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
+300 bp	38,213	-36,301	-49 %	4.73 %	-393 bp
+200 bp	51,448	-23,066	-31 %	6.23 %	-244 bp
+100 bp	63,644	-10,870	-15 %	7.54 %	-112 bp
0 bp	74,514			8.66 %	
-100 bp	82,038	7,524	+10 %	9.40 %	+73 bp
-200 bp	84,866	10,352	+14 %	9.63 %	+97 bp
-300 bp	86,483	11,970	+16 %	9.74 %	+107 bp

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

	03/31/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	8.66 %
Post-Shock NPV Ratio	6.23 %
Sensitivity Measure: Decline in NPV Ratio	244 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	-	90,454	89,051	86,782	83,190	79,102	75,001	71,083	-
30-Yr Mortgage Securities ...	-	30,829	30,301	29,352	27,975	26,465	24,990	23,609	-
15-Year Mortgages & MBS	-	62,692	61,720	60,196	58,178	56,024	53,893	51,839	-
Balloon Mortgages & MBS	-	27,449	27,076	26,547	25,804	24,986	24,164	23,358	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	16,206	16,145	16,074	15,956	15,765	15,495	15,150	-
7 Mo to 2 Yrs Reset Freq ..	-	63,021	62,589	62,092	61,369	60,330	58,982	57,378	-
2+ to 5 Yrs Reset Freq	-	60,742	59,612	58,251	56,596	54,731	52,728	50,652	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	107,903	106,991	106,049	104,946	103,479	101,531	99,085	-
2 Mo to 5 Yrs Reset Freq...	-	32,543	32,007	31,424	30,760	29,989	29,105	28,139	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	18,433	18,235	18,058	17,892	17,730	17,555	17,378	-
Adjustable-Rate, Fully-Amort.	-	38,378	38,005	37,670	37,360	37,058	36,749	36,440	-
Fixed-Rate, Balloon	-	12,066	11,520	11,007	10,526	10,074	9,650	9,250	-
Fixed-Rate, Fully-Amortizing	-	12,630	12,093	11,594	11,129	10,695	10,290	9,911	-
Construction & Land Loans:									
Adjustable-Rate	-	15,785	15,737	15,688	15,641	15,597	15,552	15,510	-
Fixed-Rate	-	6,046	5,880	5,726	5,582	5,447	5,320	5,201	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	13,240	13,214	13,187	13,161	13,139	13,115	13,095	-
Fixed-Rate	-	15,753	15,417	15,097	14,791	14,498	14,217	13,948	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	28	15	4	-3	-8	-11	-14	-
Accrued Interest Receivable .	-	3,409	3,409	3,409	3,409	3,409	3,409	3,409	-
Advances for Taxes/Insurance	-	255	255	255	255	255	255	255	-
Float on Escrows on Owned Mtg	-	263	398	576	732	857	960	1,049	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-117	-126	-132	-133	-130	-126	-123	-
*Mortgage Loans & Securities	-	628,242	619,797	609,170	595,382	579,752	563,076	545,848	-

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	-	12,706	12,677	12,649	12,621	12,597	12,572	12,550	-
Fixed-Rate	-	10,175	9,775	9,398	9,043	8,709	8,394	8,096	-
Consumer Loans:									
Adjustable-Rate	-	10,670	10,653	10,636	10,620	10,604	10,588	10,573	-
Fixed-Rate	-	36,557	35,975	35,412	34,867	34,339	33,827	33,331	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-961	-949	-938	-927	-917	-907	-898	-
Accrued Interest Receivable .	-	557	557	557	557	557	557	557	-
*Nonmortgage Loans	-	69,704	68,687	67,713	66,781	65,889	65,031	64,210	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	17,706	17,706	17,706	17,706	17,706	17,706	17,706	-
Equities & All Mutual Funds ...	-	3,020	2,914	2,816	2,704	2,585	2,461	2,337	-
Zero-Coupon Securities	-	326	307	291	277	265	255	246	-
Govt & Agency Securities	-	10,875	10,562	10,266	9,987	9,722	9,472	9,234	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	6,452	6,439	6,427	6,415	6,404	6,393	6,382	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	5,559	5,199	4,887	4,614	4,373	4,159	3,968	-
Mortgage-Derivative Securities:									
Valued by OTS	-	225	224	221	217	212	207	201	-
Valued by Institution	-	84,569	84,162	82,873	80,767	77,801	74,946	72,003	-
Structured Securities, Valued by Institution	-	16,815	16,589	16,276	15,583	14,783	14,043	13,344	-
Less: Valuation Allowances for Investment Securities ..	-	2	2	2	2	2	2	2	-
*Cash, Deposits, & Securities	-	145,545	144,101	141,761	138,267	133,849	129,639	125,421	-

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	-	995	995	995	995	995	995	995	-
REAL ESTATE HELD FOR INVESTMENT	-	478	478	478	478	478	478	478	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	231	224	213	194	167	133	97	-
OFFICE PREMISES & EQUIPMENT	-	8,238	8,238	8,238	8,238	8,238	8,238	8,238	-
*Subtotal	-	9,943	9,936	9,925	9,906	9,879	9,845	9,809	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	2,743	3,541	4,556	5,057	5,180	5,134	5,012	-
Adj-Rate Servicing	-	1,218	1,250	1,277	1,297	1,319	1,331	1,331	-
Float on Mtgs Svc'd for Others	-	1,455	1,813	2,222	2,540	2,775	2,960	3,107	-
*Mtg Ln Servicing for Others	-	5,416	6,603	8,054	8,894	9,274	9,425	9,450	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	24,771	24,771	24,771	24,771	24,771	24,771	24,771	-
Deposit Intangibles:									
Retail CD Intangible	-	857	912	957	1,000	1,035	1,073	1,108	-
Transaction Acct Intangible .	-	1,143	2,198	3,245	4,248	5,176	6,052	6,881	-
MMDA Intangible	-	322	1,000	1,950	3,001	4,047	5,068	6,064	-
Passbook Account Intangible .	-	-60	184	1,933	3,911	5,768	7,495	9,108	-
Non-Int-Bearing Acct Intang .	-	2,286	2,839	3,368	3,874	4,361	4,828	5,276	-
*Other Assets	-	29,319	31,905	36,224	40,805	45,159	49,287	53,209	-
*** TOTAL ASSETS	-	888,168	881,028	872,848	860,035	843,801	826,304	807,947	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** LIABILITIES ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
	*** Change in Interest Rates ***								
DEPOSITS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 12 Mo or Less ...	-	212,773	211,808	210,853	209,911	208,980	208,054	207,143	-
Maturing in 13 Mo or More ...	-	75,729	73,990	72,317	70,702	69,145	67,640	66,187	-
Variable-Rate, Fixed-Maturity .	-	3,728	3,725	3,722	3,719	3,716	3,714	3,711	-
Non-Maturity:									
Transaction Accts	-	39,078	39,078	39,078	39,078	39,078	39,078	39,078	-
MMDAs	-	84,991	84,991	84,991	84,991	84,991	84,991	84,991	-
Passbook Accts	-	58,962	58,962	58,962	58,962	58,962	58,962	58,962	-
Non-Interest-Bearing Accts ..	-	29,835	29,835	29,835	29,835	29,835	29,835	29,835	-
* Deposits	-	505,096	502,389	499,758	497,199	494,707	492,274	489,908	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	155,100	154,214	153,343	152,485	151,642	150,812	149,996	-
Maturing in 37 Mo or More ...	-	36,369	34,641	33,019	31,497	30,066	28,721	27,456	-
Variable-Rate, Fixed-Maturity .	-	86,800	86,769	86,737	86,706	86,675	86,644	86,613	-
* Borrowings	-	278,270	275,623	273,099	270,688	268,383	266,178	264,064	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	4,865	4,865	4,865	4,865	4,865	4,865	4,865	-
Other Escrow Accounts	-	824	800	778	757	737	719	701	-
Collat. Mtg Securities Issued .	-	83	83	83	83	83	83	83	-
Miscellaneous I	-	12,011	12,011	12,011	12,011	12,011	12,011	12,011	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	17,783	17,760	17,737	17,716	17,697	17,678	17,660	-
OPTIONS ON LIABILITIES	-	-45	95	320	612	835	1,051	1,245	-
*** TOTAL LIABILITIES	-	801,103	795,867	790,914	786,215	781,621	777,180	772,877	-

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	-	441	338	220	-16	-313	-619	-911	-
ARMs	-	122	98	64	7	-71	-166	-277	-
Other Mortgages	-	245	180	99	-	-117	-241	-364	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	366	270	157	-5	-208	-428	-651	-
Sell Mortgages & MBS	-	-1,418	-1,045	-626	8	771	1,563	2,337	-
Purchase Non-Mortgage Items ...	-	-17	-11	-5	-	5	10	15	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-1	-1	0	5	14	24	35	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-1,659	-881	-146	551	1,210	1,836	2,430	-
Pay Floating, Receive Fixed ...	-	717	390	85	-200	-466	-716	-949	-
Basis Swaps	-	0	0	0	0	0	0	0	-
Swaptions	-	0	1	1	1	1	1	2	-
INTEREST-RATE CAPS	-	7	32	91	203	340	470	598	-
INTEREST-RATE FLOORS	-	255	154	68	22	7	3	2	-
FUTURES	-	-127	-83	-41	-	44	87	127	-
OPTIONS ON FUTURES	-	15	13	12	12	37	113	181	-
CONSTRUCTION LIP	-	209	107	15	-68	-145	-215	-281	-
SELF-VALUED [CMR911-CMR919]	-	262	143	109	174	356	600	849	-
*** OFF-BALANCE-SHEET POSITIONS	-	-581	-295	104	694	1,465	2,325	3,143	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	888,168	881,028	872,848	860,035	843,801	826,304	807,947	-
- LIABILITIES	-	801,103	795,867	790,914	786,215	781,621	777,180	772,877	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-581	-295	104	694	1,465	2,325	3,143	-
*** NET PORTFOLIO VALUE	-	86,483	84,866	82,038	74,514	63,644	51,448	38,213	-

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	85,157	83,190	97.69	4.6
30-Yr Mortgage Securities ...	29,111	27,975	96.10	5.2
15-Year Mortgages & MBS	59,684	58,178	97.48	3.6
Balloon Mortgages & MBS	26,445	25,804	97.57	3.0
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	15,923	15,956	100.21	1.0
7 Mo to 2 Yrs Reset Freq ..	61,379	61,369	99.98	1.4
2+ to 5 Yrs Reset Freq	58,174	56,596	97.29	3.1
Lagging Market Index ARMs:				
1 Mo Reset Freq............	105,921	104,946	99.08	1.2
2 Mo to 5 Yrs Reset Freq...	32,190	30,760	95.56	2.3
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	18,010	17,892	99.34	0.9
Adjustable-Rate, Fully-Amort.	37,907	37,360	98.56	0.8
Fixed-Rate, Balloon	11,310	10,526	93.07	4.4
Fixed-Rate, Fully-Amortizing	12,147	11,129	91.62	4.0
Construction & Land Loans:				
Adjustable-Rate	15,714	15,641	99.53	0.3
Fixed-Rate	5,701	5,582	97.91	2.5
Second Mtg Loans & Securities:				
Adjustable-Rate	13,339	13,161	98.67	0.2
Fixed-Rate	14,985	14,791	98.71	2.0
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-3	-3	105.37	-191.4
Accrued Interest Receivable .	3,409	3,409	100.00	0.0
Advances for Taxes/Insurance	255	255	99.99	0.0
Float on Escrows on Owned Mtg		732		-19.2
Less: Value of Servicing on Mtgs Serviced by Others ...		-133		0.8
*Mortgage Loans & Securities	606,756	595,382	98.13	2.5

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	12,719	12,621	99.23	0.2
Fixed-Rate	9,268	9,043	97.58	3.8
Consumer Loans:				
Adjustable-Rate	10,671	10,620	99.52	0.2
Fixed-Rate	34,966	34,867	99.72	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-927	-927	100.05	1.1
Accrued Interest Receivable .	557	557	100.01	0.0
*Nonmortgage Loans	67,254	66,781	99.30	1.4
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	17,706	17,706	100.00	0.0
Equities & All Mutual Funds ...	2,704	2,704	100.01	4.3
Zero-Coupon Securities	259	277	106.98	4.6
Govt & Agency Securities	9,963	9,987	100.24	2.7
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	6,419	6,415	99.94	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	4,734	4,614	97.46	5.6
Mortgage-Derivative Securities:				
Valued by OTS	217	217	0.27	2.0
Valued by Institution	81,077	80,767	-	3.1
Structured Securities, Valued by Institution	15,548	15,583	100.22	4.8
Less: Valuation Allowances for Investment Securities ..	2	2	84.35	1.5
*Cash, Deposits, & Securities	138,626	138,267	99.74	2.9

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	995	995	100.05	0.0
REAL ESTATE HELD FOR INVESTMENT	478	478	100.05	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	194	194	100.13	11.9
OFFICE PREMISES & EQUIPMENT	8,238	8,238	100.00	0.0
*Subtotal	9,906	9,906	100.01	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		5,057		-6.2
Adj-Rate Servicing		1,297		-1.6
Float on Mtgs Svc'd for Others		2,540		-10.9
*Mtg Ln Servicing for Others		8,894		-6.9
OTHER ASSETS				
Purchased & Excess Servicing ..	7,250			
Margin Account	-	-	-	-
Miscellaneous I	24,771	24,771	100.00	0.0
Miscellaneous II	6,235			
Deposit Intangibles:				
Retail CD Intangible		1,000		-3.9
Transaction Acct Intangible .		4,248		-22.7
MMDA Intangible		3,001		-34.9
Passbook Account Intangible .		3,911		-49.0
Non-Int-Bearing Acct Intang .		3,874		-12.8
*Other Assets	38,257	40,805		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-1,009			
*** TOTAL ASSETS	859,790	860,035	101/ 99*	1.7/2.3*

*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 ...	210,777	209,911	99.59	0.4
Maturing in 13 Mo or More ...	72,400	70,702	97.65	2.2
Variable-Rate, Fixed-Maturity .	3,715	3,719	-	0.1
Non-Maturity:				
Transaction Accts	39,078	39,078	100/ 89*	0.0/2.8*
MMDAs	84,991	84,991	100/ 96*	0.0/1.3*
Passbook Accts	58,962	58,962	100/ 93*	0.0/3.5*
Non-Interest-Bearing Accts ..	29,835	29,835	100/ 87*	0.0/1.9*
* Deposits	499,757	497,199	100/ 97*	0.5/1.5*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	153,522	152,485	99.33	0.6
Maturing in 37 Mo or More ...	33,765	31,497	93.28	4.7
Variable-Rate, Fixed-Maturity .	86,660	86,706	95.94	0.0
* Borrowings	273,946	270,688	97.49	0.9
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	4,865	4,865	100.00	0.0
Other Escrow Accounts	934	757	81.04	2.7
Collat. Mtg Securities Issued .	83	83	99.99	0.1
Miscellaneous I	12,011	12,011	100.00	0.0
Miscellaneous II	1,479			
*Other Liabilities	19,372	17,716	99.01	0.1
OPTIONS ON LIABILITIES	-	612	-	-42.1
UNAMORTIZED YIELD ADJUSTMENTS ..	8			
*** TOTAL LIABILITIES	793,083	786,215	99/ 97**	0.6/1.2**

*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	-16
ARMs	7
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-5
Sell Mortgages & MBS	8
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	5
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	551
Pay Floating, Receive Fixed ...	-200
Basis Swaps	0
Swaptions	1
INTEREST-RATE CAPS	203
INTEREST-RATE FLOORS	22
FUTURES	-
OPTIONS ON FUTURES	12
CONSTRUCTION LIP	-68
SELF-VALUED [CMR911-CMR919]	174
	=========
*** OFF-BALANCE-SHEET POSITIONS	694

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	859,790	860,035	101/ 99*	1.7/2.3*	*Including/excluding deposit intangible values.
- LIABILITIES	793,083	786,215	99/ 97**	0.6/1.2**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		694			
	=========	=========			
*** NET PORTFOLIO VALUE	66,706	74,514	111.71	12.3	

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	$	14,493	41,905	16,538	6,178	6,043
WARM (in months)		331 mo	325 mo	314 mo	256 mo	256 mo
WAC		6.64%	7.40%	8.35%	9.38%	10.99%
$ of Which Are FHA or VA Guaranteed	$	366	1,329	1,713	1,961	1,914
Securities Backed By Conventional Mortgages .	$	11,871	6,943	2,031	447	186
WARM (in months)		323 mo	327 mo	277 mo	217 mo	189 mo
Wtd Avg Pass-Thru Rate		6.18%	7.28%	8.18%	9.22%	10.56%
Securities Backed By FHA or VA Mortgages . . .	$	2,221	3,273	1,497	464	178
WARM (in months)		334 mo	326 mo	304 mo	225 mo	196 mo
Wtd Avg Pass-Thru Rate		6.41%	7.24%	8.11%	9.22%	10.42%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	20,003	21,058	5,612	1,768	1,283
WAC		6.57%	7.32%	8.32%	9.37%	11.12%
Mortgage Securities	$	5,873	3,399	565	95	26
Wtd Avg Pass-Thru Rate		6.20%	7.19%	8.15%	9.22%	10.62%
WARM (of Loans & Securities)		149 mo	150 mo	134 mo	116 mo	122 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	9,676	11,086	2,382	512	657
WAC		6.61%	7.36%	8.28%	9.40%	11.67%
Mortgage Securities	$	1,696	424	12	1	0
Wtd Avg Pass-Thru Rate		6.12%	7.10%	8.10%	9.48%	10.19%
WARM (of Loans & Securities)		73 mo	78 mo	72 mo	92 mo	134 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 200,397

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 . . $	3,018	4,912	1,173	10,067	1,121
WAC	6.51%	7.04%	7.28%	5.78%	6.47%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs . . . . $	12,905	56,467	57,001	95,854	31,069
Wtd Avg Margin (in bp)	297 bp	281 bp	282 bp	241 bp	269 bp
WAC	8.23%	7.53%	7.20%	7.34%	7.24%
WARM (in months)	285 mo	298 mo	337 mo	333 mo	305 mo
Wtd Avg Time Until Next Payment Reset (mo) .	4 mo	11 mo	41 mo	6 mo	23 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 273,586

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 $	1,352	1,439	254	4,019	142
Wtd Avg Distance from Lifetime Cap (in bp) .	127 bp	163 bp	170 bp	134 bp	163 bp
Balances w/Coupon 201-400 bp from Lifetime Cap $	3,880	11,423	2,363	28,230	8,293
Wtd Avg Distance from Lifetime Cap	317 bp	331 bp	345 bp	317 bp	353 bp
Balances w/Coupon Over 400 bp from Lifetime Cap $	9,955	47,313	54,653	73,308	23,213
Wtd Avg Distance from Lifetime Cap	566 bp	568 bp	551 bp	547 bp	533 bp
Balances Without Lifetime Cap . . . . $	736	1,204	903	364	542
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps . . . . $	11,466	56,136	50,055	2,093	28,457
Wtd Avg Periodic Rate Cap (in bp)	143 bp	191 bp	217 bp	221 bp	178 bp
Balances Subject to Periodic Rate Floors . . . $	9,775	50,743	46,949	2,095	27,257
MBS INCLUDED IN ARM BALANCES . . . . $	2,677	9,896	822	27,202	1,891

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	18,010	37,907
WARM (in months)	83 mo	231 mo
Remaining Term to Full Amort. .	274 mo	
Rate Index Code	0000	0000
Margin (in bp)	253 bp	242 bp
Reset Frequency	16 mo	10 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	823	752
WA Distance to Lifetime Cap .	138 bp	151 bp
Fixed-Rate:		
Balances . . . . $	11,310	12,147
WARM (in months)	77 mo	123 mo
Remaining Term to Full Amort. .	265 mo	
WAC	8.17%	8.35%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	15,714	5,701
WARM (in months)	26 mo	43 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	133 bp	8.29%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	13,339	14,985
WARM (in months)	151 mo	138 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	120 bp	9.04%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	12,719	9,268
WARM (in months)	43 mo	61 mo
Margin in Col 1 (bp); WAC in Col 2	122 bp	8.41%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	10,671	34,966
WARM (in months)	64 mo	57 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	476 bp	10.92%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	5,399	20,514
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	1,394	30,002
Remaining WAL 5-10 Years . . . $	8,491	12,273
Remaining WAL over 10 Years . $	2,890	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	42	
Other . . . . $	11	39
CMO Residuals: $		
Fixed-Rate . . . . $	2	1
Floating-Rate . . . . $	57	4
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	129	0
WAC . . . . $	10.92%	9.44%
Principal-Only MBS . . . . $	44	1
WAC	7.35%	5.05%
Total Mortgage-Derivative Securities--Book Value . $	18,459	62,834

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	$ 110,130	196,426	62,457	19,196	15,346
WARM (in months)	265 mo	290 mo	274 mo	214 mo	202 mo
Wtd Avg Servicing Fee (in bp)	34 bp	35 bp	39 bp	42 bp	48 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	3,418,480				
FHA/VA Loans	1,364,106				
Subserviced by Others	258,406 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced	$ 40,748	48,158
WARM (in months)	292 mo	302 mo
Wtd Avg Servicing Fee (in bp)	47 bp	63 bp

Total # of Adjustable-Rate Loans Serviced 786,466 lns
Of Which, Number Subserviced By Others . 26,044 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 492,460

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$ 17,706		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$ 2,704		
Zero-Coupon Securities	$ 259	6.40%	49 mo
Government & Agency Securities	$ 9,963	6.14%	42 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$ 6,419	5.63%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$ 4,734	6.65%	122 mo
Structured Securities	$ 15,548		
Total Cash, Deposits, & Securities	$ 57,334		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	3,692
Accrued Interest Receivable	$	3,409
Advances for Taxes and Insurance	$	255
Less: Unamortized Yield Adjustments	$	-817
Valuation Allowances	$	3,695
Unrealized Gains (Losses)	$	-1,095

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	569
Accrued Interest Receivable	$	557
Less: Unamortized Yield Adjustments	$	-159
Valuation Allowances	$	1,496
Unrealized Gains (Losses)	$	-10

REAL ESTATE HELD FOR INVESTMENT	$	478
REPOSSESSED ASSETS	$	995
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	194
OFFICE PREMISES AND EQUIPMENT	$	8,238

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-844
Less: Unamortized Yield Adjustments	$	35
Valuation Allowances	$	2

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	7,250
Margin Account	$	0
Miscellaneous I	$	24,771
Miscellaneous II	$	6,235
TOTAL ASSETS	$	859,790

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1,555
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	8,991
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	2,137
Mortgage-Related Mutual Funds	$	568
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	25,579
Wtd Avg Servicing Fee (in bp)		22 bp
Adjustable-Rate Mortgage Loans Serviced	$	37,147
Wtd Avg Servicing Fee (in bp)		26 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	994

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:		Original Maturity in Months: 12 or Less	13 to 36	37 or More		Early Withdrawal During Quarter (Optional)
Balances Maturing in 3 Months or Less	$	63,248	14,175	2,456	$	11
WAC		5.16%	5.25%	6.51%		
WARM (in months)		2 mo	2 mo	1 mo		
Balances Maturing in 4 to 12 Months	$	79,567	47,492	3,840	$	10
WAC		5.59%	5.40%	6.02%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		45,895	11,273	$	9
WAC			5.87%	6.06%		
WARM (in months)			19 mo	24 mo		
Balances Maturing in 37 or More Months	$			15,232	$	2
WAC				6.27%		
WARM (in months)				58 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 283,176

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	8,484	5,971	5,368
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	121,046	89,959	22,182
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.43 mo	5.45 mo	7.58 mo
Balances in New Accounts (Optional)	$	803	497	262

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 %	$	2,585	9,872	4,255	4.49%
5.00 to 5.99 %	$	30,103	27,371	18,798	5.58%
6.00 to 6.99 %	$	50,644	30,494	7,378	6.27%
7.00 to 7.99 %	$	28	2,115	1,988	7.21%
8.00 to 8.99 %	$	14	53	739	8.36%
9.00 to 9.99 %	$	17	219	320	9.43%
10.00 to 10.99 %	$	2	1	118	10.10%
11.00% and Above	$	0	3	169	12.07%
WARM		1 mo	14 mo	71 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 187,287

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	27,046	-2 bp	2 mo	2 mo	20 mo
Position 2	0000	0000	$	14,677	-9 bp	2 mo	1 mo	20 mo
Position 3	0000	0000	$	33,053	-12 bp	3 mo	1 mo	13 mo
All Other Positions			$	15,597	-7 bp	3 mo	1 mo	20 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	$ 39,078	1.55%	$ 38
Money Market Deposit Accounts (MMDAs)	$ 84,991	4.25%	$ 238
Passbook Accounts	$ 58,962	2.75%	$ 103
Non-Interest-Bearing Non-Maturity Deposits	$ 29,835		$ 50
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 2,103	0.33%	
Escrow for Mortgages Serviced for Others	$ 2,762	0.19%	
Other Escrows	$ 934	0.06%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 218,665		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -51		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 59		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 83		
Miscellaneous I	$ 12,011		
Miscellaneous II	$ 1,479		
TOTAL LIABILITIES	$ 793,083	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 1,053		
EQUITY CAPITAL	$ 65,654		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 859,791		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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	$	547	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	36	$	78	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	214	$	2,753	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	155	$	1,298	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	108	$	238	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	383	$	1,143	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	343	$	5,996	-	-	-
1016	optional commitment to originate "other" mortgages	267	$	4,570	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$	1	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$	8	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	18	$	43	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	14	$	248	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$	4	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	27	$	32	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	23	$	32	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	28	$	108	-	-	-
2022	commitment to sell 1-mo COFI ARM loans, svc retained	-	$	298	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	7	$	77	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$	26	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	6	$	34	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	54	$	646	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	75	$	5,009	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	10	$	105	-	-	-
2044	commitment to purchase 6-mo or 1-yr COFI ARM MBS	-	$	7	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	9	$	81	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$	1	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$	12	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	7	$	99	-	-	-

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
2054	commitment to purchase 25- to 30-year FRM MBS	9	$ 408	-	-	-
2056	commitment to purchase "other" MBS	-	$ 4	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 223	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 12	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	16	$ 567	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	27	$ 4,579	-	-	-
2076	commitment to sell "other" MBS	-	$ 1	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	$ 34	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 2	-	-	-
2086	commitment to purchase high-risk mortgage derivative product . . .	-	$ 16	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	15	$ 849	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	10	$ 233	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 17	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	10	$ 25	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	12	$ 338	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	6	$ 33	-	-	-
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 .	26	$ 2,840	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	16	$ 46	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	6	$ 101	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	46	$ 121	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	98	$ 1,551	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	15	$ 731	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 2	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	13	$ 39	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	66	$ 421	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	51	$ 456	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	47	$ 101	-	-	-

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
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	161	$ 252	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	131	$ 864	-	-	-
2216	firm commitment to originate "other" mortgage loans	108	$ 919	-	-	-
3006	option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 1	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 4	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 2	-	-	-
3016	option to purchase "other" mortgages	-	$ 1	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 50	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 23	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	6	$ 6	-	-	-
3034	option to sell 25- or 30-year FRMs	20	$ 196	-	-	-
3036	option to sell "other" mortgages	-	$ 2	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 16	-	-	-
3066	short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 0	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 9	-	-	-
3070	short option to sell 5- or 7-yr balloon or 2-step mtg loans	-	$ 0	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 7	-	-	-
3074	short option to sell 25- or 30-yr FRMs	6	$ 24	-	-	-
3076	short option to sell "other" mortgages	-	$ 5	-	-	-
4002	commitment to purchase non-mortgage financial assets	62	$ 610	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 505	-	-	-
4022	commitment to sell non-mortgage financial assets	6	$ 17	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	6	$ 1,197	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	19	$ 20,251	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 543	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 343	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 1,125	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 2,597	-	-	-

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
5026	interest rate swap: pay 3-month LIBOR, receive fixed	8	$ 7,904	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 100	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 10	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR .	-	$ 74	-	-	-
5504	interest rate swap, amortizing: pay fixed, receive 3-month LIBOR .	-	$ 200	-	-	-
5576	interest rate swap, amortizing: pay 6-mo LIBOR, receive MBS coupon	-	$ 15	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 300	-	-	-
6004	interest rate cap based on 3-month LIBOR	21	$ 14,358	-	-	-
6008	interest rate cap based on 3-month Treasury	-	$ 5	-	-	-
6010	interest rate cap based on 1-year Treasury	-	$ 100	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$ 502	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 566	-	-	-
6022	interest rate cap based on the prime rate	-	$ 50	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 2,627	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 32	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 537	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 88	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 740	-	-	-
7010	interest rate floor based on 1-year Treasury	-	$ 3	-	-	-
7014	interest rate floor based on 5-year Treasury	-	$ 58	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 4,086	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$ 1,200	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 4	-	-	-
8012	long futures contract on Treasury bond	-	$ 4	-	-	-
8016	long futures contract on 3-month Eurodollar	-	$ 2,000	-	-	-
8036	short futures contract on 2-year Treasury note	-	$ 815	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 208	-	-	-
8040	short futures contract on 10-year Treasury note	8	$ 251	-	-	-

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
8042	short futures contract on Treasury bond	-	$ 11	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 4,215	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 2	-	-	-
9012	long call option on Treasury bond futures contract	-	$ 10	-	-	-
9032	long put option on 5-year Treasury note futures contract	-	$ 75	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 93	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 682	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$ 3	-	-	-
9502	fixed-rate construction loans in process	451	$ 2,234	-	-	-
9512	adjustable-rate construction loans in process	250	$ 4,268	-	-	-

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	$ 849	$ 72,003	$ 1,245	$ 14	$ 13,344
+ 200	$ 600	$ 74,946	$ 1,051	$ 14	$ 14,043
+ 100	$ 356	$ 77,801	$ 835	$ 14	$ 14,783
No Change	$ 174	$ 80,767	$ 612	$ 14	$ 15,583
- 100	$ 109	$ 82,873	$ 320	$ 15	$ 16,276
- 200	$ 143	$ 84,162	$ 95	$ 15	$ 16,589
- 300	$ 262	$ 84,569	$ -45	$ 15	$ 16,815
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 12,301