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			NPV as % of PV of Assets	
	$ Amount	$ Change	% Change	NPV Ratio	Change
+400 bp	-	-27,300	-100 %	0.00 %	0 bp
+300 bp	13,595	-13,705	-50 %	4.07 %	-363 bp
+200 bp	19,206	-8,094	-30 %	5.62 %	-208 bp
+100 bp	23,808	-3,492	-13 %	6.83 %	-87 bp
0 bp	27,300			7.70 %	
-100 bp	29,511	2,211	+8 %	8.22 %	+52 bp
-200 bp	30,456	3,156	+12 %	8.42 %	+71 bp
-300 bp	31,443	4,143	+15 %	8.61 %	+91 bp
-400 bp	-	-27,300	-100 %	0.00 %	0 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	09/30/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	7.70 %
Post-Shock NPV Ratio	5.62 %
Sensitivity Measure: Decline in NPV Ratio	208 bp

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	-	29,799	29,282	28,636	27,589	26,236	24,810	23,428	-
30-Yr Mortgage Securities ...	-	9,223	9,049	8,828	8,488	8,061	7,614	7,182	-
15-Year Mortgages & MBS	-	9,224	9,080	8,898	8,630	8,314	7,991	7,675	-
Balloon Mortgages & MBS	-	15,710	15,457	15,162	14,734	14,207	13,653	13,105	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	6,415	6,376	6,347	6,316	6,267	6,184	6,064	-
7 Mo to 2 Yrs Reset Freq ..	-	16,076	15,952	15,832	15,670	15,425	15,080	14,654	-
2+ to 5 Yrs Reset Freq	-	23,336	22,911	22,431	21,857	21,186	20,444	19,662	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	99,200	98,409	97,603	96,718	95,614	94,117	92,144	-
2 Mo to 5 Yrs Reset Freq...	-	29,498	28,976	28,427	27,798	27,060	26,202	25,251	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	10,345	10,245	10,152	10,063	9,976	9,886	9,797	-
Adjustable-Rate, Fully-Amort.	-	25,017	24,798	24,600	24,410	24,224	24,030	23,842	-
Fixed-Rate, Balloon	-	2,624	2,500	2,384	2,276	2,174	2,078	1,988	-
Fixed-Rate, Fully-Amortizing	-	3,285	3,119	2,967	2,826	2,695	2,574	2,462	-
Construction & Land Loans:									
Adjustable-Rate	-	2,270	2,266	2,262	2,258	2,255	2,251	2,248	-
Fixed-Rate	-	530	512	494	479	464	451	439	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	3,631	3,626	3,622	3,618	3,615	3,612	3,608	-
Fixed-Rate	-	2,078	2,028	1,981	1,935	1,892	1,851	1,812	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-671	-662	-652	-641	-627	-611	-594	-
Accrued Interest Receivable .	-	1,462	1,462	1,462	1,462	1,462	1,462	1,462	-
Advances for Taxes/Insurance	-	56	56	56	56	56	56	56	-
Float on Escrows on Owned Mtg	-	27	39	54	73	91	106	119	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-123	-131	-143	-155	-162	-166	-167	-
*Mortgage Loans & Securities	-	289,258	285,613	281,690	276,771	270,809	264,007	256,574	-

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
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	2,001	1,999	1,998	1,997	1,997	1,996	1,996	-
Fixed-Rate	-	947	914	883	853	825	798	772	-
Consumer Loans:									
Adjustable-Rate	-	2,543	2,535	2,527	2,520	2,513	2,505	2,499	-
Fixed-Rate	-	5,687	5,581	5,480	5,383	5,290	5,201	5,115	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-360	-355	-350	-346	-341	-337	-333	-
Accrued Interest Receivable .	-	84	84	84	84	84	84	84	-
*Nonmortgage Loans	-	10,902	10,758	10,622	10,491	10,367	10,247	10,132	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	6,849	6,849	6,849	6,849	6,849	6,849	6,849	-
Equities & All Mutual Funds ...	-	463	446	428	411	392	373	354	-
Zero-Coupon Securities	-	61	59	57	56	54	53	52	-
Govt & Agency Securities	-	1,468	1,412	1,360	1,312	1,266	1,223	1,183	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,577	1,571	1,565	1,558	1,552	1,546	1,541	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	1,282	1,176	1,085	1,005	936	874	820	-
Mortgage-Derivative Securities:									
Valued by OTS	-	14	14	14	13	13	13	13	-
Valued by Institution	-	35,541	35,415	35,142	34,060	32,813	31,465	29,907	-
Structured Securities, Valued by Institution	-	2,374	2,365	2,354	2,249	2,150	2,057	1,972	-
Less: Valuation Allowances for Investment Securities ..	-	1	1	1	1	1	1	1	-
*Cash, Deposits, & Securities	-	49,627	49,306	48,854	47,512	46,025	44,454	42,689	-

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	-	345	345	345	345	345	345	345	-
REAL ESTATE HELD FOR INVESTMENT	-	151	151	151	151	151	151	151	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	17	16	16	15	13	11	9	-
OFFICE PREMISES & EQUIPMENT	-	2,601	2,601	2,601	2,601	2,601	2,601	2,601	-
*Subtotal	-	3,114	3,113	3,113	3,112	3,110	3,108	3,106	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	867	967	1,245	1,592	1,802	1,887	1,898	-
Adj-Rate Servicing	-	724	755	776	791	803	809	811	-
Float on Mtgs Svc'd for Others	-	427	501	595	710	801	875	935	-
*Mtg Ln Servicing for Others	-	2,018	2,223	2,617	3,092	3,406	3,571	3,644	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	8,953	8,953	8,953	8,953	8,953	8,953	8,953	-
Deposit Intangibles:									
Retail CD Intangible	-	210	228	243	256	270	283	293	-
Transaction Acct Intangible .	-	209	515	823	1,117	1,393	1,650	1,892	-
MMDA Intangible	-	47	300	714	1,281	1,838	2,383	2,914	-
Passbook Account Intangible .	-	-32	2	162	644	1,130	1,581	2,002	-
Non-Int-Bearing Acct Intang .	-	673	879	1,076	1,265	1,446	1,618	1,784	-
*Other Assets	-	10,062	10,878	11,970	13,516	15,030	16,469	17,839	-
*** TOTAL ASSETS	-	364,979	361,890	358,865	354,494	348,747	341,856	333,983	-

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 ...	-	78,484	78,124	77,769	77,417	77,069	76,726	76,383	-
Maturing in 13 Mo or More ...	-	15,543	15,258	14,981	14,710	14,447	14,190	13,941	-
Variable-Rate, Fixed-Maturity .	-	543	541	539	537	535	533	532	-
Non-Maturity:									
Transaction Accts	-	11,212	11,212	11,212	11,212	11,212	11,212	11,212	-
MMDAs	-	44,774	44,774	44,774	44,774	44,774	44,774	44,774	-
Passbook Accts	-	14,725	14,725	14,725	14,725	14,725	14,725	14,725	-
Non-Interest-Bearing Accts ..	-	10,768	10,768	10,768	10,768	10,768	10,768	10,768	-
* Deposits	-	176,049	175,402	174,768	174,143	173,529	172,928	172,334	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	79,648	79,237	78,831	78,430	78,035	77,645	77,261	-
Maturing in 37 Mo or More ...	-	16,513	15,833	15,189	14,578	13,998	13,448	12,925	-
Variable-Rate, Fixed-Maturity .	-	53,694	53,661	53,629	53,596	53,563	53,531	53,498	-
* Borrowings	-	149,855	148,731	147,648	146,604	145,597	144,624	143,684	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,293	1,293	1,293	1,293	1,293	1,293	1,293	-
Other Escrow Accounts	-	626	608	591	574	559	545	531	-
Collat. Mtg Securities Issued .	-	3	3	3	3	3	3	3	-
Miscellaneous I	-	5,206	5,206	5,206	5,206	5,206	5,206	5,206	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	7,128	7,110	7,093	7,076	7,061	7,047	7,033	-
OPTIONS ON LIABILITIES	-	-91	-47	-14	15	54	90	123	-
*** TOTAL LIABILITIES	-	332,942	331,196	329,495	327,839	326,241	324,688	323,174	-

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	-	53	40	25	0	-34	-71	-107	-
ARMs	-	48	38	27	13	-6	-33	-68	-
Other Mortgages	-	175	137	77	-	-83	-166	-247	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	130	96	61	13	-50	-120	-192	-
Sell Mortgages & MBS	-	-226	-159	-83	26	162	304	439	-
Purchase Non-Mortgage Items ...	-	-6	-4	-2	-	2	4	6	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-10	-7	-3	0	0	0	1	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-1,966	-1,182	-453	223	853	1,439	1,985	-
Pay Floating, Receive Fixed ...	-	46	34	21	9	-3	-14	-25	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	10	41	112	254	486	779	1,103	-
INTEREST-RATE FLOORS	-	732	470	249	102	35	14	8	-
FUTURES	-	-94	-62	-30	-	30	59	89	-
OPTIONS ON FUTURES	-	16	10	4	0	1	6	14	-
CONSTRUCTION LIP	-	27	14	1	-10	-20	-30	-39	-
SELF-VALUED [CMR911-CMR919]	-	470	296	136	13	-71	-132	-182	-
*** OFF-BALANCE-SHEET POSITIONS	-	-594	-238	141	645	1,302	2,038	2,786	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	364,979	361,890	358,865	354,494	348,747	341,856	333,983	-
- LIABILITIES	-	332,942	331,196	329,495	327,839	326,241	324,688	323,174	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-594	-238	141	645	1,302	2,038	2,786	-
*** NET PORTFOLIO VALUE	-	31,443	30,456	29,511	27,300	23,808	19,206	13,595	-

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	28,060	27,589	98.32	4.4
30-Yr Mortgage Securities ...	8,660	8,488	98.00	4.5
15-Year Mortgages & MBS	8,741	8,630	98.73	3.4
Balloon Mortgages & MBS	14,969	14,734	98.43	3.2
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	6,299	6,316	100.27	0.6
7 Mo to 2 Yrs Reset Freq ..	15,589	15,670	100.52	1.3
2+ to 5 Yrs Reset Freq	22,420	21,857	97.49	2.8
Lagging Market Index ARMs:				
1 Mo Reset Freq............	96,868	96,718	99.85	1.0
2 Mo to 5 Yrs Reset Freq...	28,314	27,798	98.18	2.5
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	10,067	10,063	99.96	0.9
Adjustable-Rate, Fully-Amort.	24,831	24,410	98.31	0.8
Fixed-Rate, Balloon	2,332	2,276	97.59	4.6
Fixed-Rate, Fully-Amortizing	2,913	2,826	97.00	4.8
Construction & Land Loans:				
Adjustable-Rate	2,261	2,258	99.88	0.2
Fixed-Rate	487	479	98.31	3.1
Second Mtg Loans & Securities:				
Adjustable-Rate	3,654	3,618	99.02	0.1
Fixed-Rate	1,928	1,935	100.39	2.3
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-641	-641	99.97	2.0
Accrued Interest Receivable .	1,462	1,462	100.02	0.0
Advances for Taxes/Insurance	56	56	100.89	0.0
Float on Escrows on Owned Mtg		73		-25.0
Less: Value of Servicing on Mtgs Serviced by Others ...		-155		-6.2
*Mortgage Loans & Securities	279,273	276,771	99.11	2.0

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

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	2,038	1,997	98.00	0.0
Fixed-Rate	873	853	97.75	3.4
Consumer Loans:				
Adjustable-Rate	2,547	2,520	98.94	0.3
Fixed-Rate	5,118	5,383	105.18	1.8
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-346	-346	99.93	1.3
Accrued Interest Receivable .	84	84	99.51	0.0
*Nonmortgage Loans	10,314	10,491	101.72	1.2
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	6,849	6,849	100.00	0.0
Equities & All Mutual Funds ...	411	411	99.91	4.4
Zero-Coupon Securities	52	56	107.00	2.8
Govt & Agency Securities	1,277	1,312	102.73	3.6
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,560	1,558	99.90	0.4
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,116	1,005	90.08	7.4
Mortgage-Derivative Securities:				
Valued by OTS	13	13	0.04	1.1
Valued by Institution	34,071	34,060	-	3.4
Structured Securities, Valued by Institution	2,180	2,249	103.17	4.5
Less: Valuation Allowances for Investment Securities ..	1	1	138.10	1.5
*Cash, Deposits, & Securities	47,527	47,512	99.96	3.0

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	345	345	99.91	0.0
REAL ESTATE HELD FOR INVESTMENT	151	151	99.92	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	15	15	99.91	8.7
OFFICE PREMISES & EQUIPMENT	2,601	2,601	100.01	0.0
*Subtotal	3,112	3,112	99.99	0.0
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,592		-17.5
Adj-Rate Servicing		791		-1.7
Float on Mtgs Svc'd for Others		710		-14.5
*Mtg Ln Servicing for Others		3,092		-12.8
OTHER ASSETS				
Purchased & Excess Servicing ..	2,966			
Margin Account	-	-	-	-
Miscellaneous I	8,953	8,953	100.00	0.0
Miscellaneous II	2,304			
Deposit Intangibles:				
Retail CD Intangible		256		-5.3
Transaction Acct Intangible .		1,117		-25.5
MMDA Intangible		1,281		-43.9
Passbook Account Intangible .		644		-75.2
Non-Int-Bearing Acct Intang .		1,265		-14.6
*Other Assets	14,223	13,516		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	466			
*** TOTAL ASSETS	354,915	354,494	101/ 99*	1.4/1.9*

*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 ...	77,666	77,417	99.68	0.5	
Maturing in 13 Mo or More ...	14,918	14,710	98.61	1.8	
Variable-Rate, Fixed-Maturity .	539	537	-	0.4	
Non-Maturity:					
Transaction Accts	11,212	11,212	100/ 90*	0.0/2.8*	
MMDAs	44,774	44,774	100/ 97*	0.0/1.3*	
Passbook Accts	14,725	14,725	100/ 96*	0.0/3.4*	*Excluding/including deposit intangible values
Non-Interest-Bearing Accts ..	10,768	10,768	100/ 88*	0.0/1.9*	listed on asset side of report.
* Deposits	174,603	174,143	100/ 97*	0.4/1.3*	
BORROWINGS					
Fixed-Rate, Fixed-Maturity:					
Maturing in 36 Mo or Less ...	78,634	78,430	99.74	0.5	
Maturing in 37 Mo or More ...	15,139	14,578	96.29	4.1	
Variable-Rate, Fixed-Maturity .	53,684	53,596	98.84	0.1	
* Borrowings	147,457	146,604	99.06	0.7	
OTHER LIABILITIES					
Escrow Accounts					
For Mortgages	1,293	1,293	100.01	0.0	
Other Escrow Accounts	694	574	82.75	2.7	
Collat. Mtg Securities Issued .	3	3	88.60	0.0	
Miscellaneous I	5,206	5,206	100.01	0.0	
Miscellaneous II	587				
*Other Liabilities	7,784	7,076	98.34	0.2	
OPTIONS ON LIABILITIES	-	15	-	-226.9	
UNAMORTIZED YIELD ADJUSTMENTS ..	34				
*** TOTAL LIABILITIES	329,878	327,839	100/ 98**	0.5/1.0**	**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	0
ARMs	13
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	13
Sell Mortgages & MBS	26
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	223
Pay Floating, Receive Fixed ...	9
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	254
INTEREST-RATE FLOORS	102
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-10
SELF-VALUED [CMR911-CMR919]	13
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*** OFF-BALANCE-SHEET POSITIONS	645

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	354,915	354,494	101/ 99*	1.4/1.9*	*Including/excluding deposit intangible values.
- LIABILITIES	329,878	327,839	100/ 98**	0.5/1.0**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		645			
	=========	=========			
*** NET PORTFOLIO VALUE	25,037	27,300	109.04	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	$	5,697	17,047	3,983	868	465
WARM (in months)		341 mo	336 mo	315 mo	240 mo	222 mo
WAC		6.68%	7.37%	8.31%	9.34%	10.87%
$ of Which Are FHA or VA Guaranteed	$	148	427	395	53	32
Securities Backed By Conventional Mortgages	$	3,455	2,255	545	176	84
WARM (in months)		338 mo	321 mo	287 mo	233 mo	206 mo
Wtd Avg Pass-Thru Rate		6.26%	7.33%	8.28%	9.32%	10.46%
Securities Backed By FHA or VA Mortgages	$	727	1,136	190	57	36
WARM (in months)		347 mo	335 mo	323 mo	250 mo	220 mo
Wtd Avg Pass-Thru Rate		6.50%	7.19%	8.05%	9.09%	10.20%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	3,033	2,623	510	127	105
WAC		6.59%	7.33%	8.31%	9.36%	11.35%
Mortgage Securities	$	1,792	390	124	24	13
Wtd Avg Pass-Thru Rate		6.21%	7.27%	8.23%	9.28%	10.77%
WARM (of Loans & Securities)		158 mo	157 mo	132 mo	108 mo	96 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	7,713	6,294	386	53	31
WAC		6.64%	7.26%	8.23%	9.40%	10.92%
Mortgage Securities	$	342	148	2	0	0
Wtd Avg Pass-Thru Rate		6.14%	7.04%	8.02%	9.46%	10.41%
WARM (of Loans & Securities)		92 mo	86 mo	74 mo	98 mo	123 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 60,431

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 . .	$	150	1,974	827	9,405	1,726
WAC		5.54%	5.39%	6.54%	5.50%	6.04%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	6,149	13,615	21,593	87,463	26,587
Wtd Avg Margin (in bp)		311 bp	268 bp	265 bp	237 bp	282 bp
WAC		7.86%	7.28%	6.88%	6.90%	7.08%
WARM (in months)		287 mo	323 mo	341 mo	336 mo	333 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	11 mo	42 mo	6 mo	30 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 169,490

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	$	167	66	310	2,269	40
Wtd Avg Distance from Lifetime Cap (in bp) .		175 bp	177 bp	180 bp	174 bp	164 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	1,831	3,430	1,022	12,058	9,005
Wtd Avg Distance from Lifetime Cap		315 bp	327 bp	331 bp	312 bp	362 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	4,266	11,912	20,973	82,443	19,094
Wtd Avg Distance from Lifetime Cap		592 bp	562 bp	528 bp	561 bp	494 bp
Balances Without Lifetime Cap	$	35	181	114	98	174
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	5,393	14,245	13,507	1,519	25,514
Wtd Avg Periodic Rate Cap (in bp)		129 bp	189 bp	224 bp	200 bp	187 bp
Balances Subject to Periodic Rate Floors . . .	$	5,296	12,796	12,489	1,554	25,202
MBS INCLUDED IN ARM BALANCES	$	1,448	3,159	17	25,446	949

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	10,067	24,831
WARM (in months)	81 mo	271 mo
Remaining Term to Full Amort. .	269 mo	
Rate Index Code	0000	0000
Margin (in bp)	271 bp	242 bp
Reset Frequency	4 mo	3 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	245	304
WA Distance to Lifetime Cap .	167 bp	89 bp
Fixed-Rate:		
Balances . . . . $	2,332	2,913
WARM (in months)	79 mo	144 mo
Remaining Term to Full Amort. .	284 mo	
WAC	8.22%	8.42%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,261	487
WARM (in months)	13 mo	63 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	151 bp	8.58%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	3,654	1,928
WARM (in months)	201 mo	170 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	146 bp	9.28%
Reset Frequency (in months) . . .	1 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,038	873
WARM (in months)	50 mo	51 mo
Margin in Col 1 (bp); WAC in Col 2	103 bp	7.91%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	2,547	5,118
WARM (in months)	167 mo	74 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	478 bp	13.29%
Reset Frequency	12 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	53	5,546
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	1,013	23,018
Remaining WAL 5-10 Years . . . $	307	4,065
Remaining WAL over 10 Years . $	52	
Super Floaters . . . . $	1	
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 . . . . $	9.50%	8.50%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities--Book Value . $	1,456	32,629

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	$ 41,328	88,862	18,652	3,613	2,232
WARM (in months)	261 mo	295 mo	266 mo	199 mo	194 mo
Wtd Avg Servicing Fee (in bp)	32 bp	33 bp	39 bp	43 bp	50 bp

Total # of Fixed-Rate Loans Serviced That Are:	
Conventional Loans	1,269,080
FHA/VA Loans	318,507 lns
Subserviced by Others	528,666 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan Current Mkt	Index on Serviced Loan Lagging Mkt
Balances Serviced	$ 10,114	34,169
WARM (in months)	271 mo	296 mo
Wtd Avg Servicing Fee (in bp)	52 bp	75 bp

Total # of Adjustable-Rate Loans Serviced 437,879 lns
Of Which, Number Subserviced By Others 27,040 lns

Total Balances of Mortgage Loans Serviced for Others . . . $ 198,970

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$ 6,849		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$ 411		
Zero-Coupon Securities	$ 52	5.57%	26 mo
Government & Agency Securities	$ 1,277	6.19%	68 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$ 1,560	5.09%	5 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$ 1,116	6.27%	169 mo
Structured Securities	$ 2,180		
Total Cash, Deposits, & Securities	$ 13,444		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	1,405
Accrued Interest Receivable	$	1,462
Advances for Taxes and Insurance	$	56
Less: Unamortized Yield Adjustments	$	-804
Valuation Allowances	$	2,046
Unrealized Gains (Losses)	$	-280

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	100
Accrued Interest Receivable	$	84
Less: Unamortized Yield Adjustments	$	-69
Valuation Allowances	$	446
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	151
REPOSSESSED ASSETS	$	345
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	15
OFFICE PREMISES AND EQUIPMENT	$	2,601

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-106
Less: Unamortized Yield Adjustments	$	21
Valuation Allowances	$	1

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	2,966
Margin Account	$	0
Miscellaneous I	$	8,953
Miscellaneous II	$	2,304

TOTAL ASSETS	$	354,915

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	19
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,134
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	363
Mortgage-Related Mutual Funds	$	48
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	9,954
Wtd Avg Servicing Fee (in bp)		13 bp
Adjustable-Rate Mortgage Loans Serviced	$	19,506
Wtd Avg Servicing Fee (in bp)		16 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	16

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	$	22,034	4,798	619	$ 0
WAC		4.59%	5.36%	6.55%	
WARM (in months)		2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	38,985	9,926	1,304	$ 0
WAC		4.95%	5.10%	6.45%	
WARM (in months)		7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months	$		11,003	2,386	$ 0
WAC			5.31%	5.89%	
WARM (in months)			18 mo	25 mo	
Balances Maturing in 37 or More Months	$			1,529	$ 0
WAC				5.53%	
WARM (in months)				50 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 92,585

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	593	314	157
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	56,741	24,949	5,549
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.24 mo	5.16 mo	6.74 mo
Balances in New Accounts (Optional)	$	53	19	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 %	$	2,916	2,019	819	4.18%
5.00 to 5.99 %	$	33,511	37,904	11,749	5.46%
6.00 to 6.99 %	$	465	1,419	1,950	6.27%
7.00 to 7.99 %	$	13	48	186	7.34%
8.00 to 8.99 %	$	77	52	296	8.56%
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	11 mo	59 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 93,773

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	9,003	-4 bp	3 mo	2 mo	15 mo
Position 2	0000	0000	$	7,909	0 bp	1 mo	1 mo	27 mo
Position 3	0000	0000	$	27,267	-9 bp	3 mo	2 mo	16 mo
All Other Positions			$	10,046	-10 bp	3 mo	1 mo	14 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	$ 11,212	1.19%	$ 17
Money Market Deposit Accounts (MMDAs)	$ 44,774	4.04%	$ 38
Passbook Accounts	$ 14,725	2.58%	$ 43
Non-Interest-Bearing Non-Maturity Deposits	$ 10,768		$ 10
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 471	0.60%	
Escrow for Mortgages Serviced for Others	$ 822	0.50%	
Other Escrows	$ 694	0.05%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 83,466		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 4		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 30		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 3		
Miscellaneous I	$ 5,206		
Miscellaneous II	$ 587		
TOTAL LIABILITIES	$ 329,878	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 598		
EQUITY CAPITAL	$ 24,439		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 354,914		

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	9	$ 788	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	11	$ 151	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	15	$ 604	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	8	$ 87	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	14	$ 47	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	31	$ 156	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	33	$ 697	-	-	-
1016	optional commitment to originate "other" mortgages	25	$ 2,685	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 43	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 1	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$ 3	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 11	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 12	-	-	-
2022	commitment to sell 1-mo COFI ARM loans, svc retained	-	$ 5	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 9	-	-	-
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 . . .	9	$ 177	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	15	$ 1,038	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 9	-	-	-
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	-	$ 461	-	-	-
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	6	$ 1,026	-	-	-
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	-	-	-

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
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	-	$	253	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	0	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$	5	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	1	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	7	$	5	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	18	$	223	-	-	-
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	7	$	13	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	-	$	3	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	-	$	12	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	12	$	10	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	16	$	204	-	-	-
2216	firm commitment to originate "other" mortgage loans	13	$	87	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$	1	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$	6	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$	100	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$	1	-	-	-
4002	commitment to purchase non-mortgage financial assets	6	$	39	-	-	-
4006	commitment to purchase "other" liabilities	-	$	210	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$	19	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$	30	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	8	$	15,850	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$	2,190	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$	403	-	-	-

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	-	$ 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	7	$ 20,917	-	-	-
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	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 115	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 6,013	-	-	-
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	36	$ 287	-	-	-
9512	adjustable-rate construction loans in process	26	$ 560	-	-	-

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	$ -182	$ 29,907	$ 123	$ 0	$ 1,972
+ 200	$ -132	$ 31,465	$ 90	$ 0	$ 2,057
+ 100	$ -71	$ 32,813	$ 54	$ 0	$ 2,150
No Change	$ 13	$ 34,060	$ 15	$ 0	$ 2,249
- 100	$ 136	$ 35,142	$ -14	$ 0	$ 2,354
- 200	$ 296	$ 35,415	$ -47	$ 0	$ 2,365
- 300	$ 470	$ 35,541	$ -91	$ 0	$ 2,374
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

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