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	4,692	-2,879	-38 %	6.61 %	-336 bp
+200 bp	5,682	-1,889	-25 %	7.82 %	-215 bp
+100 bp	6,663	-909	-12 %	8.96 %	-101 bp
0 bp	7,571			9.97 %	
-100 bp	8,241	669	+9 %	10.66 %	+69 bp
-200 bp	8,463	892	+12 %	10.82 %	+85 bp
-300 bp	8,561	989	+13 %	10.83 %	+87 bp

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

	06/30/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	9.97 %
Post-Shock NPV Ratio	7.82 %
Sensitivity Measure: Decline in NPV Ratio	215 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	-	11,414	11,232	10,945	10,464	9,919	9,383	8,881	-
30-Yr Mortgage Securities ...	-	2,073	2,037	1,977	1,884	1,782	1,682	1,589	-
15-Year Mortgages & MBS	-	7,028	6,917	6,758	6,543	6,309	6,075	5,850	-
Balloon Mortgages & MBS	-	4,076	4,016	3,940	3,836	3,719	3,600	3,481	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	801	798	795	792	785	776	763	-
7 Mo to 2 Yrs Reset Freq ..	-	6,570	6,524	6,479	6,425	6,347	6,235	6,093	-
2+ to 5 Yrs Reset Freq	-	7,208	7,073	6,921	6,741	6,535	6,311	6,078	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	477	473	469	465	460	456	451	-
2 Mo to 5 Yrs Reset Freq...	-	839	828	818	805	791	773	753	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	560	556	552	548	544	539	534	-
Adjustable-Rate, Fully-Amort.	-	1,480	1,468	1,457	1,446	1,435	1,424	1,412	-
Fixed-Rate, Balloon	-	649	627	606	586	567	549	531	-
Fixed-Rate, Fully-Amortizing	-	1,971	1,898	1,831	1,767	1,708	1,652	1,600	-
Construction & Land Loans:									
Adjustable-Rate	-	2,894	2,889	2,885	2,881	2,877	2,873	2,869	-
Fixed-Rate	-	1,583	1,546	1,511	1,478	1,447	1,417	1,388	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	1,255	1,254	1,253	1,251	1,250	1,249	1,248	-
Fixed-Rate	-	1,138	1,113	1,089	1,067	1,045	1,025	1,005	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	69	68	67	65	64	63	62	-
Accrued Interest Receivable .	-	309	309	309	309	309	309	309	-
Advances for Taxes/Insurance	-	10	10	10	10	10	10	10	-
Float on Escrows on Owned Mtg	-	22	32	46	58	68	77	84	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	2	3	5	6	7	6	6	-
*Mortgage Loans & Securities	-	52,422	51,665	50,711	49,415	47,966	46,470	44,986	-

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	-	1,438	1,436	1,434	1,431	1,430	1,427	1,425	-
Fixed-Rate	-	1,340	1,298	1,257	1,220	1,184	1,150	1,117	-
Consumer Loans:									
Adjustable-Rate	-	457	456	455	454	453	453	452	-
Fixed-Rate	-	5,682	5,580	5,482	5,387	5,296	5,208	5,122	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-115	-113	-111	-110	-108	-106	-105	-
Accrued Interest Receivable .	-	59	59	59	59	59	59	59	-
*Nonmortgage Loans	-	8,862	8,716	8,576	8,442	8,314	8,190	8,071	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	2,489	2,489	2,489	2,489	2,489	2,489	2,489	-
Equities & All Mutual Funds ...	-	527	509	494	475	453	431	409	-
Zero-Coupon Securities	-	26	25	23	22	21	20	19	-
Govt & Agency Securities	-	1,740	1,691	1,645	1,601	1,560	1,520	1,483	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,149	1,147	1,144	1,142	1,140	1,137	1,135	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	339	329	319	310	301	294	287	-
Mortgage-Derivative Securities:									
Valued by OTS	-	20	20	19	19	18	18	18	-
Valued by Institution	-	6,321	6,294	6,206	6,024	5,788	5,537	5,281	-
Structured Securities, Valued by Institution	-	1,696	1,658	1,617	1,564	1,498	1,439	1,385	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	14,307	14,161	13,955	13,643	13,267	12,883	12,504	-

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	-	146	146	146	146	146	146	146	-
REAL ESTATE HELD FOR INVESTMENT	-	145	145	145	145	145	145	145	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	37	36	35	32	27	22	16	-
OFFICE PREMISES & EQUIPMENT	-	1,084	1,084	1,084	1,084	1,084	1,084	1,084	-
*Subtotal	-	1,411	1,411	1,409	1,406	1,402	1,396	1,391	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	78	92	119	135	141	140	138	-
Adj-Rate Servicing	-	24	25	25	26	26	27	27	-
Float on Mtgs Svc'd for Others	-	46	56	69	81	90	97	103	-
*Mtg Ln Servicing for Others	-	148	173	213	242	257	264	267	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	1,509	1,509	1,509	1,509	1,509	1,509	1,509	-
Deposit Intangibles:									
Retail CD Intangible	-	17	24	31	37	43	48	53	-
Transaction Acct Intangible .	-	115	220	332	443	547	644	736	-
MMDA Intangible	-	23	69	134	204	274	343	411	-
Passbook Account Intangible .	-	-3	14	137	273	399	516	626	-
Non-Int-Bearing Acct Intang .	-	208	257	304	350	393	434	474	-
*Other Assets	-	1,870	2,093	2,447	2,815	3,164	3,494	3,810	-
*** TOTAL ASSETS	-	79,020	78,218	77,312	75,965	74,369	72,698	71,029	-

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 ...	-	23,700	23,585	23,471	23,359	23,247	23,138	23,029	-
Maturing in 13 Mo or More ...	-	10,979	10,710	10,451	10,201	9,960	9,727	9,502	-
Variable-Rate, Fixed-Maturity .	-	782	780	779	778	776	775	774	-
Non-Maturity:									
Transaction Accts	-	4,299	4,299	4,299	4,299	4,299	4,299	4,299	-
MMDAs	-	5,819	5,819	5,819	5,819	5,819	5,819	5,819	-
Passbook Accts	-	4,015	4,015	4,015	4,015	4,015	4,015	4,015	-
Non-Interest-Bearing Accts ..	-	2,654	2,654	2,654	2,654	2,654	2,654	2,654	-
* Deposits	-	52,247	51,862	51,488	51,124	50,770	50,426	50,092	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	8,672	8,589	8,507	8,427	8,349	8,272	8,197	-
Maturing in 37 Mo or More ...	-	3,183	3,031	2,888	2,755	2,629	2,511	2,400	-
Variable-Rate, Fixed-Maturity .	-	4,914	4,907	4,901	4,895	4,888	4,882	4,876	-
* Borrowings	-	16,768	16,527	16,296	16,076	15,866	15,666	15,473	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	310	310	310	310	310	310	310	-
Other Escrow Accounts	-	61	59	58	56	55	53	52	-
Collat. Mtg Securities Issued .	-	15	15	15	14	14	14	14	-
Miscellaneous I	-	847	847	847	847	847	847	847	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	1,233	1,231	1,229	1,227	1,226	1,224	1,223	-
OPTIONS ON LIABILITIES	-	-70	-36	-8	14	29	39	49	-
*** TOTAL LIABILITIES	-	70,178	69,584	69,006	68,442	67,891	67,355	66,837	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	-	26	19	13	1	-15	-32	-48	-
ARMs	-	6	5	3	1	-2	-7	-12	-
Other Mortgages	-	5	4	2	-	-3	-6	-9	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	39	28	15	1	-16	-35	-56	-
Sell Mortgages & MBS	-	-47	-34	-19	3	30	58	85	-
Purchase Non-Mortgage Items ...	-	2	1	1	-	-1	-1	-2	-
Sell Non-Mortgage Items	-	0	0	-	-	-	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	0	2	4	6	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-57	-36	-16	3	21	39	56	-
Pay Floating, Receive Fixed ...	-	8	5	3	0	-2	-4	-6	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	0	0	2	5	13	24	37	-
INTEREST-RATE FLOORS	-	1	0	0	0	0	0	0	-
FUTURES	-	-	-	-	-	-	-	-	-
OPTIONS ON FUTURES	-	3	2	1	0	1	2	4	-
CONSTRUCTION LIP	-	35	19	6	-7	-18	-28	-37	-
SELF-VALUED [CMR911-CMR919]	-	-302	-186	-75	40	174	325	483	-
*** OFF-BALANCE-SHEET POSITIONS	-	-281	-172	-65	48	185	340	501	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	79,020	78,218	77,312	75,965	74,369	72,698	71,029	-
- LIABILITIES	-	70,178	69,584	69,006	68,442	67,891	67,355	66,837	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-281	-172	-65	48	185	340	501	-
*** NET PORTFOLIO VALUE	-	8,561	8,463	8,241	7,571	6,663	5,682	4,692	-

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	10,791	10,464	96.97	4.9
30-Yr Mortgage Securities ...	1,957	1,884	96.22	5.2
15-Year Mortgages & MBS	6,685	6,543	97.88	3.4
Balloon Mortgages & MBS	3,912	3,836	98.05	2.9
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	787	792	100.59	0.6
7 Mo to 2 Yrs Reset Freq ..	6,435	6,425	99.85	1.0
2+ to 5 Yrs Reset Freq	6,976	6,741	96.63	2.9
Lagging Market Index ARMs:				
1 Mo Reset Freq............	477	465	97.43	0.9
2 Mo to 5 Yrs Reset Freq...	832	805	96.69	1.7
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	554	548	98.89	0.7
Adjustable-Rate, Fully-Amort.	1,461	1,446	98.96	0.8
Fixed-Rate, Balloon	585	586	100.14	3.3
Fixed-Rate, Fully-Amortizing	1,812	1,767	97.53	3.5
Construction & Land Loans:				
Adjustable-Rate	2,886	2,881	99.83	0.1
Fixed-Rate	1,496	1,478	98.79	2.2
Second Mtg Loans & Securities:				
Adjustable-Rate	1,267	1,251	98.76	0.1
Fixed-Rate	1,060	1,067	100.65	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	65	65	99.23	1.7
Accrued Interest Receivable .	309	309	100.14	0.0
Advances for Taxes/Insurance	10	10	100.88	0.0
Float on Escrows on Owned Mtg		58		-19.7
Less: Value of Servicing on Mtgs Serviced by Others ...		6		-10.0
*Mortgage Loans & Securities	50,356	49,415	98.12	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	1,390	1,431	102.99	0.1
Fixed-Rate	1,177	1,220	103.61	3.0
Consumer Loans:				
Adjustable-Rate	443	454	102.52	0.2
Fixed-Rate	5,347	5,387	100.76	1.7
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-110	-110	99.60	1.5
Accrued Interest Receivable .	59	59	100.04	0.0
*Nonmortgage Loans	8,306	8,442	101.64	1.6
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	2,489	2,489	99.98	0.0
Equities & All Mutual Funds ...	475	475	99.91	4.2
Zero-Coupon Securities	19	22	116.19	5.5
Govt & Agency Securities	1,582	1,601	101.21	2.7
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,142	1,142	99.99	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	322	310	96.17	2.8
Mortgage-Derivative Securities:				
Valued by OTS	19	19	0.31	2.0
Valued by Institution	6,055	6,024	-	3.5
Structured Securities, Valued by Institution	1,597	1,564	97.91	3.8
Less: Valuation Allowances for Investment Securities ..	0	0	-	1.8
*Cash, Deposits, & Securities	13,698	13,643	99.59	2.5

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	146	146	100.05	0.0
REAL ESTATE HELD FOR INVESTMENT	145	145	99.79	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	32	32	99.42	12.3
OFFICE PREMISES & EQUIPMENT	1,084	1,084	99.97	0.0
*Subtotal	1,406	1,406	99.94	0.3
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		135		-8.1
Adj-Rate Servicing		26		-2.1
Float on Mtgs Svc'd for Others		81		-13.0
*Mtg Ln Servicing for Others		242		-9.1
OTHER ASSETS				
Purchased & Excess Servicing ..	203			
Margin Account	-	-	-	-
Miscellaneous I	1,509	1,509	99.99	0.0
Miscellaneous II	217			
Deposit Intangibles:				
Retail CD Intangible		37		-16.4
Transaction Acct Intangible .		443		-24.2
MMDA Intangible		204		-34.2
Passbook Account Intangible .		273		-48.1
Non-Int-Bearing Acct Intang .		350		-12.6
*Other Assets	1,928	2,815		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-160			
*** TOTAL ASSETS	75,535	75,965	101/ 99*	1.9/2.5*

*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 ...	23,432	23,359	99.69	0.5
Maturing in 13 Mo or More ...	10,373	10,201	98.34	2.4
Variable-Rate, Fixed-Maturity .	777	778	-	0.2
Non-Maturity:				
Transaction Accts	4,299	4,299	100/ 90*	0.0/2.8*
MMDAs	5,819	5,819	100/ 96*	0.0/1.2*
Passbook Accts	4,015	4,015	100/ 93*	0.0/3.5*
Non-Interest-Bearing Accts ..	2,654	2,654	100/ 87*	0.0/1.9*
* Deposits	51,369	51,124	101/ 98*	0.7/1.4*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	8,543	8,427	98.67	0.9
Maturing in 37 Mo or More ...	2,881	2,755	95.65	4.7
Variable-Rate, Fixed-Maturity .	4,892	4,895	86.34	0.1
* Borrowings	16,316	16,076	94.07	1.3
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	310	310	100.31	0.0
Other Escrow Accounts	69	56	81.20	2.7
Collat. Mtg Securities Issued .	14	14	101.97	0.5
Miscellaneous I	847	847	99.99	0.0
Miscellaneous II	114			
*Other Liabilities	1,355	1,227	99.04	0.1
OPTIONS ON LIABILITIES	-	14	-	-126.8
UNAMORTIZED YIELD ADJUSTMENTS ..	-6			
*** TOTAL LIABILITIES	69,033	68,442	99/ 97**	0.8/1.4**

*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	1
ARMs	1
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	1
Sell Mortgages & MBS	3
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	3
Pay Floating, Receive Fixed ...	0
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	5
INTEREST-RATE FLOORS	0
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-7
SELF-VALUED [CMR911-CMR919]	40
*** OFF-BALANCE-SHEET POSITIONS	48

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	75,535	75,965	101/ 99*	1.9/2.5*	*Including/excluding deposit intangible values.
- LIABILITIES	69,033	68,442	99/ 97**	0.8/1.4**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		48			
*** NET PORTFOLIO VALUE	6,501	7,571	116.25	10.4	

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS

FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Coupon: Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	1,762	6,615	1,801	376	237
WARM (in months)		330 mo	326 mo	321 mo	278 mo	246 mo
WAC		6.72%	7.38%	8.34%	9.35%	11.22%
$ of Which Are FHA or VA Guaranteed	$	25	94	90	12	5
Securities Backed By Conventional Mortgages	$	667	525	100	15	7
WARM (in months)		317 mo	313 mo	306 mo	181 mo	194 mo
Wtd Avg Pass-Thru Rate		6.23%	7.19%	8.11%	9.23%	10.70%
Securities Backed By FHA or VA Mortgages	$	172	358	99	11	4
WARM (in months)		337 mo	322 mo	303 mo	204 mo	199 mo
Wtd Avg Pass-Thru Rate		6.39%	7.19%	8.12%	9.08%	10.48%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	2,097	2,334	974	310	209
WAC		6.59%	7.36%	8.35%	9.34%	10.94%
Mortgage Securities	$	549	155	48	7	2
Wtd Avg Pass-Thru Rate		6.20%	7.26%	8.10%	9.18%	11.39%
WARM (of Loans & Securities)		144 mo	153 mo	136 mo	112 mo	91 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	1,222	1,402	509	193	278
WAC		6.64%	7.38%	8.35%	9.47%	12.43%
Mortgage Securities	$	259	47	2	0	0
Wtd Avg Pass-Thru Rate		6.14%	7.11%	8.06%	0.00%	0.00%
WARM (of Loans & Securities)		75 mo	83 mo	82 mo	64 mo	73 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 23,343

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
		6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
TEASER ARMS:						
Balances Currently Subject to Intro Rates . .	$	14	269	44	403	20
WAC		8.06%	6.75%	7.46%	7.78%	7.35%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	773	6,166	6,932	74	813
Wtd Avg Margin (in bp)		250 bp	277 bp	287 bp	239 bp	254 bp
WAC		8.34%	7.75%	7.40%	7.06%	7.40%
WARM (in months)		260 mo	282 mo	334 mo	290 mo	247 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	10 mo	42 mo	6 mo	11 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 15,507

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	$	98	164	29	0	7
Wtd Avg Distance from Lifetime Cap (in bp) .		170 bp	163 bp	172 bp	125 bp	142 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	128	1,285	639	27	174
Wtd Avg Distance from Lifetime Cap		310 bp	335 bp	373 bp	329 bp	335 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	432	4,901	6,131	35	584
Wtd Avg Distance from Lifetime Cap		570 bp	580 bp	558 bp	634 bp	612 bp
Balances Without Lifetime Cap	$	129	85	177	415	67
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	308	4,781	5,297	3	748
Wtd Avg Periodic Rate Cap (in bp)		168 bp	193 bp	204 bp	184 bp	162 bp
Balances Subject to Periodic Rate Floors . . .	$	169	4,053	4,614	2	650
MBS INCLUDED IN ARM BALANCES	$	119	498	317	18	12

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	554	1,461
WARM (in months)	59 mo	138 mo
Remaining Term to Full Amort. .	215 mo	
Rate Index Code	0000	0000
Margin (in bp)	214 bp	231 bp
Reset Frequency	20 mo	20 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	52	66
WA Distance to Lifetime Cap .	24 bp	81 bp
Fixed-Rate:		
Balances . . . . $	585	1,812
WARM (in months)	54 mo	101 mo
Remaining Term to Full Amort. .	229 mo	
WAC	8.81%	8.70%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,886	1,496
WARM (in months)	24 mo	34 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	137 bp	8.44%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	1,267	1,060
WARM (in months)	167 mo	138 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	125 bp	9.83%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	1,390	1,177
WARM (in months)	32 mo	50 mo
Margin in Col 1 (bp); WAC in Col 2	241 bp	10.82%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	443	5,347
WARM (in months)	90 mo	64 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	318 bp	11.51%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	35	1,029
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	255	3,855
Remaining WAL 5-10 Years . . . $	400	324
Remaining WAL over 10 Years . $	162	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	8	0
CMO Residuals: $		
Fixed-Rate . . . . $	1	0
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	1	0
WAC . . . . $	7.77%	9.17%
Principal-Only MBS . . . . $	4	0
WAC	4.00%	12.52%
Total Mortgage-Derivative Securities--Book Value . $	866	5,208

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	$ 2,637	5,882	2,167	747	542
WARM (in months)	226 mo	271 mo	266 mo	227 mo	196 mo
Wtd Avg Servicing Fee (in bp)	35 bp	34 bp	38 bp	44 bp	51 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	143,212 lns				
FHA/VA Loans	17,422 lns				
Subserviced by Others	179 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced	$ 2,619	17
WARM (in months)	286 mo	188 mo
Wtd Avg Servicing Fee (in bp)	43 bp	84 bp

Total # of Adjustable-Rate Loans Serviced 23,543 lns
Of Which, Number Subserviced By Others . 172 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 14,612

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.	$ 2,489		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$ 475		
Zero-Coupon Securities	$ 19	9.92%	67 mo
Government & Agency Securities	$ 1,582	6.36%	46 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$ 1,142	6.63%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$ 322	6.89%	52 mo
Structured Securities	$ 1,597		
Total Cash, Deposits, & Securities	$ 7,625		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	310
Accrued Interest Receivable	$	309
Advances for Taxes and Insurance	$	10
Less: Unamortized Yield Adjustments	$	9
Valuation Allowances	$	244
Unrealized Gains (Losses)	$	-67

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	81
Accrued Interest Receivable	$	59
Less: Unamortized Yield Adjustments	$	20
Valuation Allowances	$	191
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	145
REPOSSESSED ASSETS	$	146
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	32
OFFICE PREMISES AND EQUIPMENT	$	1,084

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

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

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	203
Margin Account	$	0
Miscellaneous I	$	1,509
Miscellaneous II	$	217
TOTAL ASSETS	$	75,535

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	2
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	390
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	330
Mortgage-Related Mutual Funds	$	144
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	2,717
Wtd Avg Servicing Fee (in bp)		26 bp
Adjustable-Rate Mortgage Loans Serviced	$	2,406
Wtd Avg Servicing Fee (in bp)		36 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	$	5,948	1,441	197	$	11
WAC		5.61%	5.42%	6.34%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	10,578	4,860	407	$	43
WAC		6.27%	5.66%	6.14%		
WARM (in months)		7 mo	8 mo	7 mo		
Balances Maturing in 13 to 36 Months	$		6,248	1,488	$	28
WAC			6.48%	6.21%		
WARM (in months)			20 mo	25 mo		
Balances Maturing in 37 or More Months	$			2,637	$	1
WAC				6.54%		
WARM (in months)				55 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 33,805

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,802	825	390
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	14,535	11,325	3,990
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.78 mo	7.01 mo	11.66 mo
Balances in New Accounts (Optional)	$	143	80	54

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 %	$	44	334	186	4.69%
5.00 to 5.99 %	$	498	2,986	1,039	5.53%
6.00 to 6.99 %	$	2,919	1,348	997	6.55%
7.00 to 7.99 %	$	185	223	363	7.25%
8.00 to 8.99 %	$	0	4	19	8.46%
9.00 to 9.99 %	$	0	0	276	9.23%
10.00 to 10.99 %	$	0	0	0	0.00%
11.00% and Above	$	0	0	0	14.72%
WARM		1 mo	21 mo	72 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 11,424

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	3,713	5 bp	2 mo	1 mo	7 mo
Position 2	0000	0000	$	495	0 bp	1 mo	1 mo	9 mo
Position 3	0000	0000	$	1,370	-5 bp	3 mo	2 mo	9 mo
All Other Positions			$	91	0 bp	2 mo	2 mo	8 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	$	4,299	1.79%	$	8
Money Market Deposit Accounts (MMDAs).	$	5,819	4.50%	$	33
Passbook Accounts	$	4,015	2.81%	$	11
Non-Interest-Bearing Non-Maturity Deposits	$	2,654		$	9
ESCROW ACCOUNTS					
Escrow for Mortgages Held in Portfolio	$	211	0.34%		
Escrow for Mortgages Serviced for Others	$	98	0.26%		
Other Escrows	$	69	0.04%		
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$	17,166			
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$	-6			
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$	0			
OTHER LIABILITIES					
Collateralized Mortgage Securities Issued	$	14			
Miscellaneous I	$	847			
Miscellaneous II	$	114			
TOTAL LIABILITIES	$	69,033	(NOTE: Includes Redeemable Preferred Stock)		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES . . .	$	148			
EQUITY CAPITAL	$	6,354			
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$	75,535			

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	-	$ 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 .	38	$ 144	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	21	$ 119	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	11	$ 24	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	62	$ 61	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	61	$ 325	-	-	-
1016	optional commitment to originate "other" mortgages	41	$ 119	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$ 0	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 7	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 0	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 0	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	7	$ 10	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	7	$ 6	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	10	$ 23	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 0	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 3	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	6	$ 2	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	10	$ 24	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 1	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 1	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 1	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 21	-	-	-
2056	commitment to purchase "other" MBS	-	$ 8	-	-	-
2064	commitment to sell 6-mo or 1-yr COFI ARM MBS	-	$ 2	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 2	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 23	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	6	$ 213	-	-	-

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 .	-	$ 26	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 37	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 5	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 24	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 80	-	-	-
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 .	7	$ 32	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	6	$ 7	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	13	$ 15	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	24	$ 194	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 45	-	-	-
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	12	$ 31	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	15	$ 55	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	-	$ 4	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	27	$ 19	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	24	$ 51	-	-	-
2216	firm commitment to originate "other" mortgage loans	19	$ 172	-	-	-
3016	option to purchase "other" mortgages	-	$ 1	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 18	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 7	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 25	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 2	-	-	-
3076	short option to sell "other" mortgages	-	$ 3	-	-	-
4002	commitment to purchase non-mortgage financial assets	19	$ 198	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 0	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 31	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 726	-	-	-

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	-	$ 55	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR	-	$ 42	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 150	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 751	-	-	-
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	-	$ 75	-	-	-
7014	interest rate floor based on 5-year Treasury	-	$ 15	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 18	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 24	-	-	-
9502	fixed-rate construction loans in process	85	$ 676	-	-	-
9512	adjustable-rate construction loans in process	48	$ 631	-	-	-

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
+ 300	$ 483	$ 5,281	$ 49	$ 14	$ 1,385
+ 200	$ 325	$ 5,537	$ 39	$ 14	$ 1,439
+ 100	$ 174	$ 5,788	$ 29	$ 14	$ 1,498
No Change	$ 40	$ 6,024	$ 14	$ 14	$ 1,564
- 100	$ -75	$ 6,206	$ -8	$ 15	$ 1,617
- 200	$ -186	$ 6,294	$ -36	$ 15	$ 1,658
- 300	$ -302	$ 6,321	$ -70	$ 15	$ 1,696

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 793