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	-	-24,786	-100 %	0.00 %	0 bp
+300 bp	9,555	-15,231	-61 %	3.01 %	-434 bp
+200 bp	15,458	-9,328	-38 %	4.76 %	-259 bp
+100 bp	20,591	-4,195	-17 %	6.22 %	-114 bp
0 bp	24,786			7.35 %	
-100 bp	27,473	2,686	+11 %	8.05 %	+70 bp
-200 bp	28,894	4,108	+17 %	8.39 %	+104 bp
-300 bp	29,831	5,045	+20 %	8.60 %	+125 bp
-400 bp	-	-24,786	-100 %	0.00 %	0 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	12/31/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	7.35 %
Post-Shock NPV Ratio	4.76 %
Sensitivity Measure: Decline in NPV Ratio	259 bp

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

*** ASSETS ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
	*** Change in Interest Rates ***								
MORTGAGE LOANS & SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans & MBS:									
30-Yr Mortgage Loans	-	23,462	23,087	22,535	21,649	20,580	19,483	18,425	-
30-Yr Mortgage Securities ...	-	9,580	9,401	9,129	8,726	8,262	7,796	7,353	-
15-Year Mortgages & MBS	-	7,821	7,700	7,521	7,275	7,002	6,729	6,465	-
Balloon Mortgages & MBS	-	7,144	7,047	6,923	6,737	6,514	6,281	6,049	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	7,343	7,312	7,282	7,235	7,156	7,038	6,882	-
7 Mo to 2 Yrs Reset Freq ..	-	13,490	13,394	13,291	13,145	12,929	12,638	12,288	-
2+ to 5 Yrs Reset Freq	-	20,507	20,132	19,706	19,207	18,635	18,000	17,328	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	104,527	103,683	102,778	101,698	100,253	98,310	95,882	-
2 Mo to 5 Yrs Reset Freq...	-	22,329	21,950	21,529	21,033	20,451	19,786	19,068	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	10,362	10,263	10,170	10,080	9,990	9,898	9,805	-
Adjustable-Rate, Fully-Amort.	-	25,261	25,034	24,835	24,642	24,447	24,250	24,057	-
Fixed-Rate, Balloon	-	2,577	2,457	2,344	2,238	2,139	2,046	1,958	-
Fixed-Rate, Fully-Amortizing	-	2,663	2,537	2,420	2,311	2,210	2,115	2,028	-
Construction & Land Loans:									
Adjustable-Rate	-	2,206	2,202	2,199	2,195	2,191	2,188	2,185	-
Fixed-Rate	-	582	558	536	516	499	482	468	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	3,770	3,766	3,763	3,759	3,756	3,752	3,749	-
Fixed-Rate	-	2,280	2,225	2,174	2,125	2,078	2,033	1,990	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-718	-709	-698	-684	-668	-651	-632	-
Accrued Interest Receivable .	-	1,353	1,353	1,353	1,353	1,353	1,353	1,353	-
Advances for Taxes/Insurance	-	86	86	86	86	86	86	86	-
Float on Escrows on Owned Mtg	-	21	34	51	69	86	100	113	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-105	-110	-113	-114	-113	-113	-113	-
*Mortgage Loans & Securities	-	266,751	263,624	260,038	255,509	250,061	243,826	237,012	-

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

*** ASSETS (Cont.) ***	*** Change in Interest Rates *** -400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	1,756	1,755	1,755	1,755	1,755	1,755	1,755	-
Fixed-Rate	-	898	865	834	805	777	750	725	-
Consumer Loans:									
Adjustable-Rate	-	868	867	866	865	864	863	862	-
Fixed-Rate	-	4,978	4,904	4,831	4,761	4,693	4,627	4,563	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-208	-205	-203	-201	-198	-196	-194	-
Accrued Interest Receivable .	-	69	69	69	69	69	69	69	-
*Nonmortgage Loans	-	8,361	8,255	8,152	8,054	7,959	7,867	7,779	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	5,723	5,723	5,723	5,723	5,723	5,723	5,723	-
Equities & All Mutual Funds ...	-	411	395	380	364	348	332	315	-
Zero-Coupon Securities	-	63	61	59	58	56	55	54	-
Govt & Agency Securities	-	1,101	1,064	1,028	995	964	935	908	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,500	1,496	1,493	1,489	1,486	1,482	1,478	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	995	931	874	822	775	733	694	-
Mortgage-Derivative Securities:									
Valued by OTS	-	16	16	16	16	15	15	14	-
Valued by Institution	-	45,057	44,874	44,255	43,020	41,325	39,654	37,937	-
Structured Securities, Valued by Institution	-	2,574	2,565	2,551	2,428	2,321	2,220	2,127	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	57,439	57,124	56,379	54,915	53,014	51,148	49,250	-

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	-	284	284	284	284	284	284	284	-
REAL ESTATE HELD FOR INVESTMENT	-	149	149	149	149	149	149	149	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	15	15	14	13	12	10	7	-
OFFICE PREMISES & EQUIPMENT	-	2,611	2,611	2,611	2,611	2,611	2,611	2,611	-
*Subtotal	-	3,059	3,058	3,058	3,057	3,055	3,053	3,051	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	645	778	1,027	1,239	1,346	1,378	1,373	-
Adj-Rate Servicing	-	768	797	822	838	852	861	864	-
Float on Mtgs Svc'd for Others	-	405	480	578	679	753	820	868	-
*Mtg Ln Servicing for Others	-	1,818	2,055	2,427	2,755	2,951	3,058	3,105	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	8,196	8,196	8,196	8,196	8,196	8,196	8,196	-
Deposit Intangibles:									
Retail CD Intangible	-	185	202	215	231	243	253	266	-
Transaction Acct Intangible .	-	221	547	867	1,173	1,461	1,727	1,979	-
MMDA Intangible	-	20	238	675	1,234	1,783	2,318	2,840	-
Passbook Account Intangible .	-	-29	7	137	620	1,093	1,532	1,941	-
Non-Int-Bearing Acct Intang .	-	691	900	1,099	1,291	1,473	1,649	1,818	-
*Other Assets	-	9,284	10,090	11,190	12,745	14,248	15,675	17,040	-
*** TOTAL ASSETS	-	346,712	344,207	341,244	337,035	331,288	324,628	317,236	-

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 ...	-	80,506	80,153	79,803	79,455	79,112	78,773	78,435	-
Maturing in 13 Mo or More ...	-	15,083	14,817	14,558	14,306	14,061	13,821	13,588	-
Variable-Rate, Fixed-Maturity .	-	503	501	499	497	496	494	492	-
Non-Maturity:									
Transaction Accts	-	11,659	11,659	11,659	11,659	11,659	11,659	11,659	-
MMDAs	-	43,982	43,982	43,982	43,982	43,982	43,982	43,982	-
Passbook Accts	-	14,272	14,272	14,272	14,272	14,272	14,272	14,272	-
Non-Interest-Bearing Accts ..	-	10,912	10,912	10,912	10,912	10,912	10,912	10,912	-
* Deposits	-	176,917	176,297	175,686	175,084	174,494	173,914	173,341	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	63,688	63,374	63,064	62,759	62,458	62,162	61,869	-
Maturing in 37 Mo or More ...	-	12,556	12,075	11,617	11,181	10,767	10,372	9,996	-
Variable-Rate, Fixed-Maturity .	-	57,687	57,634	57,582	57,530	57,478	57,426	57,375	-
* Borrowings	-	133,931	133,083	132,263	131,470	130,703	129,960	129,240	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	763	763	763	763	763	763	763	-
Other Escrow Accounts	-	469	455	443	431	419	409	398	-
Collat. Mtg Securities Issued .	-	2	2	2	2	2	2	2	-
Miscellaneous I	-	4,710	4,710	4,710	4,710	4,710	4,710	4,710	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	5,944	5,931	5,918	5,906	5,895	5,884	5,874	-
OPTIONS ON LIABILITIES	-	-55	-23	-17	20	39	54	68	-
*** TOTAL LIABILITIES	-	316,737	315,287	313,849	312,480	311,131	309,812	308,522	-

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	-	35	26	15	-5	-30	-56	-81	-
ARMs	-	23	18	12	3	-10	-26	-45	-
Other Mortgages	-	160	123	67	-	-71	-141	-209	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	104	76	43	-3	-62	-124	-187	-
Sell Mortgages & MBS	-	-169	-117	-54	38	147	258	364	-
Purchase Non-Mortgage Items ...	-	0	0	0	-	0	0	0	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	0	0	0	-1	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-519	-293	-79	126	320	506	682	-
Pay Floating, Receive Fixed ...	-	22	15	8	1	-5	-12	-18	-
Basis Swaps	-	0	0	0	0	0	0	0	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	2	5	20	57	126	202	278	-
INTEREST-RATE FLOORS	-	3	3	2	1	1	0	0	-
FUTURES	-	-105	-70	-35	-	37	72	106	-
OPTIONS ON FUTURES	-	-	-	-	0	3	6	9	-
CONSTRUCTION LIP	-	44	26	10	-5	-19	-32	-43	-
SELF-VALUED [CMR911-CMR919]	-	257	162	69	19	-3	-12	-15	-
*** OFF-BALANCE-SHEET POSITIONS	-	-143	-25	78	231	434	642	841	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	346,712	344,207	341,244	337,035	331,288	324,628	317,236	-
- LIABILITIES	-	316,737	315,287	313,849	312,480	311,131	309,812	308,522	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-143	-25	78	231	434	642	841	-
*** NET PORTFOLIO VALUE	-	29,831	28,894	27,473	24,786	20,591	15,458	9,555	-

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	22,214	21,649	97.46	4.5
30-Yr Mortgage Securities ...	9,072	8,726	96.18	5.0
15-Year Mortgages & MBS	7,449	7,275	97.67	3.6
Balloon Mortgages & MBS	6,840	6,737	98.50	3.0
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	7,193	7,235	100.59	0.9
7 Mo to 2 Yrs Reset Freq ..	13,136	13,145	100.08	1.4
2+ to 5 Yrs Reset Freq	19,674	19,207	97.63	2.8
Lagging Market Index ARMs:				
1 Mo Reset Freq............	101,983	101,698	99.72	1.2
2 Mo to 5 Yrs Reset Freq...	21,808	21,033	96.44	2.6
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	10,102	10,080	99.78	0.9
Adjustable-Rate, Fully-Amort.	25,078	24,642	98.26	0.8
Fixed-Rate, Balloon	2,369	2,238	94.49	4.6
Fixed-Rate, Fully-Amortizing	2,482	2,311	93.10	4.5
Construction & Land Loans:				
Adjustable-Rate	2,200	2,195	99.77	0.2
Fixed-Rate	516	516	100.10	3.6
Second Mtg Loans & Securities:				
Adjustable-Rate	3,800	3,759	98.92	0.1
Fixed-Rate	2,125	2,125	99.98	2.3
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-684	-684	99.89	2.1
Accrued Interest Receivable .	1,353	1,353	100.01	0.0
Advances for Taxes/Insurance	86	86	99.94	0.0
Float on Escrows on Owned Mtg		69		-25.0
Less: Value of Servicing on Mtgs Serviced by Others ...		-114		0.2
*Mortgage Loans & Securities	258,794	255,509	98.73	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	1,798	1,755	97.60	0.0
Fixed-Rate	830	805	96.96	3.6
Consumer Loans:				
Adjustable-Rate	867	865	99.75	0.1
Fixed-Rate	4,506	4,761	105.67	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-201	-201	99.76	1.1
Accrued Interest Receivable .	69	69	99.52	0.0
*Nonmortgage Loans	7,870	8,054	102.35	1.2
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	5,723	5,723	100.00	0.0
Equities & All Mutual Funds ...	364	364	100.09	4.4
Zero-Coupon Securities	55	58	104.66	2.4
Govt & Agency Securities	987	995	100.85	3.2
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,492	1,489	99.81	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	892	822	92.17	6.0
Mortgage-Derivative Securities:				
Valued by OTS	16	16	0.04	1.4
Valued by Institution	43,024	43,020	-	3.4
Structured Securities, Valued by Institution	2,384	2,428	101.84	4.7
Less: Valuation Allowances for Investment Securities ..	0	0	-	0.0
*Cash, Deposits, & Securities	54,936	54,915	99.96	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	284	284	99.93	0.0
REAL ESTATE HELD FOR INVESTMENT	149	149	99.99	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	13	13	102.18	9.7
OFFICE PREMISES & EQUIPMENT	2,611	2,611	99.99	0.0
*Subtotal	3,057	3,057	99.99	0.0
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,239		-12.9
Adj-Rate Servicing		838		-1.8
Float on Mtgs Svc'd for Others		679		-12.9
*Mtg Ln Servicing for Others		2,755		-9.5
OTHER ASSETS				
Purchased & Excess Servicing ..	2,139			
Margin Account	-	-	-	-
Miscellaneous I	8,196	8,196	100.00	0.0
Miscellaneous II	1,992			
Deposit Intangibles:				
Retail CD Intangible		231		-5.9
Transaction Acct Intangible .		1,173		-25.3
MMDA Intangible		1,234		-44.9
Passbook Account Intangible .		620		-77.0
Non-Int-Bearing Acct Intang .		1,291		-14.5
*Other Assets	12,327	12,745		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	232			
*** TOTAL ASSETS	337,217	337,035	101/ 99*	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 ...	79,702	79,455	99.69	0.4	
Maturing in 13 Mo or More ...	14,493	14,306	98.71	1.7	
Variable-Rate, Fixed-Maturity .	498	497	-	0.3	
Non-Maturity:					
Transaction Accts	11,659	11,659	100/ 90*	0.0/2.8*	
MMDAs	43,982	43,982	100/ 97*	0.0/1.3*	
Passbook Accts	14,272	14,272	100/ 96*	0.0/3.5*	*Excluding/including deposit intangible values
Non-Interest-Bearing Accts ..	10,912	10,912	100/ 88*	0.0/1.9*	listed on asset side of report.
* Deposits	175,519	175,084	100/ 97*	0.3/1.2*	
BORROWINGS					
Fixed-Rate, Fixed-Maturity:					
Maturing in 36 Mo or Less ...	63,028	62,759	99.58	0.5	
Maturing in 37 Mo or More ...	11,712	11,181	95.46	3.8	
Variable-Rate, Fixed-Maturity .	57,556	57,530	99.10	0.1	
* Borrowings	132,295	131,470	99.01	0.6	
OTHER LIABILITIES					
Escrow Accounts					
For Mortgages	763	763	99.98	0.0	
Other Escrow Accounts	527	431	81.71	2.7	
Collat. Mtg Securities Issued .	2	2	115.20	0.0	
Miscellaneous I	4,710	4,710	100.00	0.0	
Miscellaneous II	583				
*Other Liabilities	6,585	5,906	98.40	0.2	
OPTIONS ON LIABILITIES	-	20	-	-138.4	
UNAMORTIZED YIELD ADJUSTMENTS ..	41				
*** TOTAL LIABILITIES	314,440	312,480	100/ 98**	0.4/0.9**	**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	-5
ARMs	3
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-3
Sell Mortgages & MBS	38
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	126
Pay Floating, Receive Fixed ...	1
Basis Swaps	0
Swaptions	-
INTEREST-RATE CAPS	57
INTEREST-RATE FLOORS	1
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-5
SELF-VALUED [CMR911-CMR919]	19
*** OFF-BALANCE-SHEET POSITIONS	231

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	337,217	337,035	101/ 99*	1.5/2.0*	*Including/excluding deposit intangible values.
- LIABILITIES	314,440	312,480	100/ 98**	0.4/0.9**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		231			
*** NET PORTFOLIO VALUE	22,777	24,786	108.81	13.9	

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	$	3,872	12,837	3,961	867	677
WARM (in months)		335 mo	329 mo	312 mo	251 mo	271 mo
WAC		6.68%	7.41%	8.32%	9.34%	10.95%
$ of Which Are FHA or VA Guaranteed	$	113	370	343	53	29
Securities Backed By Conventional Mortgages	$	3,873	2,320	541	161	77
WARM (in months)		336 mo	321 mo	288 mo	229 mo	201 mo
Wtd Avg Pass-Thru Rate		6.20%	7.34%	8.26%	9.32%	10.44%
Securities Backed By FHA or VA Mortgages	$	727	1,099	186	55	33
WARM (in months)		344 mo	333 mo	324 mo	248 mo	217 mo
Wtd Avg Pass-Thru Rate		6.50%	7.19%	8.06%	9.09%	10.20%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	2,280	2,115	483	118	97
WAC		6.58%	7.34%	8.33%	9.36%	11.01%
Mortgage Securities	$	1,803	388	122	29	13
Wtd Avg Pass-Thru Rate		6.17%	7.25%	8.22%	9.34%	10.80%
WARM (of Loans & Securities)		156 mo	154 mo	132 mo	118 mo	115 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	2,615	3,293	385	48	37
WAC		6.61%	7.38%	8.26%	9.45%	11.07%
Mortgage Securities	$	327	133	1	1	0
Wtd Avg Pass-Thru Rate		6.16%	7.04%	8.02%	9.51%	10.41%
WARM (of Loans & Securities)		73 mo	72 mo	72 mo	99 mo	133 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 45,574

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 . .	$	352	634	565	9,258	1,142
WAC		7.07%	7.29%	6.39%	5.56%	6.09%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	6,841	12,501	19,109	92,725	20,667
Wtd Avg Margin (in bp)		314 bp	289 bp	255 bp	241 bp	281 bp
WAC		7.99%	7.43%	6.93%	7.09%	7.18%
WARM (in months)		297 mo	314 mo	343 mo	336 mo	326 mo
Wtd Avg Time Until Next Payment Reset (mo) .		5 mo	11 mo	42 mo	6 mo	26 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 163,795

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	$	457	109	333	3,361	46
Wtd Avg Distance from Lifetime Cap (in bp) .		146 bp	171 bp	180 bp	158 bp	160 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	1,782	2,997	379	17,303	6,382
Wtd Avg Distance from Lifetime Cap		316 bp	326 bp	357 bp	312 bp	357 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	4,918	9,820	18,800	81,208	15,136
Wtd Avg Distance from Lifetime Cap		576 bp	574 bp	526 bp	548 bp	511 bp
Balances Without Lifetime Cap	$	36	210	161	111	244
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	5,894	10,791	5,888	1,406	19,173
Wtd Avg Periodic Rate Cap (in bp)		169 bp	191 bp	200 bp	205 bp	176 bp
Balances Subject to Periodic Rate Floors . . .	$	5,849	10,486	5,719	1,446	18,898
MBS INCLUDED IN ARM BALANCES	$	1,325	2,971	15	25,034	913

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	10,102	25,078
WARM (in months)	82 mo	272 mo
Remaining Term to Full Amort. .	271 mo	
Rate Index Code	0000	0000
Margin (in bp)	271 bp	243 bp
Reset Frequency	5 mo	3 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	297	328
WA Distance to Lifetime Cap .	157 bp	113 bp
Fixed-Rate:		
Balances . . . . $	2,369	2,482
WARM (in months)	79 mo	138 mo
Remaining Term to Full Amort. .	283 mo	
WAC	8.20%	8.39%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,200	516
WARM (in months)	13 mo	74 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	147 bp	8.71%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	3,800	2,125
WARM (in months)	207 mo	171 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	141 bp	9.36%
Reset Frequency (in months) . . .	1 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	1,798	830
WARM (in months)	55 mo	55 mo
Margin in Col 1 (bp); WAC in Col 2	106 bp	8.19%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	867	4,506
WARM (in months)	55 mo	54 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	293 bp	13.90%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	2,260	10,968
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	1,296	16,268
Remaining WAL 5-10 Years . . . $	4,622	7,518
Remaining WAL over 10 Years . $	74	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	33	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	0	0
WAC . . . . $	0.00%	8.94%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities--Book Value . $	8,285	34,754

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	$ 26,899	59,532	15,814	3,045	1,900
WARM (in months)	268 mo	297 mo	271 mo	195 mo	190 mo
Wtd Avg Servicing Fee (in bp)	35 bp	36 bp	41 bp	45 bp	51 bp

Total # of Fixed-Rate Loans Serviced That Are:	
Conventional Loans	852,582 lns
FHA/VA Loans	283,804 lns
Subserviced by Others	36,470 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan	
	Current Mkt	Lagging Mkt
Balances Serviced	$ 8,985	39,537
WARM (in months)	271 mo	306 mo
Wtd Avg Servicing Fee (in bp)	55 bp	68 bp

Total # of Adjustable-Rate Loans Serviced 422,440 lns
Of Which, Number Subserviced By Others . 1,912 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 155,711

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.	$ 5,723		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$ 364		
Zero-Coupon Securities	$ 55	5.38%	24 mo
Government & Agency Securities	$ 987	6.25%	67 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$ 1,492	5.09%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$ 892	6.51%	115 mo
Structured Securities	$ 2,384		
Total Cash, Deposits, & Securities	$ 11,897		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	1,296
Accrued Interest Receivable	$	1,353
Advances for Taxes and Insurance	$	86
Less: Unamortized Yield Adjustments	$	-700
Valuation Allowances	$	1,981
Unrealized Gains (Losses)	$	-402

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	78
Accrued Interest Receivable	$	69
Less: Unamortized Yield Adjustments	$	-65
Valuation Allowances	$	279
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	149
REPOSSESSED ASSETS	$	284
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	13
OFFICE PREMISES AND EQUIPMENT	$	2,611

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-120
Less: Unamortized Yield Adjustments	$	10
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	2,139
Margin Account	$	0
Miscellaneous I	$	8,196
Miscellaneous II	$	1,992
TOTAL ASSETS	$	337,217

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	34
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,188
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	331
Mortgage-Related Mutual Funds	$	33
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	10,520
Wtd Avg Servicing Fee (in bp)		23 bp
Adjustable-Rate Mortgage Loans Serviced	$	20,996
Wtd Avg Servicing Fee (in bp)		18 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	6

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	$	24,116	3,702	804	$	0
WAC		4.79%	5.11%	6.72%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	36,139	14,152	789	$	0
WAC		5.23%	5.32%	5.99%		
WARM (in months)		6 mo	9 mo	7 mo		
Balances Maturing in 13 to 36 Months	$		10,742	2,331	$	0
WAC			5.50%	5.91%		
WARM (in months)			17 mo	24 mo		
Balances Maturing in 37 or More Months	$			1,420	$	0
WAC				5.54%		
WARM (in months)				51 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 94,195

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,247	213	41
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	56,115	27,891	5,153
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.29 mo	4.90 mo	6.30 mo
Balances in New Accounts (Optional)	$	62	7	0

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

FIXED-RATE, FIXED-MATURITY BORROWINGS:
FHLB ADVANCES, OTHER BORROWINGS,
REDEEMABLE PREFERRED STOCK,
& SUBORDINATED DEBT

Balances by Coupon Class:		Remaining Maturity in Months: 0 to 3	4 to 36	37 or More	WAC
Under 5.00 %	$	1,920	1,552	545	3.82%
5.00 to 5.99 %	$	34,183	19,346	8,913	5.62%
6.00 to 6.99 %	$	2,035	3,652	1,745	6.25%
7.00 to 7.99 %	$	20	55	132	7.29%
8.00 to 8.99 %	$	20	33	250	8.63%
9.00 to 9.99 %	$	0	207	14	9.70%
10.00 to 10.99 %	$	0	1	112	10.10%
11.00% and Above	$	0	2	2	15.60%
WARM		2 mo	13 mo	54 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 74,740

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	9,574	-3 bp	3 mo	2 mo	12 mo
Position 2	0000	0000	$	7,915	-2 bp	1 mo	1 mo	24 mo
Position 3	0000	0000	$	28,456	-9 bp	3 mo	2 mo	14 mo
All Other Positions			$	12,107	-6 bp	3 mo	1 mo	11 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	$ 11,659	1.18%	$ 14
Money Market Deposit Accounts (MMDAs)	$ 43,982	4.09%	$ 32
Passbook Accounts	$ 14,272	2.61%	$ 35
Non-Interest-Bearing Non-Maturity Deposits	$ 10,912		$ 10
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 274	1.16%	
Escrow for Mortgages Serviced for Others	$ 489	0.95%	
Other Escrows	$ 527	0.04%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 82,116		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 38		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 2		
Miscellaneous I	$ 4,710		
Miscellaneous II	$ 583		
TOTAL LIABILITIES	$ 314,440	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 604		
EQUITY CAPITAL	$ 22,173		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 337,217		

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	8	$ 345	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	11	$ 30	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	20	$ 381	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	11	$ 107	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	15	$ 54	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	33	$ 120	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	33	$ 467	-	-	-
1016	optional commitment to originate "other" mortgages	27	$ 2,293	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 14	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 2	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 2	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$ 2	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 7	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 7	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 5	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 1	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 5	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	7	$ 95	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	10	$ 592	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 16	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 3	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 54	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 553	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 9	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 84	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	6	$ 1,112	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 0	-	-	-
2102	commitment to purchase 1-mo COFI ARM loans, svc released	-	$ 109	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 315	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 25	-	-	-
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	-	$ 232	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 1	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 0	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 0	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	6	$ 4	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	16	$ 118	-	-	-
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	-	$ 31	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	6	$ 8	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	-	$ 1	-	-	-
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	11	$ 3	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	13	$ 22	-	-	-
2216	firm commitment to originate "other" mortgage loans	16	$ 39	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 0	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 3	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 1	-	-	-
3070	short option to sell 5- or 7-yr balloon or 2-step mtg loans	-	$ 0	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 1	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 6	-	-	-
4002	commitment to purchase non-mortgage financial assets	-	$ 14	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 5	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 34	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	6	$ 9,285	-	-	-

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
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 492	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 403	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 1,410	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 200	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR .	-	$ 31	-	-	-
5576	interest rate swap, amortizing: pay 6-mo LIBOR, receive MBS coupon	-	$ 10	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 232	-	-	-
6004	interest rate cap based on 3-month LIBOR	6	$ 8,877	-	-	-
6006	interest rate cap based on 6-month LIBOR	-	$ 600	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 577	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 577	-	-	-
6036	short interest rate cap based on 6-month LIBOR	-	$ 500	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 31	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 577	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 115	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$ 1,425	-	-	-
8036	short futures contract on 2-year Treasury note	-	$ 1,645	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 29	-	-	-
8042	short futures contract on Treasury bond	-	$ 29	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 1,062	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 35	-	-	-
9502	fixed-rate construction loans in process	37	$ 304	-	-	-
9512	adjustable-rate construction loans in process	25	$ 531	-	-	-

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	$ -15	$ 37,937	$ 68	$ 0	$ 2,127
+ 200	$ -12	$ 39,654	$ 54	$ 0	$ 2,220
+ 100	$ -3	$ 41,325	$ 39	$ 0	$ 2,321
No Change	$ 19	$ 43,020	$ 20	$ 0	$ 2,428
- 100	$ 69	$ 44,255	$ -17	$ 0	$ 2,551
- 200	$ 162	$ 44,874	$ -23	$ 0	$ 2,565
- 300	$ 257	$ 45,057	$ -55	$ 0	$ 2,574
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 4,163