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	-	-7,582	-100 %	0.00 %	0 bp
+300 bp	4,708	-2,874	-38 %	6.99 %	-355 bp
+200 bp	5,721	-1,861	-25 %	8.30 %	-224 bp
+100 bp	6,702	-880	-12 %	9.51 %	-103 bp
0 bp	7,582			10.54 %	
-100 bp	8,215	633	+8 %	11.23 %	+69 bp
-200 bp	8,558	976	+13 %	11.55 %	+101 bp
-300 bp	8,719	1,137	+15 %	11.65 %	+111 bp
-400 bp	-	-7,582	-100 %	0.00 %	0 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	12/31/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.54 %
Post-Shock NPV Ratio	8.30 %
Sensitivity Measure: Decline in NPV Ratio	224 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	-	11,721	11,529	11,242	10,786	10,242	9,688	9,156	-
30-Yr Mortgage Securities ...	-	1,980	1,942	1,885	1,801	1,705	1,610	1,520	-
15-Year Mortgages & MBS	-	7,142	7,036	6,888	6,685	6,455	6,220	5,989	-
Balloon Mortgages & MBS	-	3,721	3,669	3,604	3,511	3,402	3,288	3,173	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	489	488	486	483	479	472	463	-
7 Mo to 2 Yrs Reset Freq ..	-	6,300	6,260	6,218	6,157	6,065	5,936	5,780	-
2+ to 5 Yrs Reset Freq	-	5,476	5,385	5,272	5,129	4,959	4,775	4,586	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	126	125	124	123	121	120	118	-
2 Mo to 5 Yrs Reset Freq...	-	891	880	869	855	839	819	797	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	386	382	379	375	372	369	365	-
Adjustable-Rate, Fully-Amort.	-	1,511	1,501	1,492	1,482	1,473	1,464	1,454	-
Fixed-Rate, Balloon	-	605	586	569	551	535	520	505	-
Fixed-Rate, Fully-Amortizing	-	1,975	1,906	1,842	1,782	1,725	1,672	1,621	-
Construction & Land Loans:									
Adjustable-Rate	-	2,663	2,657	2,652	2,647	2,642	2,636	2,632	-
Fixed-Rate	-	1,593	1,560	1,529	1,500	1,471	1,444	1,417	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	1,250	1,248	1,246	1,244	1,243	1,241	1,239	-
Fixed-Rate	-	1,112	1,087	1,064	1,042	1,021	1,001	982	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	71	70	69	68	67	66	65	-
Accrued Interest Receivable .	-	267	267	267	267	267	267	267	-
Advances for Taxes/Insurance	-	19	19	19	19	19	19	19	-
Float on Escrows on Owned Mtg	-	20	29	44	59	73	85	95	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-3	-2	-1	0	0	1	0	-
*Mortgage Loans & Securities	-	49,320	48,630	47,760	46,567	45,174	43,711	42,245	-

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
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	1,505	1,501	1,498	1,495	1,492	1,489	1,486	-
Fixed-Rate	-	1,132	1,094	1,058	1,024	992	962	933	-
Consumer Loans:									
Adjustable-Rate	-	548	547	547	546	545	544	544	-
Fixed-Rate	-	5,255	5,169	5,085	5,003	4,925	4,849	4,775	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-109	-108	-106	-105	-103	-102	-100	-
Accrued Interest Receivable .	-	57	57	57	57	57	57	57	-
*Nonmortgage Loans	-	8,388	8,261	8,138	8,021	7,908	7,799	7,695	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	2,328	2,328	2,328	2,328	2,328	2,328	2,328	-
Equities & All Mutual Funds ...	-	632	613	594	572	547	521	494	-
Zero-Coupon Securities	-	27	25	23	22	21	20	19	-
Govt & Agency Securities	-	2,297	2,228	2,163	2,101	2,044	1,989	1,937	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,208	1,207	1,205	1,203	1,201	1,199	1,198	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	381	366	353	340	329	319	310	-
Mortgage-Derivative Securities:									
Valued by OTS	-	19	20	20	19	19	18	18	-
Valued by Institution	-	5,463	5,436	5,341	5,168	4,965	4,756	4,545	-
Structured Securities, Valued by Institution	-	1,536	1,508	1,475	1,427	1,368	1,316	1,267	-
Less: Valuation Allowances for Investment Securities ..	-	1	1	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	13,892	13,730	13,500	13,181	12,823	12,466	12,115	-

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	-	148	148	148	148	148	148	148	-
REAL ESTATE HELD FOR INVESTMENT	-	140	140	140	140	140	140	140	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	27	26	25	24	21	17	13	-
OFFICE PREMISES & EQUIPMENT	-	1,044	1,044	1,044	1,044	1,044	1,044	1,044	-
*Subtotal	-	1,359	1,358	1,357	1,356	1,353	1,349	1,345	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	73	87	112	133	145	149	149	-
Adj-Rate Servicing	-	23	23	24	24	25	25	26	-
Float on Mtgs Svc'd for Others	-	44	53	66	80	90	99	105	-
*Mtg Ln Servicing for Others	-	140	163	202	237	260	273	280	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	1,442	1,442	1,442	1,442	1,442	1,442	1,442	-
Deposit Intangibles:									
Retail CD Intangible	-	80	86	92	98	102	107	112	-
Transaction Acct Intangible .	-	60	165	281	398	510	614	713	-
MMDA Intangible	-	7	39	95	164	234	304	372	-
Passbook Account Intangible .	-	-10	0	38	188	334	469	595	-
Non-Int-Bearing Acct Intang .	-	152	198	242	284	325	363	400	-
*Other Assets	-	1,730	1,931	2,191	2,573	2,947	3,300	3,634	-
*** TOTAL ASSETS	-	74,830	74,073	73,148	71,934	70,465	68,898	67,315	-

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 ...	-	22,867	22,756	22,646	22,537	22,430	22,323	22,218	-
Maturing in 13 Mo or More ...	-	9,113	8,898	8,691	8,491	8,297	8,110	7,929	-
Variable-Rate, Fixed-Maturity .	-	753	752	752	752	752	752	752	-
Non-Maturity:									
Transaction Accts	-	4,465	4,465	4,465	4,465	4,465	4,465	4,465	-
MMDAs	-	5,714	5,714	5,714	5,714	5,714	5,714	5,714	-
Passbook Accts	-	4,404	4,404	4,404	4,404	4,404	4,404	4,404	-
Non-Interest-Bearing Accts ..	-	2,403	2,403	2,403	2,403	2,403	2,403	2,403	-
* Deposits	-	49,719	49,393	49,075	48,766	48,465	48,172	47,885	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	8,082	8,023	7,965	7,909	7,853	7,798	7,744	-
Maturing in 37 Mo or More ...	-	4,013	3,843	3,684	3,533	3,391	3,256	3,129	-
Variable-Rate, Fixed-Maturity .	-	3,164	3,162	3,159	3,156	3,153	3,151	3,148	-
* Borrowings	-	15,259	15,028	14,808	14,598	14,397	14,205	14,021	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	223	223	223	223	223	223	223	-
Other Escrow Accounts	-	35	34	33	32	31	30	30	-
Collat. Mtg Securities Issued .	-	15	15	15	15	15	15	15	-
Miscellaneous I	-	793	793	793	793	793	793	793	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	1,065	1,064	1,063	1,062	1,062	1,061	1,060	-
OPTIONS ON LIABILITIES	-	-6	-2	5	7	9	11	13	-
*** TOTAL LIABILITIES	-	66,038	65,483	64,951	64,433	63,933	63,448	62,979	-

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	-	13	10	6	-2	-11	-21	-30	-
ARMs	-	5	4	3	1	-3	-7	-11	-
Other Mortgages	-	5	4	2	-	-3	-7	-11	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	45	33	18	-1	-26	-54	-83	-
Sell Mortgages & MBS	-	-56	-39	-19	8	41	76	109	-
Purchase Non-Mortgage Items ...	-	2	2	1	-	-1	-1	-2	-
Sell Non-Mortgage Items	-	-	-	-	-	-	-	-	-
OPTIONS ON MORTGAGES & MBS	-	-4	-3	-1	0	2	3	4	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-22	-7	7	20	31	42	51	-
Pay Floating, Receive Fixed ...	-	6	4	1	0	-2	-4	-5	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	0	0	1	4	10	18	29	-
INTEREST-RATE FLOORS	-	2	1	0	0	0	0	0	-
FUTURES	-	-	-	-	-	-	-	-	-
OPTIONS ON FUTURES	-	-	-	-	-	0	0	0	-
CONSTRUCTION LIP	-	52	30	10	-7	-22	-36	-48	-
SELF-VALUED [CMR911-CMR919]	-	-122	-69	-10	58	155	262	370	-
*** OFF-BALANCE-SHEET POSITIONS	-	-73	-32	19	81	170	271	373	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	74,830	74,073	73,148	71,934	70,465	68,898	67,315	-
- LIABILITIES	-	66,038	65,483	64,951	64,433	63,933	63,448	62,979	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-73	-32	19	81	170	271	373	-
*** NET PORTFOLIO VALUE	-	8,719	8,558	8,215	7,582	6,702	5,721	4,708	-

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	11,100	10,786	97.16	4.6
30-Yr Mortgage Securities ...	1,871	1,801	96.25	5.0
15-Year Mortgages & MBS	6,779	6,685	98.62	3.2
Balloon Mortgages & MBS	3,551	3,511	98.84	2.9
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	488	483	99.21	0.8
7 Mo to 2 Yrs Reset Freq ..	6,166	6,157	99.86	1.2
2+ to 5 Yrs Reset Freq	5,244	5,129	97.80	3.1
Lagging Market Index ARMs:				
1 Mo Reset Freq............	124	123	98.81	0.9
2 Mo to 5 Yrs Reset Freq...	877	855	97.50	1.7
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	383	375	97.97	0.9
Adjustable-Rate, Fully-Amort.	1,498	1,482	98.96	0.6
Fixed-Rate, Balloon	563	551	97.95	3.0
Fixed-Rate, Fully-Amortizing	1,865	1,782	95.53	3.3
Construction & Land Loans:				
Adjustable-Rate	2,653	2,647	99.76	0.2
Fixed-Rate	1,510	1,500	99.31	1.9
Second Mtg Loans & Securities:				
Adjustable-Rate	1,257	1,244	99.00	0.1
Fixed-Rate	1,036	1,042	100.62	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	68	68	99.82	1.2
Accrued Interest Receivable .	267	267	100.12	0.0
Advances for Taxes/Insurance	19	19	101.58	0.0
Float on Escrows on Owned Mtg		59		-25.1
Less: Value of Servicing on Mtgs Serviced by Others ...		0		1745.6
*Mortgage Loans & Securities	47,320	46,567	98.41	2.8

NOTE: Effective duration is calculated as the average of the percentage changes in present value resulting from rate shocks of +100 and -100 basis points.

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	1,417	1,495	105.49	0.2
Fixed-Rate	1,038	1,024	98.64	3.2
Consumer Loans:				
Adjustable-Rate	537	546	101.64	0.1
Fixed-Rate	4,980	5,003	100.47	1.6
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-105	-105	99.56	1.4
Accrued Interest Receivable .	57	57	100.70	0.0
*Nonmortgage Loans	7,925	8,021	101.22	1.4
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	2,328	2,328	100.00	0.0
Equities & All Mutual Funds ...	572	572	99.94	4.1
Zero-Coupon Securities	19	22	116.25	5.7
Govt & Agency Securities	2,100	2,101	100.07	2.8
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,204	1,203	99.91	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	355	340	95.91	3.4
Mortgage-Derivative Securities:				
Valued by OTS	19	19	0.37	1.6
Valued by Institution	5,130	5,168	-	3.6
Structured Securities, Valued by Institution	1,455	1,427	98.07	3.7
Less: Valuation Allowances for Investment Securities ..	0	0	-	0.8
*Cash, Deposits, & Securities	13,182	13,181	99.98	2.6

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	148	148	100.01	0.0	
REAL ESTATE HELD FOR INVESTMENT	140	140	100.23	0.0	
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	24	24	98.30	9.7	
OFFICE PREMISES & EQUIPMENT	1,044	1,044	99.98	0.0	
*Subtotal	1,356	1,356	99.98	0.2	
MORTGAGE LOAN SERVICING FOR OTHERS					
Fixed-Rate Servicing		133		-12.3	
Adj-Rate Servicing		24		-2.6	
Float on Mtgs Svc'd for Others		80		-15.0	
*Mtg Ln Servicing for Others		237		-12.2	
OTHER ASSETS					
Purchased & Excess Servicing ..	190				
Margin Account	-	-	-	-	
Miscellaneous I	1,442	1,442	99.99	0.0	
Miscellaneous II	245				
Deposit Intangibles:					
Retail CD Intangible		98		-5.3	
Transaction Acct Intangible .		398		-28.8	
MMDA Intangible		164		-42.4	
Passbook Account Intangible .		188		-78.7	
Non-Int-Bearing Acct Intang .		284		-14.5	
*Other Assets	1,877	2,573			
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-165				
*** TOTAL ASSETS	71,494	71,934	101/ 99*	1.9/2.4*	*Including/excluding deposit intangible values.

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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 ...	22,585	22,537	99.80	0.5	
Maturing in 13 Mo or More ...	8,568	8,491	99.10	2.3	
Variable-Rate, Fixed-Maturity .	752	752	-	0.0	
Non-Maturity:					
Transaction Accts	4,465	4,465	100/ 91*	0.0/2.8*	
MMDAs	5,714	5,714	100/ 97*	0.0/1.3*	
Passbook Accts	4,404	4,404	100/ 96*	0.0/3.5*	*Excluding/including deposit intangible values
Non-Interest-Bearing Accts ..	2,403	2,403	100/ 88*	0.0/1.9*	listed on asset side of report.
* Deposits	48,891	48,766	101/ 99*	0.6/1.4*	
BORROWINGS					
Fixed-Rate, Fixed-Maturity:					
Maturing in 36 Mo or Less ...	7,966	7,909	99.28	0.7	
Maturing in 37 Mo or More ...	3,717	3,533	95.02	4.1	
Variable-Rate, Fixed-Maturity .	3,155	3,156	80.76	0.1	
* Borrowings	14,838	14,598	93.62	1.4	
OTHER LIABILITIES					
Escrow Accounts					
For Mortgages	223	223	100.02	0.0	
Other Escrow Accounts	39	32	82.38	2.7	
Collat. Mtg Securities Issued .	15	15	96.72	0.3	
Miscellaneous I	793	793	99.95	0.0	
Miscellaneous II	133				
*Other Liabilities	1,203	1,062	99.28	0.1	
OPTIONS ON LIABILITIES	-	7	-	-29.9	
UNAMORTIZED YIELD ADJUSTMENTS ..	-4				
*** TOTAL LIABILITIES	64,927	64,433	99/ 98**	0.8/1.4**	**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	-2
ARMs	1
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-1
Sell Mortgages & MBS	8
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	20
Pay Floating, Receive Fixed ...	0
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	4
INTEREST-RATE FLOORS	0
FUTURES	-
OPTIONS ON FUTURES	-
CONSTRUCTION LIP	-7
SELF-VALUED [CMR911-CMR919]	58
	=========
*** OFF-BALANCE-SHEET POSITIONS	81

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	71,494	71,934	101/ 99*	1.9/2.4*	*Including/excluding deposit intangible values.
- LIABILITIES	64,927	64,433	99/ 98**	0.8/1.4**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		81			
	=========	=========			
*** NET PORTFOLIO VALUE	6,567	7,582	115.46	10.0	

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS

FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Coupon: Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	1,922	6,877	1,687	382	233
WARM (in months)		320 mo	330 mo	315 mo	262 mo	246 mo
WAC		6.70%	7.38%	8.30%	9.37%	11.19%
$ of Which Are FHA or VA Guaranteed	$	37	110	79	7	5
Securities Backed By Conventional Mortgages	$	697	435	89	19	8
WARM (in months)		321 mo	304 mo	241 mo	191 mo	192 mo
Wtd Avg Pass-Thru Rate		6.26%	7.21%	8.29%	9.22%	10.69%
Securities Backed By FHA or VA Mortgages	$	188	370	51	10	4
WARM (in months)		343 mo	327 mo	268 mo	215 mo	205 mo
Wtd Avg Pass-Thru Rate		6.39%	7.18%	8.17%	9.11%	10.47%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	2,117	2,301	929	396	224
WAC		6.59%	7.36%	8.35%	9.37%	11.05%
Mortgage Securities	$	592	156	50	11	3
Wtd Avg Pass-Thru Rate		6.20%	7.23%	8.18%	9.16%	10.96%
WARM (of Loans & Securities)		147 mo	153 mo	130 mo	108 mo	98 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	1,298	1,326	264	99	246
WAC		6.64%	7.33%	8.30%	9.45%	12.39%
Mortgage Securities	$	274	43	2	0	0
Wtd Avg Pass-Thru Rate		6.17%	7.07%	8.12%	9.61%	0.00%
WARM (of Loans & Securities)		76 mo	79 mo	61 mo	54 mo	69 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 23,302

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:	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 . . $	35	279	299	65	13
WAC	6.74%	6.53%	6.72%	6.65%	6.46%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs . . . . $	452	5,887	4,945	59	864
Wtd Avg Margin (in bp)	249 bp	275 bp	281 bp	223 bp	254 bp
WAC	8.13%	7.49%	7.09%	6.80%	7.29%
WARM (in months)	233 mo	275 mo	326 mo	252 mo	249 mo
Wtd Avg Time Until Next Payment Reset (mo) .	3 mo	10 mo	40 mo	4 mo	12 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 12,899

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 $	88	43	15	0	5
Wtd Avg Distance from Lifetime Cap (in bp) .	118 bp	171 bp	173 bp	125 bp	159 bp
Balances w/Coupon 201-400 bp from Lifetime Cap $	70	1,140	607	8	163
Wtd Avg Distance from Lifetime Cap	329 bp	339 bp	381 bp	309 bp	331 bp
Balances w/Coupon Over 400 bp from Lifetime Cap $	245	4,893	4,475	39	648
Wtd Avg Distance from Lifetime Cap	640 bp	566 bp	570 bp	649 bp	623 bp
Balances Without Lifetime Cap . . . . $	85	91	149	77	61
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps . . . . $	219	5,269	4,945	3	802
Wtd Avg Periodic Rate Cap (in bp)	146 bp	194 bp	201 bp	197 bp	166 bp
Balances Subject to Periodic Rate Floors . . . $	167	4,285	3,113	3	695
MBS INCLUDED IN ARM BALANCES . . . . $	71	489	123	12	12

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	383	1,498
WARM (in months)	64 mo	135 mo
Remaining Term to Full Amort. .	235 mo	
Rate Index Code	0000	0000
Margin (in bp)	205 bp	222 bp
Reset Frequency	28 mo	17 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	6	42
WA Distance to Lifetime Cap .	40 bp	71 bp
Fixed-Rate:		
Balances . . . . $	563	1,865
WARM (in months)	48 mo	96 mo
Remaining Term to Full Amort. .	225 mo	
WAC	8.80%	8.50%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,653	1,510
WARM (in months)	23 mo	29 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	134 bp	8.06%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	1,257	1,036
WARM (in months)	146 mo	149 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	136 bp	9.67%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	1,417	1,038
WARM (in months)	33 mo	52 mo
Margin in Col 1 (bp); WAC in Col 2	352 bp	8.89%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	537	4,980
WARM (in months)	70 mo	60 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	502 bp	11.34%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	21	846
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	211	3,167
Remaining WAL 5-10 Years . . . $	449	345
Remaining WAL over 10 Years . $	85	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	8	0
CMO Residuals: $		
Fixed-Rate . . . . $	2	0
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	11	0
WAC . . . . $	5.83%	8.00%
Principal-Only MBS . . . . $	4	0
WAC	4.00%	12.00%
Total Mortgage-Derivative Securities--Book Value . $	791	4,359

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	$ 3,460	5,963	1,932	776	594
WARM (in months)	247 mo	282 mo	260 mo	225 mo	198 mo
Wtd Avg Servicing Fee (in bp)	35 bp	36 bp	37 bp	44 bp	52 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	144,471 lns				
FHA/VA Loans	19,881 lns				
Subserviced by Others	4,440 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced	$ 2,594	35
WARM (in months)	291 mo	206 mo
Wtd Avg Servicing Fee (in bp)	40 bp	45 bp

Total # of Adjustable-Rate Loans Serviced	24,764 lns
Of Which, Number Subserviced By Others	439 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 15,352

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.	$ 2,328		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$ 572		
Zero-Coupon Securities	$ 19	10.38%	72 mo
Government & Agency Securities	$ 2,100	6.08%	48 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$ 1,204	4.97%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$ 355	6.76%	68 mo
Structured Securities	$ 1,455		
Total Cash, Deposits, & Securities	$ 8,033		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	313
Accrued Interest Receivable	$	267
Advances for Taxes and Insurance	$	19
Less: Unamortized Yield Adjustments	$	15
Valuation Allowances	$	245
Unrealized Gains (Losses)	$	-60

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	66
Accrued Interest Receivable	$	57
Less: Unamortized Yield Adjustments	$	27
Valuation Allowances	$	171
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	140
REPOSSESSED ASSETS	$	148
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	24
OFFICE PREMISES AND EQUIPMENT	$	1,044

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-65
Less: Unamortized Yield Adjustments	$	-2
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	190
Margin Account	$	0
Miscellaneous I	$	1,442
Miscellaneous II	$	245
TOTAL ASSETS	$	71,494

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	0
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	346
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	392
Mortgage-Related Mutual Funds	$	180
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	3,132
Wtd Avg Servicing Fee (in bp)		25 bp
Adjustable-Rate Mortgage Loans Serviced	$	2,373
Wtd Avg Servicing Fee (in bp)		29 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	21

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	$	5,440	1,414	540	$	12
WAC		5.02%	5.60%	7.10%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	9,820	4,779	590	$	29
WAC		5.46%	5.41%	6.56%		
WARM (in months)		7 mo	8 mo	7 mo		
Balances Maturing in 13 to 36 Months	$		5,114	1,362	$	22
WAC			5.73%	6.21%		
WARM (in months)			19 mo	25 mo		
Balances Maturing in 37 or More Months	$			2,092	$	10
WAC				6.05%		
WARM (in months)				54 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 31,152

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	741	320	277
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	13,270	9,335	3,239
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.81 mo	6.55 mo	11.87 mo
Balances in New Accounts (Optional)	$	195	128	8

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

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

Balances by Coupon Class:		Remaining Maturity in Months: 0 to 3	4 to 36	37 or More	WAC
Under 5.00 %	$	649	399	378	4.55%
5.00 to 5.99 %	$	2,753	2,615	2,460	5.56%
6.00 to 6.99 %	$	479	980	470	6.26%
7.00 to 7.99 %	$	2	53	92	7.25%
8.00 to 8.99 %	$	1	4	25	8.48%
9.00 to 9.99 %	$	18	13	290	9.25%
10.00 to 10.99 %	$	0	0	3	10.00%
11.00% and Above	$	0	0	0	14.74%
WARM		1 mo	17 mo	62 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 11,683

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	1,628	7 bp	2 mo	1 mo	9 mo
Position 2	0000	0000	$	945	-44 bp	1 mo	1 mo	2 mo
Position 3	0000	0000	$	1,255	6 bp	3 mo	2 mo	5 mo
All Other Positions			$	80	22 bp	1 mo	1 mo	1 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	$ 4,465	1.69%	$ 7
Money Market Deposit Accounts (MMDAs)	$ 5,714	4.06%	$ 23
Passbook Accounts	$ 4,404	2.80%	$ 12
Non-Interest-Bearing Non-Maturity Deposits	$ 2,403		$ 9
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 122	0.36%	
Escrow for Mortgages Serviced for Others	$ 101	0.27%	
Other Escrows	$ 39	0.07%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 17,248		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -4		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 15		
Miscellaneous I	$ 793		
Miscellaneous II	$ 133		
TOTAL LIABILITIES	$ 64,927	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 146		
EQUITY CAPITAL	$ 6,421		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 71,494		

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	-	$ 0	-	-	-
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 .	33	$ 86	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	20	$ 87	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	11	$ 72	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	62	$ 55	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	57	$ 128	-	-	-
1016	optional commitment to originate "other" mortgages	53	$ 131	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$ 1	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	6	$ 24	-	-	-
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	-	$ 2	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$ 11	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	10	$ 12	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	9	$ 19	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 12	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 1	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	-	$ 1	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	10	$ 28	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 13	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 56	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$ 10	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 0	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 8	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 5	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 61	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 268	-	-	-
2086	commitment to purchase high-risk mortgage derivative product . . .	-	$ 6	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 1	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 49	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 5	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 8	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 35	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 6	-	-	-
2122	commitment to sell 1-mo COFI ARM loans, svc released	-	$ 0	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 15	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 6	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 0	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	14	$ 20	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	24	$ 213	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 63	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 1	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	15	$ 21	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	11	$ 66	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	-	$ 3	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	28	$ 23	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	25	$ 171	-	-	-
2216	firm commitment to originate "other" mortgage loans	19	$ 183	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 1	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 11	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 1	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 15	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 40	-	-	-
3056	short option to purchase "other" mortgages	-	$ 0	-	-	-
4002	commitment to purchase non-mortgage financial assets	17	$ 179	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 19	-	-	-

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
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 362	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 35	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR .	-	$ 30	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 976	-	-	-
6010	interest rate cap based on 1-year Treasury	-	$ 100	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$ 7	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 13	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 145	-	-	-
7014	interest rate floor based on 5-year Treasury	-	$ 15	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$ 25	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 3	-	-	-
9502	fixed-rate construction loans in process	88	$ 667	-	-	-
9512	adjustable-rate construction loans in process	44	$ 522	-	-	-

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	$ 370	$ 4,545	$ 13	$ 15	$ 1,267
+ 200	$ 262	$ 4,756	$ 11	$ 15	$ 1,316
+ 100	$ 155	$ 4,965	$ 9	$ 15	$ 1,368
No Change	$ 58	$ 5,168	$ 7	$ 15	$ 1,427
- 100	$ -10	$ 5,341	$ 5	$ 15	$ 1,475
- 200	$ -69	$ 5,436	$ -2	$ 15	$ 1,508
- 300	$ -122	$ 5,463	$ -6	$ 15	$ 1,536
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 268