OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

*** INTEREST RATE SENSITIVITY OF NET PORTFOLIO VALUE (NPV) ***

Change in Rates	Net Portfolio Value $ Amount	$ Change	% Change	NPV as % of PV of Assets NPV Ratio	Change
+400 bp	7,495	-7,603	-50 %	5.10 %	-436 bp
+300 bp	9,749	-5,349	-35 %	6.48 %	-298 bp
+200 bp	11,914	-3,184	-21 %	7.75 %	-171 bp
+100 bp	13,796	-1,303	-9 %	8.79 %	-67 bp
0 bp	15,098			9.46 %	
-100 bp	15,474	376	+2 %	9.58 %	+12 bp
-200 bp	15,836	738	+5 %	9.68 %	+22 bp
-300 bp	16,670	1,572	+10 %	10.04 %	+58 bp
-400 bp	17,441	2,343	+16 %	10.35 %	+89 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	12/31/1998
Pre-Shock NPV Ratio: NPV as % of PV of Assets	9.46 %
Post-Shock NPV Ratio	7.75 %
Sensitivity Measure: Decline in NPV Ratio	171 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	18,000	17,658	17,341	17,049	16,643	15,986	15,205	14,413	13,652
30-Yr Mortgage Securities ...	9,326	9,118	8,923	8,742	8,508	8,152	7,735	7,315	6,919
15-Year Mortgages & MBS	17,813	17,557	17,328	17,119	16,787	16,270	15,667	15,051	14,449
Balloon Mortgages & MBS	7,975	7,839	7,709	7,592	7,458	7,248	7,000	6,748	6,501
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	1,180	1,171	1,165	1,160	1,156	1,150	1,142	1,127	1,107
7 Mo to 2 Yrs Reset Freq ..	15,933	15,739	15,588	15,468	15,364	15,244	15,067	14,808	14,469
2+ to 5 Yrs Reset Freq	11,343	11,136	10,946	10,761	10,554	10,296	9,986	9,637	9,269
Lagging Market Index ARMs:									
1 Mo Reset Freq............	1,267	1,252	1,240	1,230	1,221	1,211	1,200	1,187	1,170
2 Mo to 5 Yrs Reset Freq...	3,603	3,538	3,482	3,428	3,377	3,325	3,265	3,195	3,114
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	2,756	2,705	2,656	2,608	2,562	2,518	2,475	2,433	2,391
Adjustable-Rate, Fully-Amort.	3,149	3,113	3,077	3,043	3,010	2,978	2,947	2,916	2,885
Fixed-Rate, Balloon	5,365	5,116	4,881	4,662	4,456	4,263	4,081	3,910	3,750
Fixed-Rate, Fully-Amortizing	3,622	3,461	3,311	3,172	3,041	2,920	2,806	2,699	2,599
Construction & Land Loans:									
Adjustable-Rate	1,043	1,040	1,037	1,034	1,031	1,028	1,025	1,023	1,020
Fixed-Rate	583	560	540	522	504	489	474	460	448
Second Mtg Loans & Securities:									
Adjustable-Rate	2,629	2,621	2,613	2,606	2,599	2,592	2,585	2,579	2,571
Fixed-Rate	4,524	4,418	4,318	4,221	4,129	4,041	3,957	3,876	3,799
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	772	731	693	659	627	598	571	545	522
Accrued Interest Receivable .	542	542	542	542	542	542	542	542	542
Advances for Taxes/Insurance	62	62	62	62	62	62	62	62	62
Float on Escrows on Owned Mtg	6	21	38	63	103	143	178	208	234
Less: Value of Servicing on Mtgs									
Serviced by Others ...	9	9	9	11	13	15	16	16	16
*Mortgage Loans & Securities	111,483	109,388	107,481	105,733	103,722	101,041	97,955	94,720	91,456

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	2,351	2,347	2,344	2,340	2,338	2,335	2,332	2,330	2,327
Fixed-Rate	1,766	1,694	1,626	1,562	1,502	1,445	1,391	1,340	1,292
Consumer Loans:									
Adjustable-Rate	1,621	1,620	1,618	1,617	1,615	1,614	1,613	1,612	1,610
Fixed-Rate	4,546	4,469	4,395	4,324	4,254	4,187	4,122	4,059	3,998
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-106	-105	-103	-102	-100	-99	-97	-96	-95
Accrued Interest Receivable .	92	92	92	92	92	92	92	92	92
*Nonmortgage Loans	10,269	10,117	9,972	9,833	9,701	9,574	9,453	9,337	9,224
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	4,575	4,575	4,575	4,575	4,575	4,575	4,575	4,575	4,575
Equities & All Mutual Funds ...	1,488	1,436	1,385	1,335	1,283	1,229	1,170	1,112	1,055
Zero-Coupon Securities	190	173	159	148	138	131	125	120	115
Govt & Agency Securities	5,576	5,360	5,159	4,973	4,800	4,639	4,488	4,347	4,215
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	2,005	1,997	1,989	1,982	1,976	1,969	1,963	1,958	1,952
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	3,321	3,048	2,815	2,614	2,439	2,287	2,153	2,035	1,930
Mortgage-Derivative Securities:									
Valued by OTS	106	105	105	104	104	103	102	101	100
Valued by Institution	20,132	19,954	19,789	19,643	19,462	18,929	18,222	17,511	16,846
Structured Securities, Valued by Institution	2,343	2,293	2,246	2,202	2,157	2,039	1,894	1,756	1,634
Less: Valuation Allowances for Investment Securities ..	1	1	1	1	1	1	1	1	1
*Cash, Deposits, & Securities	39,736	38,941	38,221	37,575	36,933	35,899	34,691	33,513	32,421

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	311	311	311	311	311	311	311	311	311
REAL ESTATE HELD FOR INVESTMENT	91	91	91	91	91	91	91	91	91
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	98	93	88	85	84	80	74	65	54
OFFICE PREMISES & EQUIPMENT	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435
*Subtotal	1,936	1,930	1,925	1,922	1,921	1,917	1,911	1,902	1,892
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	419	420	437	520	691	825	884	899	892
Adj-Rate Servicing	97	100	105	108	110	112	113	114	114
Float on Mtgs Svc'd for Others	189	222	254	305	376	447	501	541	570
*Mtg Ln Servicing for Others	706	741	796	932	1,177	1,384	1,497	1,553	1,576
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730
Deposit Intangibles:									
Retail CD Intangible	-140	51	62	72	81	89	98	106	114
Transaction Acct Intangible .	-43	-15	74	243	441	634	818	988	1,148
MMDA Intangible	-25	-11	15	72	163	292	431	566	698
Passbook Account Intangible .	-215	-96	-56	-16	118	687	1,407	2,088	2,722
Non-Int-Bearing Acct Intang .	69	198	322	440	553	660	764	863	958
*Other Assets	4,376	4,857	5,148	5,541	6,086	7,093	8,248	9,342	10,371
*** TOTAL ASSETS	168,505	165,975	163,544	161,537	159,540	156,909	153,754	150,367	146,940

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 ...	41,100	40,920	40,742	40,566	40,391	40,218	40,047	39,878	39,710
Maturing in 13 Mo or More ...	14,154	13,831	13,519	13,218	12,926	12,644	12,371	12,106	11,850
Variable-Rate, Fixed-Maturity .	1,209	1,209	1,209	1,208	1,208	1,208	1,207	1,207	1,206
Non-Maturity:									
Transaction Accts	7,230	7,230	7,230	7,230	7,230	7,230	7,230	7,230	7,230
MMDAs	11,122	11,122	11,122	11,122	11,122	11,122	11,122	11,122	11,122
Passbook Accts	21,701	21,701	21,701	21,701	21,701	21,701	21,701	21,701	21,701
Non-Interest-Bearing Accts ..	6,045	6,045	6,045	6,045	6,045	6,045	6,045	6,045	6,045
* Deposits	102,562	102,059	101,568	101,090	100,624	100,168	99,723	99,290	98,865
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	21,429	21,297	21,168	21,041	20,916	20,794	20,674	20,556	20,440
Maturing in 37 Mo or More ...	19,294	18,216	17,211	16,272	15,395	14,575	13,808	13,091	12,420
Variable-Rate, Fixed-Maturity .	3,620	3,618	3,616	3,614	3,613	3,611	3,609	3,607	3,605
* Borrowings	44,343	43,132	41,995	40,927	39,923	38,979	38,091	37,254	36,464
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233
Other Escrow Accounts	186	180	175	169	165	160	156	152	148
Collat. Mtg Securities Issued .	71	71	71	71	71	71	71	71	71
Miscellaneous I	2,550	2,550	2,550	2,550	2,550	2,550	2,550	2,550	2,550
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	4,039	4,033	4,028	4,022	4,018	4,013	4,009	4,005	4,001
OPTIONS ON LIABILITIES	42	32	21	11	9	267	515	741	948
*** TOTAL LIABILITIES	150,986	149,255	147,611	146,051	144,574	143,428	142,338	141,289	140,279

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	270	209	156	109	12	-133	-286	-433	-570
ARMs	18	14	11	9	5	0	-8	-18	-29
Other Mortgages	23	17	12	7	-	-12	-25	-39	-52
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	165	127	92	57	3	-70	-146	-220	-290
Sell Mortgages & MBS	-762	-589	-434	-268	17	382	751	1,095	1,412
Purchase Non-Mortgage Items ...	2	2	1	0	-	0	-1	-1	-2
Sell Non-Mortgage Items	0	0	0	0	-	0	0	0	0
OPTIONS ON MORTGAGES & MBS	1	1	1	1	3	13	28	44	59
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-74	-59	-42	-25	-8	7	23	37	51
Pay Floating, Receive Fixed ...	184	150	114	81	50	22	-4	-29	-51
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	0	0	1	2	5	10	20	33	47
INTEREST-RATE FLOORS	46	35	24	14	6	2	1	1	0
FUTURES	-54	-40	-26	-13	-	12	23	34	45
OPTIONS ON FUTURES	-	-	-	-	-	-	-	-	-
CONSTRUCTION LIP	41	30	20	12	4	-3	-9	-14	-19
SELF-VALUED [CMR911-CMR919]	63	54	-27	1	35	82	131	181	233
*** OFF-BALANCE-SHEET POSITIONS	-78	-49	-96	-12	132	314	498	671	834

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	168,505	165,975	163,544	161,537	159,540	156,909	153,754	150,367	146,940
- LIABILITIES	150,986	149,255	147,611	146,051	144,574	143,428	142,338	141,289	140,279
+ OFF-BALANCE-SHEET POSITIONS ..	-78	-49	-96	-12	132	314	498	671	834
*** NET PORTFOLIO VALUE	17,441	16,670	15,836	15,474	15,098	13,796	11,914	9,749	7,495

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	16,290	16,643	102.17	3.2
30-Yr Mortgage Securities ...	8,335	8,508	102.05	3.5
15-Year Mortgages & MBS	16,489	16,787	101.81	2.5
Balloon Mortgages & MBS	7,349	7,458	101.48	2.3
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	1,152	1,156	100.33	0.4
7 Mo to 2 Yrs Reset Freq ..	15,237	15,364	100.83	0.7
2+ to 5 Yrs Reset Freq	10,469	10,554	100.83	2.2
Lagging Market Index ARMs:				
1 Mo Reset Freq............	1,188	1,221	102.78	0.8
2 Mo to 5 Yrs Reset Freq...	3,362	3,377	100.46	1.5
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	2,505	2,562	102.29	1.8
Adjustable-Rate, Fully-Amort.	2,992	3,010	100.61	1.1
Fixed-Rate, Balloon	4,575	4,456	97.40	4.5
Fixed-Rate, Fully-Amortizing	3,116	3,041	97.61	4.1
Construction & Land Loans:				
Adjustable-Rate	1,033	1,031	99.79	0.3
Fixed-Rate	492	504	102.53	3.3
Second Mtg Loans & Securities:				
Adjustable-Rate	2,625	2,599	99.00	0.3
Fixed-Rate	4,054	4,129	101.85	2.2
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	627	627	99.91	4.8
Accrued Interest Receivable .	542	542	99.93	0.0
Advances for Taxes/Insurance	62	62	100.33	0.0
Float on Escrows on Owned Mtg		103		-38.9
Less: Value of Servicing on Mtgs Serviced by Others ...		13		-17.3
*Mortgage Loans & Securities	102,494	103,722	101.20	2.3

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	2,392	2,338	97.74	0.1
Fixed-Rate	1,517	1,502	99.01	3.9
Consumer Loans:				
Adjustable-Rate	1,665	1,615	97.02	0.1
Fixed-Rate	4,289	4,254	99.19	1.6
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-100	-100	100.03	1.4
Accrued Interest Receivable .	92	92	99.72	0.0
*Nonmortgage Loans	9,855	9,701	98.44	1.3
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	4,575	4,575	99.99	0.0
Equities & All Mutual Funds ...	1,283	1,283	100.04	4.1
Zero-Coupon Securities	122	138	113.32	6.1
Govt & Agency Securities	4,523	4,800	106.12	3.5
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,975	1,976	100.03	0.3
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,381	2,439	102.44	6.7
Mortgage-Derivative Securities:				
Valued by OTS	104	104	0.53	0.8
Valued by Institution	19,436	19,462	-	1.8
Structured Securities, Valued by Institution	2,121	2,157	101.70	3.8
Less: Valuation Allowances for Investment Securities ..	1	1	69.00	1.7
*Cash, Deposits, & Securities	36,519	36,933	101.13	2.3

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	311	311	100.10	0.0
REAL ESTATE HELD FOR INVESTMENT	91	91	100.49	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	84	84	99.45	3.0
OFFICE PREMISES & EQUIPMENT	1,435	1,435	99.98	0.0
*Subtotal	1,921	1,921	100.00	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		691		-22.1
Adj-Rate Servicing		110		-1.5
Float on Mtgs Svc'd for Others		376		-19.0
*Mtg Ln Servicing for Others		1,177		-19.2
OTHER ASSETS				
Purchased & Excess Servicing ..	911			
Margin Account	-	-	-	-
Miscellaneous I	4,730	4,730	100.01	0.0
Miscellaneous II	1,295			
Deposit Intangibles:				
Retail CD Intangible		81		-10.8
Transaction Acct Intangible .		441		-44.4
MMDA Intangible		163		-67.8
Passbook Account Intangible .		118		-296.7
Non-Int-Bearing Acct Intang .		553		-20.0
*Other Assets	6,937	6,086		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	69			
*** TOTAL ASSETS	157,794	159,540	102/101*	1.5/2.0*

*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 ...	40,293	40,391	100.24	0.4
Maturing in 13 Mo or More ...	12,640	12,926	102.26	2.2
Variable-Rate, Fixed-Maturity .	1,208	1,208	-	0.0
Non-Maturity:				
Transaction Accts	7,230	7,230	100/ 94*	0.0/2.9*
MMDAs	11,122	11,122	100/ 99*	0.0/1.0*
Passbook Accts	21,701	21,701	100/ 99*	0.0/1.6*
Non-Interest-Bearing Accts ..	6,045	6,045	100/ 91*	0.0/2.0*
* Deposits	100,239	100,624	102/100*	0.5/1.2*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	20,858	20,916	100.28	0.6
Maturing in 37 Mo or More ...	15,439	15,395	99.72	5.5
Variable-Rate, Fixed-Maturity .	3,616	3,613	74.87	0.1
* Borrowings	39,913	39,923	97.09	2.4
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,233	1,233	99.98	0.0
Other Escrow Accounts	193	165	85.28	2.9
Collat. Mtg Securities Issued .	71	71	99.37	0.0
Miscellaneous I	2,550	2,550	99.99	0.0
Miscellaneous II	116			
*Other Liabilities	4,162	4,018	99.27	0.1
OPTIONS ON LIABILITIES	-	9	-	-1370.1
UNAMORTIZED YIELD ADJUSTMENTS ..	3			
*** TOTAL LIABILITIES	144,316	144,574	100/ 99**	0.9/1.5**

*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	12
ARMs	5
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	3
Sell Mortgages & MBS	17
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	3
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-8
Pay Floating, Receive Fixed ...	50
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	5
INTEREST-RATE FLOORS	6
FUTURES	-
OPTIONS ON FUTURES	-
CONSTRUCTION LIP	4
SELF-VALUED [CMR911-CMR919]	35
	=========
*** OFF-BALANCE-SHEET POSITIONS	132

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	157,794	159,540	102/101*	1.5/2.0*	*Including/excluding deposit intangible values.
- LIABILITIES	144,316	144,574	100/ 99**	0.9/1.5**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		132			
	=========	=========			
*** NET PORTFOLIO VALUE	13,478	15,098	112.03	5.6	

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	$	4,030	8,264	2,121	808	1,067
WARM (in months)		335 mo	321 mo	273 mo	250 mo	274 mo
WAC		6.63%	7.39%	8.34%	9.42%	11.23%
$ of Which Are FHA or VA Guaranteed	$	333	603	114	39	20
Securities Backed By Conventional Mortgages .	$	4,245	1,582	697	61	23
WARM (in months)		299 mo	317 mo	288 mo	203 mo	202 mo
Wtd Avg Pass-Thru Rate		6.57%	7.25%	8.15%	9.20%	10.77%
Securities Backed By FHA or VA Mortgages . . .	$	369	842	450	47	21
WARM (in months)		289 mo	336 mo	284 mo	202 mo	179 mo
Wtd Avg Pass-Thru Rate		6.46%	7.28%	8.12%	9.14%	10.92%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	5,911	5,687	1,325	471	409
WAC		6.54%	7.34%	8.33%	9.43%	11.10%
Mortgage Securities	$	1,166	1,222	250	40	7
Wtd Avg Pass-Thru Rate		6.32%	7.21%	8.13%	9.17%	10.54%
WARM (of Loans & Securities)		154 mo	155 mo	136 mo	113 mo	120 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	2,436	3,211	398	57	36
WAC		6.62%	7.33%	8.25%	9.32%	10.86%
Mortgage Securities	$	899	301	11	0	0
Wtd Avg Pass-Thru Rate		6.14%	7.14%	8.16%	0.00%	0.00%
WARM (of Loans & Securities)		76 mo	85 mo	82 mo	60 mo	61 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 48,463

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 . .	$	90	707	76	1	54
WAC		7.29%	6.23%	6.97%	7.55%	6.79%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	1,062	14,530	10,392	1,187	3,308
Wtd Avg Margin (in bp)		240 bp	255 bp	286 bp	236 bp	229 bp
WAC		7.21%	7.42%	7.07%	7.25%	7.31%
WARM (in months)		271 mo	287 mo	327 mo	261 mo	265 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	9 mo	38 mo	6 mo	16 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 31,408

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)

		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
ARM BALANCES BY DISTANCE TO LIFETIME CAP						
Balances w/Coupon Within 200 bp of Lifetime Cap	$	48	440	43	0	12
Wtd Avg Distance from Lifetime Cap (in bp) .		182 bp	159 bp	162 bp	0 bp	164 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	289	3,537	609	131	214
Wtd Avg Distance from Lifetime Cap		306 bp	328 bp	333 bp	298 bp	311 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	748	10,987	9,704	1,047	3,040
Wtd Avg Distance from Lifetime Cap		630 bp	597 bp	547 bp	617 bp	604 bp
Balances Without Lifetime Cap	$	67	273	112	10	97
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	886	14,120	9,735	38	3,161
Wtd Avg Periodic Rate Cap (in bp)		148 bp	193 bp	279 bp	182 bp	194 bp
Balances Subject to Periodic Rate Floors . . .	$	669	12,335	7,384	33	1,983
MBS INCLUDED IN ARM BALANCES	$	522	4,420	392	552	1,089

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	2,505	2,992
WARM (in months)	105 mo	155 mo
Remaining Term to Full Amort. .	281 mo	
Rate Index Code	0000	0000
Margin (in bp)	241 bp	240 bp
Reset Frequency	52 mo	31 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	57	127
WA Distance to Lifetime Cap .	81 bp	106 bp
Fixed-Rate:		
Balances . . . . $	4,575	3,116
WARM (in months)	76 mo	119 mo
Remaining Term to Full Amort. .	275 mo	
WAC	8.19%	8.35%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	1,033	492
WARM (in months)	49 mo	55 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	168 bp	8.27%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	2,625	4,054
WARM (in months)	140 mo	137 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	202 bp	8.75%
Reset Frequency (in months) . . .	3 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,392	1,517
WARM (in months)	45 mo	61 mo
Margin in Col 1 (bp); WAC in Col 2	80 bp	8.46%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	1,665	4,289
WARM (in months)	69 mo	57 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	338 bp	9.41%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	56	2,486
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	1,108	14,524
Remaining WAL 5-10 Years . . . $	199	954
Remaining WAL over 10 Years . $	96	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	3	
Other . . . . $	8	73
CMO Residuals: $		
Fixed-Rate . . . . $	20	11
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	1	0
WAC . . . . $	10.22%	0.00%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	10.65%
Total Mortgage-Derivative Securities--Book Value . $	1,492	18,048

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

MORTGAGE LOANS SERVICED FOR OTHERS

Fixed-Rate Mortgage Loan Servicing		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
Balances Serviced	$	14,559	28,355	8,371	3,371	4,013
WARM (in months)		268 mo	304 mo	273 mo	239 mo	226 mo
Wtd Avg Servicing Fee (in bp)		46 bp	47 bp	38 bp	43 bp	49 bp

Total # of Fixed-Rate Loans Serviced That Are:	
Conventional Loans	585,760 lns
FHA/VA Loans	104,092 lns
Subserviced by Others	2,089 lns

Adjustable-Rate Mortgage Loan Servicing		Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced	$	8,533	1,097
WARM (in months)		320 mo	223 mo
Wtd Avg Servicing Fee (in bp)		42 bp	95 bp

Total # of Adjustable-Rate Loans Serviced	99,756 lns
Of Which, Number Subserviced By Others	2,637 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 68,299

CASH, DEPOSITS, & SECURITIES

		Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$	4,575		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$	1,283		
Zero-Coupon Securities	$	122	5.52%	51 mo
Government & Agency Securities	$	4,523	6.19%	50 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$	1,975	4.92%	5 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$	2,381	6.49%	170 mo
Structured Securities	$	2,121		
Total Cash, Deposits, & Securities	$	16,980		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	1,291
Accrued Interest Receivable	$	542
Advances for Taxes and Insurance	$	62
Less: Unamortized Yield Adjustments	$	46
Valuation Allowances	$	663
Unrealized Gains (Losses)	$	62

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	100
Accrued Interest Receivable	$	92
Less: Unamortized Yield Adjustments	$	17
Valuation Allowances	$	200
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	91
REPOSSESSED ASSETS	$	311
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	84
OFFICE PREMISES AND EQUIPMENT	$	1,435

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	46
Less: Unamortized Yield Adjustments	$	-24
Valuation Allowances	$	1

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	911
Margin Account	$	0
Miscellaneous I	$	4,730
Miscellaneous II	$	1,295
TOTAL ASSETS	$	157,794

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	166
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	2,053
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	1,062
Mortgage-Related Mutual Funds	$	222
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	2,457
Wtd Avg Servicing Fee (in bp)		30 bp
Adjustable-Rate Mortgage Loans Serviced	$	2,654
Wtd Avg Servicing Fee (in bp)		42 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	237

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	$	11,461	2,727	485	$	3
WAC		4.99%	5.55%	5.75%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	16,298	7,870	1,452	$	4
WAC		4.95%	5.62%	6.15%		
WARM (in months)		6 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		6,443	3,452	$	2
WAC			5.41%	6.25%		
WARM (in months)			19 mo	23 mo		
Balances Maturing in 37 or More Months	$			2,745	$	0
WAC				5.93%		
WARM (in months)				52 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 52,932

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	959	857	1,166
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	23,920	14,504	5,912
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.64 mo	6.05 mo	7.36 mo
Balances in New Accounts (Optional)	$	106	64	20

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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 %	$	817	1,176	4,961	4.65%
5.00 to 5.99 %	$	9,582	5,557	8,908	5.40%
6.00 to 6.99 %	$	1,975	1,693	973	6.36%
7.00 to 7.99 %	$	6	30	377	7.12%
8.00 to 8.99 %	$	0	18	101	8.29%
9.00 to 9.99 %	$	0	1	15	9.69%
10.00 to 10.99 %	$	3	0	0	10.01%
11.00% and Above	$	0	0	103	12.12%
WARM		1 mo	17 mo	81 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 36,296

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	2,011	-52 bp	2 mo	1 mo	30 mo
Position 2	0000	0000	$	2,291	-228 bp	1 mo	2 mo	25 mo
Position 3	0000	0000	$	518	-2 bp	1 mo	1 mo	10 mo
All Other Positions			$	5	91 bp	2 mo	2 mo	33 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	$ 7,230	1.48%	$ 1
Money Market Deposit Accounts (MMDAs)	$ 11,122	3.65%	$ 0
Passbook Accounts	$ 21,701	2.53%	$ 0
Non-Interest-Bearing Non-Maturity Deposits	$ 6,045		$ 1
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 609	0.69%	
Escrow for Mortgages Serviced for Others	$ 624	0.16%	
Other Escrows	$ 193	0.09%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 47,524		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 71		
Miscellaneous I	$ 2,550		
Miscellaneous II	$ 116		
TOTAL LIABILITIES	$ 144,316	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 0		
EQUITY CAPITAL	$ 13,477		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 157,794		

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	-	$ 1	-	-	-
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 .	34	$ 70	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	38	$ 306	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	17	$ 78	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	107	$ 1,268	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	87	$ 2,234	-	-	-
1016	optional commitment to originate "other" mortgages	51	$ 467	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	9	$ 14	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 4	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 1	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	15	$ 21	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	10	$ 23	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	9	$ 14	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 3	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	13	$ 189	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	24	$ 452	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 6	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 91	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 714	-	-	-
2056	commitment to purchase "other" MBS	-	$ 1	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 3	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$ 0	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 1,039	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 4,484	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 806	-	-	-
2086	commitment to purchase high-risk mortgage derivative product . . .	-	$ 10	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 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
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 9	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 0	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 8	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	6	$ 9	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 39	-	-	-
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 . .	-	$ 0	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	8	$ 24	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	15	$ 171	-	-	-
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	10	$ 56	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	9	$ 54	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	12	$ 81	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	51	$ 129	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	45	$ 115	-	-	-
2216	firm commitment to originate "other" mortgage loans	30	$ 145	-	-	-
3010	option to purchase 5- or 7-yr balloon or 2-step mtgs	-	$ 0	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 2	-	-	-
3016	option to purchase "other" mortgages	-	$ 8	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 7	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 20	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 288	-	-	-
3036	option to sell "other" mortgages	-	$ 29	-	-	-
3066	short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 0	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 0	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 1	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 39	-	-	-
3076	short option to sell "other" mortgages	-	$ 2	-	-	-

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
4002	commitment to purchase non-mortgage financial assets	20	$ 123	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 0	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 470	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 309	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 50	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 450	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 18	-	-	-
6004	interest rate cap based on 3-month LIBOR	6	$ 741	-	-	-
6006	interest rate cap based on 6-month LIBOR	-	$ 5	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 60	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 500	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 120	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 100	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 216	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 15	-	-	-
9502	fixed-rate construction loans in process	84	$ 205	-	-	-
9512	adjustable-rate construction loans in process	43	$ 291	-	-	-

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	$ 233	$ 16,846	$ 948	$ 0	$ 1,634
+ 300	$ 181	$ 17,511	$ 741	$ 0	$ 1,756
+ 200	$ 131	$ 18,222	$ 515	$ 0	$ 1,894
+ 100	$ 82	$ 18,929	$ 267	$ 0	$ 2,039
No Change	$ 35	$ 19,462	$ 9	$ 0	$ 2,157
- 100	$ 1	$ 19,643	$ 11	$ 0	$ 2,202
- 200	$ -27	$ 19,789	$ 21	$ 0	$ 2,246
- 300	$ 54	$ 19,954	$ 32	$ 0	$ 2,293
- 400	$ 63	$ 20,132	$ 42	$ 0	$ 2,343

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 8,705