	-
*Cash, Deposits, & Securities	-	39,989	39,398	38,399	37,174	35,832	34,491	33,161	-

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 ***								
REPOSSESSED ASSETS	-	235	235	235	235	235	235	235	-
REAL ESTATE HELD FOR INVESTMENT	-	92	92	92	92	92	92	92	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	99	95	92	86	75	63	48	-
OFFICE PREMISES & EQUIPMENT	-	1,588	1,588	1,588	1,588	1,588	1,588	1,588	-
*Subtotal	-	2,015	2,011	2,007	2,001	1,991	1,978	1,963	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	493	612	808	957	1,029	1,050	1,045	-
Adj-Rate Servicing	-	114	116	118	120	123	124	125	-
Float on Mtgs Svc'd for Others	-	213	263	333	399	449	489	518	-
*Mtg Ln Servicing for Others	-	820	992	1,259	1,476	1,601	1,663	1,688	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	5,952	5,952	5,952	5,952	5,952	5,952	5,952	-
Deposit Intangibles:									
Retail CD Intangible	-	126	136	145	155	162	169	177	-
Transaction Acct Intangible .	-	106	328	556	776	984	1,177	1,359	-
MMDA Intangible	-	21	94	217	365	513	657	797	-
Passbook Account Intangible .	-	-43	4	212	942	1,656	2,320	2,939	-
Non-Int-Bearing Acct Intang .	-	387	503	615	722	824	922	1,017	-
*Other Assets	-	6,549	7,019	7,697	8,912	10,091	11,197	12,240	-
*** TOTAL ASSETS	-	180,163	177,975	175,320	172,251	168,519	164,499	160,384	-

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 ...	-	38,296	38,131	37,967	37,804	37,644	37,485	37,327	-
Maturing in 13 Mo or More ...	-	14,682	14,345	14,020	13,706	13,404	13,111	12,829	-
Variable-Rate, Fixed-Maturity .	-	1,060	1,060	1,059	1,059	1,059	1,059	1,059	-
Non-Maturity:									
Transaction Accts	-	8,302	8,302	8,302	8,302	8,302	8,302	8,302	-
MMDAs	-	11,865	11,865	11,865	11,865	11,865	11,865	11,865	-
Passbook Accts	-	21,573	21,573	21,573	21,573	21,573	21,573	21,573	-
Non-Interest-Bearing Accts ..	-	6,116	6,116	6,116	6,116	6,116	6,116	6,116	-
* Deposits	-	101,894	101,392	100,902	100,426	99,963	99,512	99,071	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	38,355	38,095	37,841	37,590	37,344	37,102	36,864	-
Maturing in 37 Mo or More ...	-	9,840	9,319	8,833	8,378	7,953	7,555	7,183	-
Variable-Rate, Fixed-Maturity .	-	5,609	5,603	5,597	5,591	5,585	5,579	5,573	-
* Borrowings	-	53,804	53,017	52,270	51,559	50,882	50,236	49,620	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,084	1,084	1,084	1,084	1,084	1,084	1,084	-
Other Escrow Accounts	-	69	67	65	64	62	60	59	-
Collat. Mtg Securities Issued .	-	68	68	68	68	68	68	68	-
Miscellaneous I	-	3,871	3,871	3,871	3,871	3,871	3,871	3,871	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	5,091	5,089	5,087	5,086	5,084	5,082	5,081	-
OPTIONS ON LIABILITIES	-	-169	-158	-111	-15	62	128	190	-
*** TOTAL LIABILITIES	-	160,620	159,341	158,148	157,056	155,990	154,958	153,962	-

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	-	71	52	28	-14	-66	-120	-173	-
ARMs	-	18	15	11	4	-6	-20	-35	-
Other Mortgages	-	15	11	7	-	-10	-21	-32	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	50	35	18	-6	-35	-67	-99	-
Sell Mortgages & MBS	-	-384	-267	-134	39	246	471	699	-
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	1	4	7	11	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-6	-3	1	4	6	9	12	-
Pay Floating, Receive Fixed ...	-	56	33	12	-8	-28	-47	-66	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	1	3	6	11	18	27	36	-
INTEREST-RATE FLOORS	-	16	8	2	0	0	0	-	-
FUTURES	-	-20	-13	-7	-	7	14	20	-
OPTIONS ON FUTURES	-	2	2	2	4	9	12	16	-
CONSTRUCTION LIP	-	21	12	4	-3	-10	-17	-23	-
SELF-VALUED [CMR911-CMR919]	-	42	32	47	85	187	262	369	-
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*** OFF-BALANCE-SHEET POSITIONS	-	-116	-77	-2	117	322	510	733	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	180,163	177,975	175,320	172,251	168,519	164,499	160,384	-
- LIABILITIES	-	160,620	159,341	158,148	157,056	155,990	154,958	153,962	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-116	-77	-2	117	322	510	733	-
	=========	=========	=========	=========	=========	=========	=========	=========	=========
*** NET PORTFOLIO VALUE	-	19,426	18,557	17,170	15,312	12,851	10,051	7,155	-

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	18,447	18,176	98.54	4.0
30-Yr Mortgage Securities ...	9,296	8,945	96.22	5.1
15-Year Mortgages & MBS	18,108	17,770	98.14	3.4
Balloon Mortgages & MBS	8,033	7,876	98.05	3.4
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	1,245	1,227	98.47	0.7
7 Mo to 2 Yrs Reset Freq ..	14,246	14,183	99.56	1.4
2+ to 5 Yrs Reset Freq	11,731	11,493	97.98	3.2
Lagging Market Index ARMs:				
1 Mo Reset Freq............	914	920	100.62	1.0
2 Mo to 5 Yrs Reset Freq...	1,902	1,854	97.50	1.7
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	3,265	3,211	98.34	1.5
Adjustable-Rate, Fully-Amort.	3,481	3,424	98.37	1.3
Fixed-Rate, Balloon	5,338	4,954	92.81	4.6
Fixed-Rate, Fully-Amortizing	4,187	3,891	92.94	4.1
Construction & Land Loans:				
Adjustable-Rate	1,335	1,325	99.26	0.2
Fixed-Rate	751	739	98.35	2.4
Second Mtg Loans & Securities:				
Adjustable-Rate	2,791	2,750	98.53	0.2
Fixed-Rate	4,778	4,682	97.99	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	543	543	100.03	3.4
Accrued Interest Receivable .	553	553	100.02	0.0
Advances for Taxes/Insurance	59	59	100.43	0.0
Float on Escrows on Owned Mtg		158		-25.1
Less: Value of Servicing on Mtgs Serviced by Others ...		0		-20.4
*Mortgage Loans & Securities	111,001	108,734	97.96	3.0

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	3,379	3,324	98.38	0.2
Fixed-Rate	2,626	2,556	97.35	3.9
Consumer Loans:				
Adjustable-Rate	764	753	98.55	0.1
Fixed-Rate	7,516	7,389	98.31	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-201	-201	100.23	1.5
Accrued Interest Receivable .	134	134	99.70	0.0
*Nonmortgage Loans	14,217	13,955	98.15	1.6
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	4,795	4,795	100.00	0.0
Equities & All Mutual Funds ...	1,145	1,145	100.00	4.3
Zero-Coupon Securities	129	130	100.50	4.0
Govt & Agency Securities	1,989	1,979	99.49	3.2
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,039	1,036	99.73	0.3
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,545	2,486	97.68	7.1
Mortgage-Derivative Securities:				
Valued by OTS	56	56	0.28	1.8
Valued by Institution	19,914	19,750	-	3.4
Structured Securities, Valued by Institution	6,178	5,798	93.85	5.4
Less: Valuation Allowances for Investment Securities ..	1	1	53.10	1.7
*Cash, Deposits, & Securities	37,789	37,174	98.37	3.5

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	235	235	100.19	0.0
REAL ESTATE HELD FOR INVESTMENT	92	92	99.56	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	86	86	99.60	9.7
OFFICE PREMISES & EQUIPMENT	1,588	1,588	100.02	0.0
*Subtotal	2,001	2,001	100.00	0.4
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		957		-11.5
Adj-Rate Servicing		120		-1.8
Float on Mtgs Svc'd for Others		399		-14.7
*Mtg Ln Servicing for Others		1,476		-11.6
OTHER ASSETS				
Purchased & Excess Servicing ..	1,249			
Margin Account	-	-	-	-
Miscellaneous I	5,952	5,952	100.01	0.0
Miscellaneous II	1,704			
Deposit Intangibles:				
Retail CD Intangible		155		-5.4
Transaction Acct Intangible .		776		-27.6
MMDA Intangible		365		-40.5
Passbook Account Intangible .		942		-76.7
Non-Int-Bearing Acct Intang .		722		-14.5
*Other Assets	8,905	8,912		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-986			
*** TOTAL ASSETS	172,927	172,251	100/ 98*	2.0/2.7*

*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 ...	37,922	37,804	99.69	0.4
Maturing in 13 Mo or More ...	13,912	13,706	98.52	2.2
Variable-Rate, Fixed-Maturity .	1,059	1,059	-	0.0
Non-Maturity:				
Transaction Accts	8,302	8,302	100/ 91*	0.0/2.8*
MMDAs	11,865	11,865	100/ 97*	0.0/1.3*
Passbook Accts	21,573	21,573	100/ 96*	0.0/3.5*
Non-Interest-Bearing Accts ..	6,116	6,116	100/ 88*	0.0/1.9*
* Deposits	100,749	100,426	101/ 98*	0.5/1.7*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	37,894	37,590	99.20	0.7
Maturing in 37 Mo or More ...	9,118	8,378	91.88	5.3
Variable-Rate, Fixed-Maturity .	5,593	5,591	84.04	0.1
* Borrowings	52,604	51,559	96.08	1.3
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,084	1,084	100.05	0.0
Other Escrow Accounts	77	64	82.75	2.7
Collat. Mtg Securities Issued .	68	68	99.33	0.0
Miscellaneous I	3,871	3,871	99.99	0.0
Miscellaneous II	80			
*Other Liabilities	5,179	5,086	99.74	0.0
OPTIONS ON LIABILITIES	-	-15	-	586.4
UNAMORTIZED YIELD ADJUSTMENTS ..	-3			
*** TOTAL LIABILITIES	158,529	157,056	99/ 97**	0.7/1.5**

*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	4
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-6
Sell Mortgages & MBS	39
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	1
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	4
Pay Floating, Receive Fixed ...	-8
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	11
INTEREST-RATE FLOORS	0
FUTURES	-
OPTIONS ON FUTURES	4
CONSTRUCTION LIP	-3
SELF-VALUED [CMR911-CMR919]	85
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*** OFF-BALANCE-SHEET POSITIONS	117

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	172,927	172,251	100/ 98*	2.0/2.7*	*Including/excluding deposit intangible values.
- LIABILITIES	158,529	157,056	99/ 97**	0.7/1.5**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		117			
	=========	=========			
*** NET PORTFOLIO VALUE	14,398	15,312	106.34	14.1	

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	$	3,119	8,551	3,573	1,517	1,686
WARM (in months)		311 mo	306 mo	305 mo	295 mo	303 mo
WAC		6.54%	7.42%	8.34%	9.45%	11.21%
$ of Which Are FHA or VA Guaranteed	$	62	205	388	63	24
Securities Backed By Conventional Mortgages .	$	5,031	1,967	413	39	14
WARM (in months)		338 mo	328 mo	271 mo	183 mo	178 mo
Wtd Avg Pass-Thru Rate		6.55%	7.33%	8.14%	9.22%	10.81%
Securities Backed By FHA or VA Mortgages . . .	$	817	776	199	22	19
WARM (in months)		302 mo	326 mo	268 mo	196 mo	229 mo
Wtd Avg Pass-Thru Rate		6.49%	7.22%	8.09%	9.16%	10.58%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	6,669	5,482	1,250	506	522
WAC		6.58%	7.33%	8.35%	9.46%	11.23%
Mortgage Securities	$	1,785	1,641	217	31	4
Wtd Avg Pass-Thru Rate		6.31%	7.17%	8.15%	9.15%	10.54%
WARM (of Loans & Securities)		151 mo	153 mo	136 mo	124 mo	136 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	3,493	3,328	300	50	45
WAC		6.64%	7.33%	8.26%	9.39%	11.23%
Mortgage Securities	$	658	153	6	0	0
Wtd Avg Pass-Thru Rate		6.12%	7.12%	8.07%	0.00%	0.00%
WARM (of Loans & Securities)		79 mo	86 mo	85 mo	95 mo	117 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 53,884

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 . .	$	53	814	101	2	50
WAC		6.65%	6.32%	6.53%	6.96%	6.71%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	1,193	13,432	11,629	912	1,851
Wtd Avg Margin (in bp)		197 bp	266 bp	296 bp	251 bp	239 bp
WAC		7.28%	7.29%	7.25%	6.91%	7.19%
WARM (in months)		262 mo	290 mo	336 mo	264 mo	240 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	11 mo	41 mo	4 mo	9 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 30,037

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	$	50	231	35	0	9
Wtd Avg Distance from Lifetime Cap (in bp) .		127 bp	164 bp	162 bp	45 bp	170 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	205	2,412	286	114	97
Wtd Avg Distance from Lifetime Cap		300 bp	339 bp	355 bp	320 bp	335 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	929	11,349	11,286	794	1,710
Wtd Avg Distance from Lifetime Cap		613 bp	597 bp	560 bp	661 bp	645 bp
Balances Without Lifetime Cap	$	61	253	124	7	85
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	888	13,351	11,183	273	1,758
Wtd Avg Periodic Rate Cap (in bp)		129 bp	188 bp	252 bp	113 bp	161 bp
Balances Subject to Periodic Rate Floors . . .	$	757	12,106	11,028	269	1,254
MBS INCLUDED IN ARM BALANCES	$	628	3,572	553	436	404

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	3,265	3,481
WARM (in months)	105 mo	157 mo
Remaining Term to Full Amort. .	288 mo	
Rate Index Code	0000	0000
Margin (in bp)	226 bp	248 bp
Reset Frequency	47 mo	38 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	64	78
WA Distance to Lifetime Cap .	27 bp	87 bp
Fixed-Rate:		
Balances . . . . $	5,338	4,187
WARM (in months)	78 mo	120 mo
Remaining Term to Full Amort. .	277 mo	
WAC	7.85%	8.14%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	1,335	751
WARM (in months)	44 mo	39 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	161 bp	8.07%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	2,791	4,778
WARM (in months)	127 mo	137 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	158 bp	8.42%
Reset Frequency (in months) . . .	3 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	3,379	2,626
WARM (in months)	35 mo	61 mo
Margin in Col 1 (bp); WAC in Col 2	67 bp	8.31%
Reset Frequency	3 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	764	7,516
WARM (in months)	105 mo	55 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	264 bp	9.60%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	142	2,012
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	446	8,026
Remaining WAL 5-10 Years . . . $	5,313	2,547
Remaining WAL over 10 Years . $	1,465	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	18	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	1	0
WAC . . . . $	10.11%	0.00%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	7.41%
Total Mortgage-Derivative Securities--Book Value . $	7,385	12,585

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 . . . . $	21,351	27,880	8,420	2,651	3,118
WARM (in months)	278 mo	307 mo	289 mo	239 mo	229 mo
Wtd Avg Servicing Fee (in bp)	47 bp	46 bp	39 bp	43 bp	48 bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	574,059 lns
FHA/VA Loans	132,279 lns
Subserviced by Others	31,460 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Index on Serviced Loan: Lagging Mkt
Balances Serviced . . . . $	8,938	892
WARM (in months)	321 mo	212 mo
Wtd Avg Servicing Fee (in bp)	45 bp	95 bp

Total # of Adjustable-Rate Loans Serviced 102,422 lns
Of Which, Number Subserviced By Others . 3,903 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 73,250

CASH, DEPOSITS, & SECURITIES

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	4,795		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	1,145		
Zero-Coupon Securities . . . . $	129	5.63%	47 mo
Government & Agency Securities . . . . $	1,989	6.07%	49 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	1,039	4.89%	5 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	2,545	7.02%	210 mo
Structured Securities . . . . $	6,178		
Total Cash, Deposits, & Securities . . . . $	17,819		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	1,180
Accrued Interest Receivable	$	553
Advances for Taxes and Insurance	$	59
Less: Unamortized Yield Adjustments	$	221
Valuation Allowances	$	637
Unrealized Gains (Losses)	$	-257

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	97
Accrued Interest Receivable	$	134
Less: Unamortized Yield Adjustments	$	45
Valuation Allowances	$	298
Unrealized Gains (Losses)	$	-7

REAL ESTATE HELD FOR INVESTMENT	$	92
REPOSSESSED ASSETS	$	235
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	86
OFFICE PREMISES AND EQUIPMENT	$	1,588

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-445
Less: Unamortized Yield Adjustments	$	11
Valuation Allowances	$	1

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,249
Margin Account	$	0
Miscellaneous I	$	5,952
Miscellaneous II	$	1,704
TOTAL ASSETS	$	172,927

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	189
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	2,086
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	956
Mortgage-Related Mutual Funds	$	189
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	3,846
Wtd Avg Servicing Fee (in bp)		20 bp
Adjustable-Rate Mortgage Loans Serviced	$	1,682
Wtd Avg Servicing Fee (in bp)		38 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	5

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	$	10,671	2,522	782	$	4
WAC		4.73%	5.25%	6.49%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	15,039	7,724	1,183	$	5
WAC		5.05%	5.19%	6.17%		
WARM (in months)		6 mo	8 mo	7 mo		
Balances Maturing in 13 to 36 Months	$		8,207	2,924	$	1
WAC			5.47%	6.14%		
WARM (in months)			20 mo	24 mo		
Balances Maturing in 37 or More Months	$			2,781	$	0
WAC				5.88%		
WARM (in months)				60 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 51,833

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	452	667	1,033
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	21,318	15,997	5,472
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.42 mo	6.00 mo	7.45 mo
Balances in New Accounts (Optional)	$	189	214	36

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 %	$	3,999	4,727	2,288	4.66%
5.00 to 5.99 %	$	12,480	10,026	4,842	5.55%
6.00 to 6.99 %	$	3,259	3,029	1,645	6.22%
7.00 to 7.99 %	$	48	315	84	7.11%
8.00 to 8.99 %	$	0	5	174	8.25%
9.00 to 9.99 %	$	1	1	13	9.69%
10.00 to 10.99 %	$	3	0	3	10.16%
11.00% and Above	$	0	0	70	12.17%
WARM		1 mo	16 mo	79 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 47,011

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	3,370	-8 bp	2 mo	2 mo	14 mo
Position 2	0000	0000	$	1,282	-46 bp	3 mo	3 mo	13 mo
Position 3	0000	0000	$	1,370	-181 bp	1 mo	1 mo	11 mo
All Other Positions			$	630	8 bp	3 mo	2 mo	43 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	$ 8,302	1.49%	$ 3
Money Market Deposit Accounts (MMDAs)	$ 11,865	3.86%	$ 3
Passbook Accounts	$ 21,573	2.57%	$ 21
Non-Interest-Bearing Non-Maturity Deposits	$ 6,116		$ 10
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 600	0.66%	
Escrow for Mortgages Serviced for Others	$ 483	0.12%	
Other Escrows	$ 77	0.29%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 49,017		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -5		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 68		
Miscellaneous I	$ 3,871		
Miscellaneous II	$ 80		
TOTAL LIABILITIES	$ 158,529	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 6		
EQUITY CAPITAL	$ 14,391		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 172,927		

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	-	$ 2	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	-	$ 1	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	38	$ 146	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	42	$ 402	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	24	$ 82	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	85	$ 273	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	77	$ 976	-	-	-
1016	optional commitment to originate "other" mortgages	51	$ 383	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	7	$ 9	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	6	$ 21	-	-	-
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 .	15	$ 7	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	10	$ 16	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	7	$ 31	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 22	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	7	$ 23	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	16	$ 77	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 2	-	-	-
2042	commitment to purchase 1-month COFI ARM MBS	-	$ 4	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 4	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 4	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 122	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 12	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 0	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 419	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 2,118	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 0	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 40	-	-	-

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
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 0	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 2	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 2	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 18	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 1,429	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 1	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 43	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	-	$ 33	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	8	$ 711	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 281	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	10	$ 52	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	11	$ 111	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	13	$ 47	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	37	$ 48	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	43	$ 133	-	-	-
2216	firm commitment to originate "other" mortgage loans	26	$ 106	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 1	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 35	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 1	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 55	-	-	-
3036	option to sell "other" mortgages	-	$ 1	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 7	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 5	-	-	-
3076	short option to sell "other" mortgages	-	$ 3	-	-	-
4002	commitment to purchase non-mortgage financial assets	16	$ 128	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 0	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 75	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 50	-	-	-

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	-	$ 1,490	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 68	-	-	-
6004	interest rate cap based on 3-month LIBOR	6	$ 635	-	-	-
6008	interest rate cap based on 3-month Treasury	-	$ 5	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 500	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 200	-	-	-
8036	short futures contract on 2-year Treasury note	-	$ 310	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 7	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 321	-	-	-
9012	long call option on Treasury bond futures contract	-	$ 2	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 3	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 75	-	-	-
9084	short put option on Treasury bond futures contract	-	$ 34	-	-	-
9502	fixed-rate construction loans in process	76	$ 265	-	-	-
9512	adjustable-rate construction loans in process	41	$ 425	-	-	-

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	$ 369	$ 17,460	$ 190	$ 0	$ 4,862
+ 200	$ 262	$ 18,259	$ 128	$ 0	$ 5,154
+ 100	$ 187	$ 19,020	$ 62	$ 0	$ 5,471
No Change	$ 85	$ 19,750	$ -15	$ 0	$ 5,798
- 100	$ 47	$ 20,367	$ -111	$ 0	$ 6,092
- 200	$ 32	$ 20,896	$ -158	$ 0	$ 6,213
- 300	$ 42	$ 20,997	$ -169	$ 0	$ 6,306
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 4,764