OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

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

	Net Portfolio Value			NPV as % of PV of Assets	
Change in Rates	$ Amount	$ Change	% Change	NPV Ratio	Change
+400 bp	-	-77,936	-100 %	0.00 %	0 bp
+300 bp	46,248	-31,689	-41 %	5.83 %	-343 bp
+200 bp	58,581	-19,355	-25 %	7.23 %	-204 bp
+100 bp	69,333	-8,603	-11 %	8.38 %	-88 bp
0 bp	77,936			9.26 %	
-100 bp	82,628	4,692	+6 %	9.70 %	+44 bp
-200 bp	85,319	7,383	+9 %	9.91 %	+65 bp
-300 bp	88,682	10,746	+14 %	10.19 %	+93 bp
-400 bp	-	-77,936	-100 %	0.00 %	0 bp

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

	06/30/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	9.26 %
Post-Shock NPV Ratio	7.23 %
Sensitivity Measure: Decline in NPV Ratio	204 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	-	100,479	98,736	96,710	93,526	89,326	84,800	80,342	-
30-Yr Mortgage Securities ...	-	31,023	30,444	29,735	28,639	27,246	25,771	24,339	-
15-Year Mortgages & MBS	-	69,503	68,467	67,231	65,402	63,164	60,816	58,506	-
Balloon Mortgages & MBS	-	34,651	34,144	33,578	32,753	31,705	30,577	29,449	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	12,566	12,507	12,462	12,412	12,326	12,175	11,951	-
7 Mo to 2 Yrs Reset Freq ..	-	64,845	64,332	63,870	63,328	62,548	61,383	59,854	-
2+ to 5 Yrs Reset Freq	-	49,418	48,599	47,673	46,524	45,138	43,585	41,943	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	100,694	99,900	99,106	98,251	97,215	95,814	93,956	-
2 Mo to 5 Yrs Reset Freq...	-	38,232	37,627	37,014	36,332	35,533	34,583	33,498	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	17,283	17,081	16,891	16,712	16,538	16,360	16,184	-
Adjustable-Rate, Fully-Amort.	-	34,310	33,998	33,708	33,430	33,158	32,880	32,608	-
Fixed-Rate, Balloon	-	12,906	12,313	11,757	11,235	10,744	10,283	9,849	-
Fixed-Rate, Fully-Amortizing	-	15,196	14,491	13,843	13,244	12,692	12,180	11,705	-
Construction & Land Loans:									
Adjustable-Rate	-	10,997	10,967	10,937	10,909	10,881	10,856	10,830	-
Fixed-Rate	-	7,474	7,338	7,211	7,092	6,980	6,874	6,775	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	12,048	12,017	11,986	11,958	11,929	11,904	11,877	-
Fixed-Rate	-	15,258	14,934	14,625	14,329	14,044	13,772	13,510	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	32	18	6	-3	-9	-13	-16	-
Accrued Interest Receivable .	-	3,261	3,261	3,261	3,261	3,261	3,261	3,261	-
Advances for Taxes/Insurance	-	179	179	179	179	179	179	179	-
Float on Escrows on Owned Mtg	-	175	258	393	571	739	883	1,003	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-65	-70	-76	-82	-87	-90	-92	-
*Mortgage Loans & Securities	-	630,593	621,683	612,252	600,165	585,426	569,010	551,694	-

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	-	10,334	10,315	10,296	10,279	10,261	10,246	10,231	-
Fixed-Rate	-	9,106	8,793	8,498	8,220	7,957	7,708	7,472	-
Consumer Loans:									
Adjustable-Rate	-	12,605	12,587	12,568	12,551	12,534	12,517	12,501	-
Fixed-Rate	-	30,070	29,552	29,053	28,571	28,106	27,656	27,222	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-974	-961	-949	-937	-926	-916	-906	-
Accrued Interest Receivable .	-	493	493	493	493	493	493	493	-
*Nonmortgage Loans	-	61,634	60,779	59,959	59,176	58,424	57,705	57,013	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	17,645	17,645	17,645	17,645	17,645	17,645	17,645	-
Equities & All Mutual Funds ...	-	3,432	3,315	3,197	3,062	2,920	2,773	2,627	-
Zero-Coupon Securities	-	547	510	479	453	431	412	397	-
Govt & Agency Securities	-	18,418	17,616	16,875	16,189	15,553	14,962	14,412	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	7,268	7,247	7,226	7,205	7,186	7,166	7,147	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	7,367	6,871	6,438	6,058	5,723	5,426	5,160	-
Mortgage-Derivative Securities:									
Valued by OTS	-	227	228	228	226	222	216	211	-
Valued by Institution	-	73,619	73,233	72,767	71,147	68,645	66,000	63,186	-
Structured Securities, Valued by Institution	-	9,328	9,199	9,074	8,785	8,293	7,857	7,450	-
Less: Valuation Allowances for Investment Securities ..	-	6	6	6	5	5	5	5	-
*Cash, Deposits, & Securities	-	137,846	135,859	133,923	130,765	126,612	122,452	118,230	-

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	-	1,147	1,147	1,147	1,147	1,147	1,147	1,147	-
REAL ESTATE HELD FOR INVESTMENT	-	440	440	440	440	440	440	440	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	215	206	201	193	177	155	127	-
OFFICE PREMISES & EQUIPMENT	-	8,023	8,023	8,023	8,023	8,023	8,023	8,023	-
*Subtotal	-	9,825	9,816	9,811	9,803	9,787	9,765	9,737	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	2,265	2,498	3,170	4,014	4,554	4,797	4,846	-
Adj-Rate Servicing	-	1,105	1,149	1,182	1,206	1,220	1,236	1,243	-
Float on Mtgs Svc'd for Others	-	1,137	1,365	1,675	2,055	2,363	2,608	2,799	-
*Mtg Ln Servicing for Others	-	4,507	5,011	6,027	7,275	8,136	8,641	8,888	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	23,090	23,090	23,090	23,090	23,090	23,090	23,090	-
Deposit Intangibles:									
Retail CD Intangible	-	737	802	857	893	937	978	1,009	-
Transaction Acct Intangible .	-	311	1,167	2,132	3,070	3,961	4,786	5,562	-
MMDA Intangible	-	33	398	1,093	2,108	3,185	4,236	5,260	-
Passbook Account Intangible .	-	-183	-69	243	1,998	4,077	6,020	7,830	-
Non-Int-Bearing Acct Intang .	-	1,561	2,100	2,615	3,110	3,580	4,033	4,467	-
*Other Assets	-	25,549	27,488	30,030	34,270	38,831	43,144	47,218	-
*** TOTAL ASSETS	-	869,954	860,636	852,001	841,453	827,215	810,716	792,781	-

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 ...	-	218,762	217,801	216,846	215,905	214,975	214,057	213,143	-
Maturing in 13 Mo or More ...	-	59,282	57,967	56,696	55,467	54,279	53,132	52,020	-
Variable-Rate, Fixed-Maturity .	-	6,408	6,401	6,393	6,386	6,378	6,371	6,364	-
Non-Maturity:									
Transaction Accts	-	35,026	35,026	35,026	35,026	35,026	35,026	35,026	-
MMDAs	-	85,604	85,604	85,604	85,604	85,604	85,604	85,604	-
Passbook Accts	-	61,739	61,739	61,739	61,739	61,739	61,739	61,739	-
Non-Interest-Bearing Accts ..	-	27,730	27,730	27,730	27,730	27,730	27,730	27,730	-
* Deposits	-	494,552	492,267	490,034	487,857	485,732	483,658	481,625	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	150,020	149,133	148,261	147,404	146,562	145,735	144,921	-
Maturing in 37 Mo or More ...	-	52,452	49,862	47,436	45,160	43,024	41,018	39,132	-
Variable-Rate, Fixed-Maturity .	-	63,640	63,611	63,582	63,553	63,524	63,495	63,467	-
* Borrowings	-	266,112	262,606	259,279	256,117	253,110	250,248	247,520	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	5,925	5,925	5,925	5,925	5,925	5,925	5,925	-
Other Escrow Accounts	-	829	804	781	760	739	720	702	-
Collat. Mtg Securities Issued .	-	87	87	87	87	87	87	87	-
Miscellaneous I	-	13,592	13,592	13,592	13,592	13,592	13,592	13,592	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	20,433	20,409	20,385	20,364	20,343	20,324	20,306	-
OPTIONS ON LIABILITIES	-	119	87	65	384	868	1,251	1,597	-
*** TOTAL LIABILITIES	-	781,217	775,368	769,764	764,722	760,054	755,481	751,048	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** Change in Interest Rates ***

* OFF-BALANCE-SHEET POSITIONS *	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs & Balloon/2-Step Mortgages	-	752	559	324	-94	-632	-1,197	-1,742	-
ARMs	-	147	122	86	31	-49	-157	-281	-
Other Mortgages	-	261	205	121	-	-145	-300	-455	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	754	550	319	-14	-433	-881	-1,323	-
Sell Mortgages & MBS	-	-2,217	-1,566	-781	381	1,773	3,184	4,519	-
Purchase Non-Mortgage Items ...	-	63	40	19	-	-18	-35	-50	-
Sell Non-Mortgage Items	-	-1	0	0	-	0	0	1	-
OPTIONS ON MORTGAGES & MBS	-	-30	-20	-6	8	24	43	61	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-2,779	-1,693	-679	268	1,155	1,985	2,764	-
Pay Floating, Receive Fixed ...	-	640	402	180	-27	-220	-400	-569	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	1	2	2	3	3	4	4	-
INTEREST-RATE CAPS	-	14	49	131	301	592	977	1,396	-
INTEREST-RATE FLOORS	-	784	484	236	88	29	12	8	-
FUTURES	-	-333	-215	-105	-	90	197	297	-
OPTIONS ON FUTURES	-	144	103	67	43	36	43	54	-
CONSTRUCTION LIP	-	133	49	-27	-96	-160	-219	-273	-
SELF-VALUED [CMR911-CMR919]	-	1,610	982	503	313	126	90	105	-
*** OFF-BALANCE-SHEET POSITIONS	-	-55	52	391	1,206	2,172	3,346	4,514	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	869,954	860,636	852,001	841,453	827,215	810,716	792,781	-
- LIABILITIES	-	781,217	775,368	769,764	764,722	760,054	755,481	751,048	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-55	52	391	1,206	2,172	3,346	4,514	-
*** NET PORTFOLIO VALUE	-	88,682	85,319	82,628	77,936	69,333	58,581	46,248	-

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	93,784	93,526	99.73	3.9
30-Yr Mortgage Securities ...	29,008	28,639	98.73	4.3
15-Year Mortgages & MBS	65,623	65,402	99.66	3.1
Balloon Mortgages & MBS	33,001	32,753	99.25	2.9
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	12,298	12,412	100.93	0.5
7 Mo to 2 Yrs Reset Freq ..	63,132	63,328	100.31	1.0
2+ to 5 Yrs Reset Freq	46,861	46,524	99.28	2.7
Lagging Market Index ARMs:				
1 Mo Reset Freq............	98,158	98,251	100.09	1.0
2 Mo to 5 Yrs Reset Freq...	36,750	36,332	98.86	2.0
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	16,700	16,712	100.07	1.1
Adjustable-Rate, Fully-Amort.	33,801	33,430	98.90	0.8
Fixed-Rate, Balloon	11,610	11,235	96.77	4.5
Fixed-Rate, Fully-Amortizing	13,815	13,244	95.87	4.3
Construction & Land Loans:				
Adjustable-Rate	10,896	10,909	100.12	0.3
Fixed-Rate	7,198	7,092	98.53	1.6
Second Mtg Loans & Securities:				
Adjustable-Rate	12,149	11,958	98.43	0.2
Fixed-Rate	14,392	14,329	99.56	2.0
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-3	-3	102.57	-250.6
Accrued Interest Receivable .	3,261	3,261	100.01	0.0
Advances for Taxes/Insurance	179	179	99.84	0.0
Float on Escrows on Owned Mtg		571		-30.3
Less: Value of Servicing on Mtgs Serviced by Others ...		-82		-6.2
*Mortgage Loans & Securities	602,611	600,165	99.59	2.2

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	10,396	10,279	98.87	0.2
Fixed-Rate	8,407	8,220	97.78	3.3
Consumer Loans:				
Adjustable-Rate	12,589	12,551	99.70	0.1
Fixed-Rate	28,376	28,571	100.69	1.7
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-937	-937	99.94	1.2
Accrued Interest Receivable .	493	493	99.92	0.0
*Nonmortgage Loans	59,323	59,176	99.75	1.3
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	17,645	17,645	100.00	0.0
Equities & All Mutual Funds ...	3,062	3,062	99.99	4.5
Zero-Coupon Securities	420	453	107.82	5.3
Govt & Agency Securities	15,800	16,189	102.46	4.1
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	7,209	7,205	99.95	0.3
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	6,315	6,058	95.94	5.9
Mortgage-Derivative Securities:				
Valued by OTS	226	226	0.32	1.5
Valued by Institution	71,068	71,147	-	2.9
Structured Securities, Valued by Institution	8,832	8,785	99.47	4.4
Less: Valuation Allowances for Investment Securities ..	5	5	108.92	2.4
*Cash, Deposits, & Securities	130,570	130,765	100.15	2.8

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	1,147	1,147	100.03	0.0
REAL ESTATE HELD FOR INVESTMENT	440	440	99.98	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	193	193	99.96	6.1
OFFICE PREMISES & EQUIPMENT	8,023	8,023	100.00	0.0
*Subtotal	9,803	9,803	100.00	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		4,014		-17.2
Adj-Rate Servicing		1,206		-1.6
Float on Mtgs Svc'd for Others		2,055		-16.7
*Mtg Ln Servicing for Others		7,275		-14.5
OTHER ASSETS				
Purchased & Excess Servicing ..	6,992			
Margin Account	-	-	-	-
Miscellaneous I	23,090	23,090	100.00	0.0
Miscellaneous II	6,155			
Deposit Intangibles:				
Retail CD Intangible		893		-4.5
Transaction Acct Intangible .		3,070		-29.8
MMDA Intangible		2,108		-49.6
Passbook Account Intangible .		1,998		-95.9
Non-Int-Bearing Acct Intang .		3,110		-15.5
*Other Assets	36,237	34,270		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-279			
*** TOTAL ASSETS	838,265	841,453	101/100*	1.5/2.0*

*Including/excluding deposit intangible values.

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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 ...	216,209	215,905	99.86	0.4
Maturing in 13 Mo or More ...	55,892	55,467	99.24	2.2
Variable-Rate, Fixed-Maturity .	6,386	6,386	-	0.1
Non-Maturity:				
Transaction Accts	35,026	35,026	100/ 91*	0.0/2.9*
MMDAs	85,604	85,604	100/ 98*	0.0/1.3*
Passbook Accts	61,739	61,739	100/ 97*	0.0/3.2*
Non-Interest-Bearing Accts ..	27,730	27,730	100/ 89*	0.0/2.0*
* Deposits	488,586	487,857	101/ 99*	0.4/1.4*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	147,870	147,404	99.69	0.6
Maturing in 37 Mo or More ...	47,768	45,160	94.54	4.9
Variable-Rate, Fixed-Maturity .	63,717	63,553	90.66	0.0
* Borrowings	259,356	256,117	96.38	1.2
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	5,925	5,925	99.98	0.0
Other Escrow Accounts	910	760	83.50	2.8
Collat. Mtg Securities Issued .	87	87	99.99	0.0
Miscellaneous I	13,592	13,592	100.00	0.0
Miscellaneous II	1,323			
*Other Liabilities	21,837	20,364	99.26	0.1
OPTIONS ON LIABILITIES	-	384	-	-104.5
UNAMORTIZED YIELD ADJUSTMENTS ..	101			
*** TOTAL LIABILITIES	769,879	764,722	100/ 98**	0.6/1.2**

*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	-94
ARMs	31
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-14
Sell Mortgages & MBS	381
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	8
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	268
Pay Floating, Receive Fixed ...	-27
Basis Swaps	-
Swaptions	3
INTEREST-RATE CAPS	301
INTEREST-RATE FLOORS	88
FUTURES	-
OPTIONS ON FUTURES	43
CONSTRUCTION LIP	-96
SELF-VALUED [CMR911-CMR919]	313
	=========
*** OFF-BALANCE-SHEET POSITIONS	1,206

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	838,265	841,453	101/100*	1.5/2.0*	*Including/excluding deposit intangible values.
- LIABILITIES	769,879	764,722	100/ 98**	0.6/1.2**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		1,206			
	=========	=========			
*** NET PORTFOLIO VALUE	68,385	77,936	113.96	8.5	

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	$	19,754	52,443	11,485	4,954	5,148
WARM (in months)		338 mo	333 mo	292 mo	224 mo	227 mo
WAC		6.66%	7.37%	8.33%	9.38%	10.94%
$ of Which Are FHA or VA Guaranteed	$	713	2,482	903	1,634	2,013
Securities Backed By Conventional Mortgages .	$	13,764	5,525	2,091	432	196
WARM (in months)		326 mo	327 mo	276 mo	225 mo	197 mo
Wtd Avg Pass-Thru Rate		6.18%	7.21%	8.15%	9.20%	10.51%
Securities Backed By FHA or VA Mortgages . . .	$	2,234	2,975	1,220	416	155
WARM (in months)		329 mo	331 mo	287 mo	233 mo	203 mo
Wtd Avg Pass-Thru Rate		6.43%	7.20%	8.09%	9.20%	10.40%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	24,625	21,163	5,414	1,836	1,262
WAC		6.58%	7.33%	8.33%	9.37%	11.07%
Mortgage Securities	$	7,114	3,407	649	122	32
Wtd Avg Pass-Thru Rate		6.24%	7.18%	8.14%	9.18%	10.67%
WARM (of Loans & Securities)		156 mo	152 mo	130 mo	116 mo	123 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	15,236	12,597	1,559	411	389
WAC		6.65%	7.28%	8.31%	9.36%	11.91%
Mortgage Securities	$	2,235	555	18	1	0
Wtd Avg Pass-Thru Rate		6.12%	7.10%	8.09%	9.34%	10.86%
WARM (of Loans & Securities)		82 mo	80 mo	73 mo	63 mo	82 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 221,415

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 . .	$	714	6,438	2,382	4,597	3,163
WAC		7.08%	6.15%	6.48%	5.26%	5.82%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	11,584	56,693	44,478	93,561	33,587
Wtd Avg Margin (in bp)		242 bp	264 bp	273 bp	235 bp	264 bp
WAC		7.42%	7.24%	7.01%	6.85%	7.13%
WARM (in months)		275 mo	295 mo	332 mo	335 mo	307 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	10 mo	41 mo	5 mo	23 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 257,199

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	$	285	646	433	1,699	165
Wtd Avg Distance from Lifetime Cap (in bp) .		155 bp	164 bp	167 bp	169 bp	169 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	3,700	10,178	2,316	10,848	8,188
Wtd Avg Distance from Lifetime Cap		321 bp	332 bp	326 bp	315 bp	355 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	7,747	51,309	43,468	85,450	27,721
Wtd Avg Distance from Lifetime Cap		594 bp	568 bp	548 bp	564 bp	534 bp
Balances Without Lifetime Cap	$	566	999	644	161	676
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	9,301	58,271	37,374	2,351	27,002
Wtd Avg Periodic Rate Cap (in bp)		127 bp	194 bp	233 bp	185 bp	182 bp
Balances Subject to Periodic Rate Floors . . .	$	7,834	53,556	34,437	2,359	24,922
MBS INCLUDED IN ARM BALANCES	$	3,698	11,176	1,011	29,693	2,401

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	16,700	33,801
WARM (in months)	87 mo	236 mo
Remaining Term to Full Amort. .	274 mo	
Rate Index Code	0000	0000
Margin (in bp)	263 bp	243 bp
Reset Frequency	17 mo	10 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	459	612
WA Distance to Lifetime Cap .	141 bp	86 bp
Fixed-Rate:		
Balances . . . . $	11,610	13,815
WARM (in months)	77 mo	134 mo
Remaining Term to Full Amort. .	274 mo	
WAC	8.07%	8.14%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	10,896	7,198
WARM (in months)	33 mo	28 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	141 bp	7.73%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	12,149	14,392
WARM (in months)	151 mo	125 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	136 bp	8.76%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	10,396	8,407
WARM (in months)	40 mo	52 mo
Margin in Col 1 (bp); WAC in Col 2	117 bp	8.08%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	12,589	28,376
WARM (in months)	88 mo	62 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	589 bp	10.36%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	88	12,488
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	1,667	41,762
Remaining WAL 5-10 Years . . . $	4,857	8,355
Remaining WAL over 10 Years . $	1,378	
Super Floaters . . . . $	4	
Inverse Floaters & Super POs . . $	16	
Other . . . . $	5	16
CMO Residuals: $		
Fixed-Rate . . . . $	24	8
Floating-Rate . . . . $	30	19
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	15	529
WAC . . . . $	7.08%	10.75%
Principal-Only MBS . . . . $	29	2
WAC	7.20%	7.18%
Total Mortgage-Derivative Securities--Book Value . $	8,114	63,180

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	$ 123,314	203,773	50,503	17,986	15,254
WARM (in months)	267 mo	293 mo	264 mo	218 mo	205 mo
Wtd Avg Servicing Fee (in bp)	33 bp	34 bp	37 bp	43 bp	48 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	3,510,307				
FHA/VA Loans	1,205,679				
Subserviced by Others	1,012,231				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan	
	Current Mkt	Lagging Mkt
Balances Serviced	$ 39,325	39,408
WARM (in months)	293 mo	292 mo
Wtd Avg Servicing Fee (in bp)	49 bp	74 bp

Total # of Adjustable-Rate Loans Serviced 776,028 lns
Of Which, Number Subserviced By Others . 64,071 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 489,564

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.	$ 17,645		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$ 3,062		
Zero-Coupon Securities	$ 420	5.99%	54 mo
Government & Agency Securities	$ 15,800	6.06%	64 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$ 7,209	5.04%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$ 6,315	6.46%	141 mo
Structured Securities	$ 8,832		
Total Cash, Deposits, & Securities	$ 59,282		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	3,952
Accrued Interest Receivable	$	3,261
Advances for Taxes and Insurance	$	179
Less: Unamortized Yield Adjustments	$	-855
Valuation Allowances	$	3,955
Unrealized Gains (Losses)	$	-715

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	493
Accrued Interest Receivable	$	493
Less: Unamortized Yield Adjustments	$	-7
Valuation Allowances	$	1,431
Unrealized Gains (Losses)	$	-8

REAL ESTATE HELD FOR INVESTMENT	$	440
REPOSSESSED ASSETS	$	1,147
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	193
OFFICE PREMISES AND EQUIPMENT	$	8,023

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-418
Less: Unamortized Yield Adjustments	$	1
Valuation Allowances	$	5

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	6,992
Margin Account	$	0
Miscellaneous I	$	23,090
Miscellaneous II	$	6,155

TOTAL ASSETS	$	838,265

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	2,099
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	10,989
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	2,432
Mortgage-Related Mutual Funds	$	630
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	23,495
Wtd Avg Servicing Fee (in bp)		17 bp
Adjustable-Rate Mortgage Loans Serviced	$	31,166
Wtd Avg Servicing Fee (in bp)		29 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	1,066

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	$	65,691	17,039	2,479	$	27
WAC		4.83%	5.66%	6.14%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	83,445	39,754	7,801	$	52
WAC		4.80%	5.38%	6.63%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		33,367	11,676	$	18
WAC			5.20%	6.07%		
WARM (in months)			18 mo	25 mo		
Balances Maturing in 37 or More Months	$			10,850	$	7
WAC				5.84%		
WARM (in months)				55 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 272,101

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	4,304	3,108	2,700
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	130,697	77,446	25,151
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.35 mo	5.48 mo	7.38 mo
Balances in New Accounts (Optional)	$	558	408	101

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 %	$	34,750	13,342	13,085	4.74%
5.00 to 5.99 %	$	38,751	51,899	29,720	5.35%
6.00 to 6.99 %	$	2,960	5,118	3,227	6.26%
7.00 to 7.99 %	$	53	505	411	7.27%
8.00 to 8.99 %	$	44	228	692	8.42%
9.00 to 9.99 %	$	2	211	311	9.45%
10.00 to 10.99 %	$	3	1	115	10.10%
11.00% and Above	$	0	2	206	12.02%
WARM		1 mo	14 mo	72 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 195,638

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	20,605	-17 bp	2 mo	2 mo	23 mo
Position 2	0000	0000	$	14,382	-2 bp	2 mo	1 mo	13 mo
Position 3	0000	0000	$	24,491	-30 bp	3 mo	2 mo	19 mo
All Other Positions			$	10,625	-10 bp	3 mo	1 mo	22 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	$ 35,026	1.48%	$ 35
Money Market Deposit Accounts (MMDAs)	$ 85,604	3.90%	$ 162
Passbook Accounts	$ 61,739	2.74%	$ 73
Non-Interest-Bearing Non-Maturity Deposits	$ 27,730		$ 45
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 2,560	0.36%	
Escrow for Mortgages Serviced for Others	$ 3,366	0.18%	
Other Escrows	$ 910	0.14%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 216,934		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 5		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 96		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 87		
Miscellaneous I	$ 13,592		
Miscellaneous II	$ 1,323		
TOTAL LIABILITIES	$ 769,879	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 1,029		
EQUITY CAPITAL	$ 67,361		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 838,270		

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	18	$ 564	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	44	$ 177	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	214	$ 2,574	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	149	$ 1,823	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	121	$ 850	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	438	$ 2,293	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	387	$ 10,285	-	-	-
1016	optional commitment to originate "other" mortgages	263	$ 5,119	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 7	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$ 5	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	31	$ 125	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	15	$ 230	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	10	$ 9	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	48	$ 61	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	37	$ 249	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	32	$ 71	-	-	-
2022	commitment to sell 1-mo COFI ARM loans, svc retained	-	$ 17	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	6	$ 136	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 55	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	12	$ 49	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	71	$ 1,656	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	105	$ 10,444	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	6	$ 96	-	-	-
2042	commitment to purchase 1-month COFI ARM MBS	-	$ 0	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 10	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$ 51	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 4	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	12	$ 451	-	-	-

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
2054	commitment to purchase 25- to 30-year FRM MBS	19	$ 2,772	-	-	-
2056	commitment to purchase "other" MBS	-	$ 11	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 4	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$ 0	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 18	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	18	$ 1,180	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	33	$ 9,833	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	$ 49	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 42	-	-	-
2102	commitment to purchase 1-mo COFI ARM loans, svc released	-	$ 2	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	15	$ 419	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	6	$ 196	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	6	$ 113	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	13	$ 42	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	13	$ 575	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 36	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	23	$ 78	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	12	$ 24	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	6	$ 5	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	60	$ 233	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	116	$ 1,499	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	16	$ 46	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 2	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	12	$ 26	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	71	$ 442	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	45	$ 191	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	42	$ 161	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	163	$ 441	-	-	-

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
2214	firm commitment to originate 25- or 30-year FRM loans	148	$ 1,697	-	-	-
2216	firm commitment to originate "other" mortgage loans	111	$ 1,000	-	-	-
3004	option to purchase 6-mo or 1-yr COFI ARMs	-	$ 5	-	-	-
3006	option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 5	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 1	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 1	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 1	-	-	-
3016	option to purchase "other" mortgages	-	$ 16	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 40	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 5	-	-	-
3030	option to sell 5- or 7-yr balloon or 2-step mtgs	-	$ 1	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	13	$ 20	-	-	-
3034	option to sell 25- or 30-year FRMs	21	$ 384	-	-	-
3036	option to sell "other" mortgages	-	$ 4	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 392	-	-	-
3056	short option to purchase "other" mortgages	-	$ 0	-	-	-
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	-	$ 4	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 4	-	-	-
3074	short option to sell 25- or 30-yr FRMs	6	$ 78	-	-	-
3076	short option to sell "other" mortgages	-	$ 2	-	-	-
4002	commitment to purchase non-mortgage financial assets	79	$ 774	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 1	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 40	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	6	$ 3,884	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	26	$ 19,469	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	6	$ 4,535	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 410	-	-	-

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
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 175	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	7	$ 6,239	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 364	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 10	-	-	-
5126	interest rate swaption: pay 3-month LIBOR, receive fixed	-	$ 15	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR	-	$ 49	-	-	-
5504	interest rate swap, amortizing: pay fixed, receive 3-month LIBOR	-	$ 150	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 250	-	-	-
6004	interest rate cap based on 3-month LIBOR	25	$ 27,504	-	-	-
6006	interest rate cap based on 6-month LIBOR	-	$ 115	-	-	-
6010	interest rate cap based on 1-year Treasury	-	$ 100	-	-	-
6014	interest rate cap based on 5-year Treasury	-	$ 10	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$ 707	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 1,014	-	-	-
6022	interest rate cap based on the prime rate	-	$ 50	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	$ 3	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 377	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 37	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 993	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 353	-	-	-
7004	interest rate floor based on 3-month LIBOR	6	$ 1,150	-	-	-
7014	interest rate floor based on 5-year Treasury	-	$ 15	-	-	-
7018	interest rate floor based on 10-year Treasury	8	$ 8,982	-	-	-
7032	short interest rate floor based on 1-month LIBOR	-	$ 3	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$ 1,450	-	-	-
8012	long futures contract on Treasury bond	-	$ 18	-	-	-
8016	long futures contract on 3-month Eurodollar	-	$ 4,000	-	-	-
8034	short futures contract on 3-month Treasury bill	-	$ 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
8036	short futures contract on 2-year Treasury note	-	$ 1,300	-	-	-
8038	short futures contract on 5-year Treasury note	6	$ 579	-	-	-
8040	short futures contract on 10-year Treasury note	6	$ 317	-	-	-
8042	short futures contract on Treasury bond	-	$ 227	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 11,169	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 393	-	-	-
9012	long call option on Treasury bond futures contract	-	$ 105	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 45	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 121	-	-	-
9038	long put option on 1-month LIBOR futures contract	-	$ 3	-	-	-
9080	short put option on 5-year Treasury note futures contract	-	$ 30	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$ 11	-	-	-
9502	fixed-rate construction loans in process	461	$ 2,296	-	-	-
9512	adjustable-rate construction loans in process	235	$ 2,870	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

REPORTING OF MARKET VALUE ESTIMATES

Estimated Market Value After Specified Rate Shock

Rate Shock in Basis Points	Required Reporting Items: Off-Balance-Sheet Contracts Reported Under "Additional"	Required Reporting Items: Mortgage-Derivative Securities	Optional Reporting Items: Options on Liabilities	Optional Reporting Items: Collateralized Mortgage Securities Issued	Required Reporting Item: Structured Securities
+ 400	$ 0	$ 0	$ 0	$ 0	$ 0
+ 300	$ 105	$ 63,186	$ 1,597	$ 15	$ 7,450
+ 200	$ 90	$ 66,000	$ 1,251	$ 15	$ 7,857
+ 100	$ 126	$ 68,645	$ 868	$ 15	$ 8,293
No Change	$ 313	$ 71,147	$ 384	$ 15	$ 8,785
- 100	$ 503	$ 72,767	$ 65	$ 15	$ 9,074
- 200	$ 982	$ 73,233	$ 87	$ 15	$ 9,199
- 300	$ 1,610	$ 73,619	$ 119	$ 15	$ 9,328
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 22,771