AREA: 11th DISTRICT
TYPE: ALL REPORTING CMR
FIRMS REPORTING: 47
CYCLE: SEP 1999

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

DATE:01/10/2000
TIME:10:55:46
EDIT:01/10/2000

*** 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	-	-22,853	-100 %	0.00 %	0 bp
+300 bp	11,048	-11,805	-52 %	3.85 %	-369 bp
+200 bp	15,979	-6,874	-30 %	5.45 %	-209 bp
+100 bp	19,925	-2,928	-13 %	6.67 %	-87 bp
0 bp	22,853			7.54 %	
-100 bp	24,731	1,878	+8 %	8.07 %	+53 bp
-200 bp	25,527	2,674	+12 %	8.27 %	+73 bp
-300 bp	26,329	3,476	+15 %	8.46 %	+93 bp
-400 bp	-	-22,853	-100 %	0.00 %	0 bp

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

	09/30/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	7.54 %
Post-Shock NPV Ratio	5.45 %
Sensitivity Measure: Decline in NPV Ratio	209 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	-	17,875	17,568	17,193	16,585	15,789	14,944	14,120	-
30-Yr Mortgage Securities ...	-	6,816	6,684	6,516	6,263	5,949	5,620	5,300	-
15-Year Mortgages & MBS	-	5,301	5,218	5,113	4,957	4,773	4,585	4,402	-
Balloon Mortgages & MBS	-	7,292	7,185	7,063	6,884	6,659	6,418	6,178	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	6,114	6,077	6,049	6,020	5,973	5,894	5,781	-
7 Mo to 2 Yrs Reset Freq ..	-	11,031	10,939	10,852	10,746	10,590	10,368	10,089	-
2+ to 5 Yrs Reset Freq	-	19,645	19,301	18,913	18,451	17,907	17,299	16,654	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	98,989	98,200	97,396	96,513	95,413	93,921	91,953	-
2 Mo to 5 Yrs Reset Freq...	-	27,098	26,609	26,092	25,500	24,810	24,012	23,134	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	9,849	9,754	9,666	9,582	9,499	9,414	9,329	-
Adjustable-Rate, Fully-Amort.	-	24,427	24,215	24,024	23,841	23,661	23,474	23,293	-
Fixed-Rate, Balloon	-	2,177	2,079	1,986	1,899	1,817	1,740	1,668	-
Fixed-Rate, Fully-Amortizing	-	2,285	2,175	2,074	1,979	1,892	1,810	1,734	-
Construction & Land Loans:									
Adjustable-Rate	-	1,271	1,269	1,266	1,264	1,262	1,260	1,258	-
Fixed-Rate	-	292	282	273	265	257	250	244	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	3,368	3,364	3,361	3,358	3,355	3,352	3,350	-
Fixed-Rate	-	1,873	1,828	1,785	1,744	1,705	1,667	1,632	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-714	-705	-695	-682	-667	-649	-631	-
Accrued Interest Receivable .	-	1,242	1,242	1,242	1,242	1,242	1,242	1,242	-
Advances for Taxes/Insurance	-	56	56	56	56	56	56	56	-
Float on Escrows on Owned Mtg	-	21	30	40	51	62	72	81	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-124	-132	-144	-156	-164	-167	-168	-
*Mortgage Loans & Securities	-	246,433	243,499	240,409	236,675	232,168	226,916	221,035	-

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

*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
				*** Change in Interest Rates ***					
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	1,506	1,505	1,504	1,503	1,503	1,503	1,502	-
Fixed-Rate	-	533	514	495	478	461	446	431	-
Consumer Loans:									
Adjustable-Rate	-	717	716	715	714	714	713	712	-
Fixed-Rate	-	4,071	4,014	3,958	3,904	3,851	3,800	3,750	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-194	-192	-190	-187	-186	-184	-182	-
Accrued Interest Receivable .	-	47	47	47	47	47	47	47	-
*Nonmortgage Loans	-	6,680	6,603	6,530	6,459	6,391	6,324	6,260	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	4,830	4,830	4,830	4,830	4,830	4,830	4,830	-
Equities & All Mutual Funds ...	-	376	362	348	333	319	303	288	-
Zero-Coupon Securities	-	44	44	44	44	44	43	43	-
Govt & Agency Securities	-	928	892	858	826	796	768	742	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,284	1,278	1,272	1,267	1,261	1,255	1,250	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	559	518	482	450	421	395	372	-
Mortgage-Derivative Securities:									
Valued by OTS	-	2	2	2	2	2	2	2	-
Valued by Institution	-	34,466	34,344	34,080	33,013	31,791	30,468	28,935	-
Structured Securities, Valued by Institution	-	2,184	2,178	2,169	2,068	1,975	1,889	1,809	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	44,673	44,448	44,086	42,832	41,439	39,955	38,272	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	-	290	290	290	290	290	290	290	-
REAL ESTATE HELD FOR INVESTMENT	-	135	135	135	135	135	135	135	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	13	12	12	11	10	8	7	-
OFFICE PREMISES & EQUIPMENT	-	2,260	2,260	2,260	2,260	2,260	2,260	2,260	-
*Subtotal	-	2,698	2,698	2,697	2,696	2,695	2,694	2,692	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	572	635	809	1,028	1,164	1,221	1,230	-
Adj-Rate Servicing	-	702	732	754	768	779	785	787	-
Float on Mtgs Svc'd for Others	-	420	493	586	698	788	860	919	-
*Mtg Ln Servicing for Others	-	1,694	1,861	2,148	2,493	2,731	2,867	2,936	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	7,833	7,833	7,833	7,833	7,833	7,833	7,833	-
Deposit Intangibles:									
Retail CD Intangible	-	189	205	218	230	242	255	264	-
Transaction Acct Intangible .	-	196	469	740	998	1,241	1,466	1,678	-
MMDA Intangible	-	43	280	670	1,210	1,739	2,257	2,761	-
Passbook Account Intangible .	-	-26	3	136	539	945	1,322	1,674	-
Non-Int-Bearing Acct Intang .	-	629	821	1,004	1,181	1,350	1,511	1,666	-
*Other Assets	-	8,862	9,610	10,601	11,990	13,350	14,643	15,876	-
*** TOTAL ASSETS	-	311,040	308,719	306,470	303,146	298,773	293,398	287,070	-

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 ...	-	71,439	71,113	70,791	70,472	70,155	69,844	69,533	-
Maturing in 13 Mo or More ...	-	13,785	13,543	13,309	13,079	12,856	12,637	12,425	-
Variable-Rate, Fixed-Maturity .	-	128	128	128	128	128	128	128	-
Non-Maturity:									
Transaction Accts	-	9,869	9,869	9,869	9,869	9,869	9,869	9,869	-
MMDAs	-	42,560	42,560	42,560	42,560	42,560	42,560	42,560	-
Passbook Accts	-	12,297	12,297	12,297	12,297	12,297	12,297	12,297	-
Non-Interest-Bearing Accts ..	-	10,075	10,075	10,075	10,075	10,075	10,075	10,075	-
* Deposits	-	160,152	159,585	159,028	158,480	157,939	157,409	156,886	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	52,977	52,669	52,365	52,066	51,771	51,480	51,193	-
Maturing in 37 Mo or More ...	-	12,476	11,989	11,527	11,088	10,669	10,272	9,893	-
Variable-Rate, Fixed-Maturity .	-	52,774	52,742	52,710	52,678	52,646	52,615	52,583	-
* Borrowings	-	118,226	117,400	116,602	115,831	115,086	114,366	113,668	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,179	1,179	1,179	1,179	1,179	1,179	1,179	-
Other Escrow Accounts	-	619	601	584	567	552	538	525	-
Collat. Mtg Securities Issued .	-	2	2	2	2	2	2	2	-
Miscellaneous I	-	4,351	4,351	4,351	4,351	4,351	4,351	4,351	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	6,151	6,132	6,115	6,099	6,084	6,070	6,056	-
OPTIONS ON LIABILITIES	-	-91	-47	-14	15	54	90	123	-
*** TOTAL LIABILITIES	-	284,438	283,070	281,732	280,425	279,164	277,935	276,734	-

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	-	49	36	24	1	-30	-64	-97	-
ARMs	-	48	38	26	12	-6	-32	-67	-
Other Mortgages	-	173	136	76	-	-82	-165	-245	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	79	58	36	7	-32	-77	-124	-
Sell Mortgages & MBS	-	-201	-141	-74	23	144	270	392	-
Purchase Non-Mortgage Items ...	-	-8	-5	-3	-	3	5	8	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-10	-7	-3	0	0	1	1	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-579	-365	-161	32	216	391	558	-
Pay Floating, Receive Fixed ...	-	46	34	21	9	-3	-14	-25	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	1	2	9	37	100	184	273	-
INTEREST-RATE FLOORS	-	-13	-6	-1	0	0	0	0	-
FUTURES	-	-94	-62	-30	-	30	59	89	-
OPTIONS ON FUTURES	-	16	10	4	0	1	6	14	-
CONSTRUCTION LIP	-	13	7	2	-2	-7	-11	-16	-
SELF-VALUED [CMR911-CMR919]	-	207	143	67	12	-18	-36	-49	-
*** OFF-BALANCE-SHEET POSITIONS	-	-273	-122	-7	133	316	516	711	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	311,040	308,719	306,470	303,146	298,773	293,398	287,070	-
- LIABILITIES	-	284,438	283,070	281,732	280,425	279,164	277,935	276,734	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-273	-122	-7	133	316	516	711	-
*** NET PORTFOLIO VALUE	-	26,329	25,527	24,731	22,853	19,925	15,979	11,048	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	16,806	16,585	98.69	4.2
30-Yr Mortgage Securities ...	6,385	6,263	98.12	4.5
15-Year Mortgages & MBS	5,024	4,957	98.65	3.4
Balloon Mortgages & MBS	6,963	6,884	98.87	2.9
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	6,001	6,020	100.31	0.6
7 Mo to 2 Yrs Reset Freq ..	10,660	10,746	100.81	1.2
2+ to 5 Yrs Reset Freq	18,883	18,451	97.72	2.7
Lagging Market Index ARMs:				
1 Mo Reset Freq............	96,660	96,513	99.85	1.0
2 Mo to 5 Yrs Reset Freq...	25,983	25,500	98.14	2.5
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	9,577	9,582	100.05	0.9
Adjustable-Rate, Fully-Amort.	24,256	23,841	98.29	0.8
Fixed-Rate, Balloon	1,942	1,899	97.80	4.4
Fixed-Rate, Fully-Amortizing	2,033	1,979	97.36	4.6
Construction & Land Loans:				
Adjustable-Rate	1,266	1,264	99.84	0.2
Fixed-Rate	267	265	99.08	3.0
Second Mtg Loans & Securities:				
Adjustable-Rate	3,395	3,358	98.90	0.1
Fixed-Rate	1,736	1,744	100.45	2.3
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-682	-682	99.88	2.1
Accrued Interest Receivable .	1,242	1,242	100.00	0.0
Advances for Taxes/Insurance	56	56	99.25	0.0
Float on Escrows on Owned Mtg		51		-21.3
Less: Value of Servicing on Mtgs Serviced by Others ...		-156		-6.2
*Mortgage Loans & Securities	238,451	236,675	99.26	1.7

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	1,533	1,503	98.07	0.0
Fixed-Rate	493	478	96.94	3.6
Consumer Loans:				
Adjustable-Rate	716	714	99.76	0.1
Fixed-Rate	3,632	3,904	107.48	1.4
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-187	-187	99.73	1.1
Accrued Interest Receivable .	47	47	100.36	0.0
*Nonmortgage Loans	6,234	6,459	103.62	1.1
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	4,830	4,830	100.00	0.0
Equities & All Mutual Funds ...	333	333	100.11	4.4
Zero-Coupon Securities	44	44	99.21	0.3
Govt & Agency Securities	803	826	102.86	3.7
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,268	1,267	99.90	0.4
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	511	450	88.12	6.8
Mortgage-Derivative Securities:				
Valued by OTS	2	2	0.01	1.7
Valued by Institution	33,022	33,013	-	3.5
Structured Securities, Valued by Institution	1,993	2,068	103.74	4.7
Less: Valuation Allowances for Investment Securities ..	0	0	-	0.0
*Cash, Deposits, & Securities	42,806	42,832	100.06	3.1

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	290	290	99.87	0.0
REAL ESTATE HELD FOR INVESTMENT	135	135	100.20	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	11	11	102.91	8.6
OFFICE PREMISES & EQUIPMENT	2,260	2,260	100.01	0.0
*Subtotal	2,696	2,696	100.02	0.0
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,028		-17.3
Adj-Rate Servicing		768		-1.7
Float on Mtgs Svc'd for Others		698		-14.5
*Mtg Ln Servicing for Others		2,493		-11.7
OTHER ASSETS				
Purchased & Excess Servicing ..	1,926			
Margin Account	-	-	-	-
Miscellaneous I	7,833	7,833	99.99	0.0
Miscellaneous II	1,839			
Deposit Intangibles:				
Retail CD Intangible		230		-5.4
Transaction Acct Intangible .		998		-25.1
MMDA Intangible		1,210		-44.2
Passbook Account Intangible .		539		-75.1
Non-Int-Bearing Acct Intang .		1,181		-14.6
*Other Assets	11,598	11,990		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	458			
*** TOTAL ASSETS	302,243	303,146	101/100*	1.3/1.7*

*Including/excluding deposit intangible values.

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

*** LIABILITIES ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
DEPOSITS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 12 Mo or Less ...	70,700	70,472	99.68	0.5
Maturing in 13 Mo or More ...	13,256	13,079	98.68	1.7
Variable-Rate, Fixed-Maturity .	128	128	-	0.0
Non-Maturity:				
Transaction Accts	9,869	9,869	100/ 90*	0.0/2.8*
MMDAs	42,560	42,560	100/ 97*	0.0/1.3*
Passbook Accts	12,297	12,297	100/ 96*	0.0/3.4*
Non-Interest-Bearing Accts ..	10,075	10,075	100/ 88*	0.0/1.9*
* Deposits	158,885	158,480	100/ 97*	0.3/1.2*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	52,212	52,066	99.72	0.6
Maturing in 37 Mo or More ...	11,459	11,088	96.77	3.9
Variable-Rate, Fixed-Maturity .	52,770	52,678	99.59	0.1
* Borrowings	116,441	115,831	99.37	0.7
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,179	1,179	100.05	0.0
Other Escrow Accounts	686	567	82.72	2.7
Collat. Mtg Securities Issued .	2	2	121.60	0.0
Miscellaneous I	4,351	4,351	100.00	0.0
Miscellaneous II	447			
*Other Liabilities	6,665	6,099	98.11	0.3
OPTIONS ON LIABILITIES	-	15	-	-226.9
UNAMORTIZED YIELD ADJUSTMENTS ..	36			
*** TOTAL LIABILITIES	282,026	280,425	100/ 98**	0.5/1.0**

*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	12
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	7
Sell Mortgages & MBS	23
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	32
Pay Floating, Receive Fixed ...	9
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	37
INTEREST-RATE FLOORS	0
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-2
SELF-VALUED [CMR911-CMR919]	12
	=========
*** OFF-BALANCE-SHEET POSITIONS	133

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	302,243	303,146	101/100*	1.3/1.7*	*Including/excluding deposit intangible values.
- LIABILITIES	282,026	280,425	100/ 98**	0.5/1.0**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		133			
	=========	=========			
*** NET PORTFOLIO VALUE	20,217	22,853	113.03	10.5	

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	$	2,863	10,371	2,553	649	370
WARM (in months)		340 mo	337 mo	315 mo	230 mo	216 mo
WAC		6.71%	7.40%	8.32%	9.35%	10.93%
$ of Which Are FHA or VA Guaranteed	$	116	339	283	46	29
Securities Backed By Conventional Mortgages	$	2,397	1,437	407	160	82
WARM (in months)		345 mo	320 mo	284 mo	233 mo	207 mo
Wtd Avg Pass-Thru Rate		6.25%	7.43%	8.34%	9.33%	10.45%
Securities Backed By FHA or VA Mortgages	$	672	954	187	52	35
WARM (in months)		349 mo	338 mo	324 mo	254 mo	220 mo
Wtd Avg Pass-Thru Rate		6.50%	7.20%	8.05%	9.10%	10.20%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	1,505	1,341	226	59	53
WAC		6.63%	7.31%	8.32%	9.39%	11.04%
Mortgage Securities	$	1,464	236	115	15	11
Wtd Avg Pass-Thru Rate		6.22%	7.40%	8.23%	9.31%	10.72%
WARM (of Loans & Securities)		161 mo	161 mo	130 mo	95 mo	86 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	2,674	3,538	263	37	26
WAC		6.62%	7.35%	8.26%	9.42%	11.00%
Mortgage Securities	$	294	130	1	0	0
Wtd Avg Pass-Thru Rate		6.15%	7.04%	8.01%	9.63%	10.41%
WARM (of Loans & Securities)		78 mo	75 mo	78 mo	131 mo	138 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 35,178

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
TEASER ARMS:						
Balances Currently Subject to Intro Rates . .	$	131	78	820	9,354	867
WAC		5.41%	6.70%	6.54%	5.50%	6.11%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	5,870	10,582	18,062	87,306	25,116
Wtd Avg Margin (in bp)		315 bp	271 bp	263 bp	237 bp	283 bp
WAC		7.90%	7.30%	6.89%	6.90%	7.08%
WARM (in months)		287 mo	328 mo	340 mo	336 mo	334 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	11 mo	40 mo	6 mo	31 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 158,186

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)

ARM BALANCES BY DISTANCE TO LIFETIME CAP		Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
Balances w/Coupon Within 200 bp of Lifetime Cap	$	164	49	308	2,243	37
Wtd Avg Distance from Lifetime Cap (in bp) .		175 bp	180 bp	180 bp	174 bp	161 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	1,730	2,409	376	11,989	8,096
Wtd Avg Distance from Lifetime Cap		315 bp	326 bp	358 bp	312 bp	365 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	4,081	8,080	18,152	82,333	17,684
Wtd Avg Distance from Lifetime Cap		593 bp	578 bp	526 bp	561 bp	493 bp
Balances Without Lifetime Cap	$	26	123	46	94	166
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	5,133	9,404	9,992	1,484	23,265
Wtd Avg Periodic Rate Cap (in bp)		129 bp	185 bp	199 bp	201 bp	180 bp
Balances Subject to Periodic Rate Floors . . .	$	5,095	8,272	9,790	1,525	22,957
MBS INCLUDED IN ARM BALANCES	$	1,323	2,472	5	25,370	757

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	9,577	24,256
WARM (in months)	81 mo	273 mo
Remaining Term to Full Amort. .	268 mo	
Rate Index Code	0000	0000
Margin (in bp)	271 bp	241 bp
Reset Frequency	3 mo	2 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	241	296
WA Distance to Lifetime Cap .	170 bp	89 bp
Fixed-Rate:		
Balances . . . . $	1,942	2,033
WARM (in months)	75 mo	136 mo
Remaining Term to Full Amort. .	278 mo	
WAC	8.22%	8.45%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	1,266	267
WARM (in months)	12 mo	62 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	148 bp	8.80%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	3,395	1,736
WARM (in months)	209 mo	176 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	129 bp	9.33%
Reset Frequency (in months) . . .	1 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	1,533	493
WARM (in months)	51 mo	54 mo
Margin in Col 1 (bp); WAC in Col 2	105 bp	7.79%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	716	3,632
WARM (in months)	50 mo	48 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	290 bp	14.48%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	46	4,909
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	1,011	22,796
Remaining WAL 5-10 Years . . . $	241	3,945
Remaining WAL over 10 Years . $	44	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	31	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	0	0
WAC . . . . $	0.00%	0.00%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities--Book Value . $	1,374	31,650

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	$	25,373	55,200	14,481	2,966	1,933
WARM (in months)		271 mo	298 mo	267 mo	196 mo	194 mo
Wtd Avg Servicing Fee (in bp)		34 bp	36 bp	40 bp	44 bp	51 bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	784,312 lns
FHA/VA Loans	278,600 lns
Subserviced by Others	35,625 lns

Adjustable-Rate Mortgage Loan Servicing		Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced	$	7,873	33,945
WARM (in months)		269 mo	296 mo
Wtd Avg Servicing Fee (in bp)		56 bp	75 bp

Total # of Adjustable-Rate Loans Serviced 411,865 lns
Of Which, Number Subserviced By Others . 2,067 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 141,772

CASH, DEPOSITS, & SECURITIES		Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . .	$	4,830		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$	333		
Zero-Coupon Securities	$	44	4.90%	3 mo
Government & Agency Securities	$	803	6.19%	79 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$	1,268	5.09%	6 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . .	$	511	5.91%	137 mo
Structured Securities	$	1,993		
Total Cash, Deposits, & Securities	$	9,782		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES		
Nonperforming Loans	$	1,220
Accrued Interest Receivable	$	1,242
Advances for Taxes and Insurance	$	56
Less: Unamortized Yield Adjustments	$	-769
Valuation Allowances	$	1,903
Unrealized Gains (Losses)	$	-259
ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES		
Nonperforming Loans	$	71
Accrued Interest Receivable	$	47
Less: Unamortized Yield Adjustments	$	-60
Valuation Allowances	$	259
Unrealized Gains (Losses)	$	0
REAL ESTATE HELD FOR INVESTMENT	$	135
REPOSSESSED ASSETS	$	290
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	11
OFFICE PREMISES AND EQUIPMENT	$	2,260
ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES		
Unrealized Gains (Losses)	$	-104
Less: Unamortized Yield Adjustments	$	8
Valuation Allowances	$	0
OTHER ASSETS		
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,926
Margin Account	$	0
Miscellaneous I	$	7,833
Miscellaneous II	$	1,839
TOTAL ASSETS	$	302,243

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	19
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	823
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	303
Mortgage-Related Mutual Funds	$	30
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	9,895
Wtd Avg Servicing Fee (in bp)		13 bp
Adjustable-Rate Mortgage Loans Serviced	$	19,457
Wtd Avg Servicing Fee (in bp)		16 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	2

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	$	20,047	4,428	563	$	0
WAC		4.57%	5.35%	6.58%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	35,735	8,776	1,152	$	0
WAC		4.95%	5.09%	6.43%		
WARM (in months)		7 mo	8 mo	7 mo		
Balances Maturing in 13 to 36 Months	$		10,160	2,077	$	0
WAC			5.32%	5.85%		
WARM (in months)			18 mo	25 mo		
Balances Maturing in 37 or More Months	$			1,018	$	0
WAC				5.47%		
WARM (in months)				49 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 83,956

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	541	190	56
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	52,186	22,817	4,714
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.27 mo	5.14 mo	6.94 mo
Balances in New Accounts (Optional)	$	42	12	0

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 %	$	2,496	1,653	499	4.05%
5.00 to 5.99 %	$	19,939	26,200	8,992	5.48%
6.00 to 6.99 %	$	400	1,142	1,465	6.23%
7.00 to 7.99 %	$	13	41	122	7.32%
8.00 to 8.99 %	$	77	41	241	8.63%
9.00 to 9.99 %	$	0	208	18	9.69%
10.00 to 10.99 %	$	0	1	112	10.10%
11.00% and Above	$	0	1	9	13.02%
WARM		2 mo	12 mo	55 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 63,671

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	8,511	-4 bp	3 mo	2 mo	15 mo
Position 2	0000	0000	$	7,198	-1 bp	1 mo	1 mo	28 mo
Position 3	0000	0000	$	27,218	-9 bp	3 mo	2 mo	16 mo
All Other Positions			$	9,969	-10 bp	3 mo	1 mo	14 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	$ 9,869	1.12%	$ 0
Money Market Deposit Accounts (MMDAs)	$ 42,560	4.06%	$ 0
Passbook Accounts	$ 12,297	2.56%	$ 0
Non-Interest-Bearing Non-Maturity Deposits	$ 10,075		$ 0
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 372	0.67%	
Escrow for Mortgages Serviced for Others	$ 806	0.50%	
Other Escrows	$ 686	0.04%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 76,666		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 4		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 32		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 2		
Miscellaneous I	$ 4,351		
Miscellaneous II	$ 447		
TOTAL LIABILITIES	$ 282,026	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 598		
EQUITY CAPITAL	$ 19,619		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 302,243		

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	6	$ 788	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	10	$ 145	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	9	$ 598	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	7	$ 85	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	9	$ 44	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	18	$ 139	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	20	$ 638	-	-	-
1016	optional commitment to originate "other" mortgages	19	$ 2,658	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 43	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 8	-	-	-
2022	commitment to sell 1-mo COFI ARM loans, svc retained	-	$ 5	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 2	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 1	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	-	$ 132	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	9	$ 861	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 9	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 68	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 286	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 4	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 62	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 1,010	-	-	-
2102	commitment to purchase 1-mo COFI ARM loans, svc released	-	$ 6	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 319	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 31	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 6	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 250	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 0	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	6	$ 5	-	-	-

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
2134	commitment to sell 25- or 30-yr FRM loans, svc released	11	$ 197	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 1	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 4	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 23	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	-	$ 6	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	-	$ 1	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	-	$ 1	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	6	$ 12	-	-	-
2216	firm commitment to originate "other" mortgage loans	6	$ 18	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 0	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 5	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 100	-	-	-
4002	commitment to purchase non-mortgage financial assets	-	$ 4	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 210	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 19	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 8,082	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 507	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 403	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 1,495	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 210	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR .	-	$ 34	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 232	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 8,637	-	-	-
6006	interest rate cap based on 6-month LIBOR	-	$ 100	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 889	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 27	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 34	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 889	-	-	-

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
7002	interest rate floor based on 1-month LIBOR	-	$ 115	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$ 1,975	-	-	-
8036	short futures contract on 2-year Treasury note	-	$ 1,250	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 46	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 7	-	-	-
8042	short futures contract on Treasury bond	-	$ 36	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 1,261	-	-	-
9012	long call option on Treasury bond futures contract	-	$ 50	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 106	-	-	-
9038	long put option on 1-month LIBOR futures contract	-	$ 2	-	-	-
9084	short put option on Treasury bond futures contract	-	$ 25	-	-	-
9502	fixed-rate construction loans in process	12	$ 147	-	-	-
9512	adjustable-rate construction loans in process	15	$ 251	-	-	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

REPORTING OF MARKET VALUE ESTIMATES

Estimated Market Value After Specified Rate Shock

Rate Shock in Basis Points	Required Reporting Items: Off-Balance-Sheet Contracts Reported Under "Additional"	Required Reporting Items: Mortgage-Derivative Securities	Optional Reporting Items: Options on Liabilities	Optional Reporting Items: Collateralized Mortgage Securities Issued	Required Reporting Item: Structured Securities
+ 400	$ 0	$ 0	$ 0	$ 0	$ 0
+ 300	$ -49	$ 28,935	$ 123	$ 0	$ 1,809
+ 200	$ -36	$ 30,468	$ 90	$ 0	$ 1,889
+ 100	$ -18	$ 31,791	$ 54	$ 0	$ 1,975
No Change	$ 12	$ 33,013	$ 15	$ 0	$ 2,068
- 100	$ 67	$ 34,080	$ -14	$ 0	$ 2,169
- 200	$ 143	$ 34,344	$ -47	$ 0	$ 2,178
- 300	$ 207	$ 34,466	$ -91	$ 0	$ 2,184
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 4,912