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
+300 bp	43,048	-33,731	-44 %	5.35 %	-362 bp
+200 bp	56,260	-20,519	-27 %	6.84 %	-214 bp
+100 bp	67,627	-9,152	-12 %	8.05 %	-93 bp
0 bp	76,779			8.98 %	
-100 bp	82,547	5,768	+8 %	9.52 %	+55 bp
-200 bp	85,461	8,682	+11 %	9.76 %	+78 bp
-300 bp	88,929	12,150	+16 %	10.05 %	+107 bp

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

	09/30/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	8.98 %
Post-Shock NPV Ratio	6.84 %
Sensitivity Measure: Decline in NPV Ratio	214 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	-	97,621	95,913	93,837	90,599	86,436	82,008	77,659	-
30-Yr Mortgage Securities ...	-	33,118	32,465	31,654	30,419	28,879	27,270	25,716	-
15-Year Mortgages & MBS	-	67,695	66,640	65,338	63,458	61,224	58,912	56,645	-
Balloon Mortgages & MBS	-	36,102	35,552	34,919	34,002	32,868	31,670	30,477	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	12,707	12,638	12,584	12,526	12,432	12,274	12,044	-
7 Mo to 2 Yrs Reset Freq ..	-	67,292	66,765	66,266	65,645	64,723	63,395	61,723	-
2+ to 5 Yrs Reset Freq	-	52,057	51,155	50,127	48,866	47,365	45,701	43,951	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	102,975	102,153	101,317	100,401	99,262	97,722	95,695	-
2 Mo to 5 Yrs Reset Freq...	-	39,712	39,050	38,365	37,590	36,682	35,619	34,429	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	17,570	17,375	17,193	17,019	16,848	16,673	16,499	-
Adjustable-Rate, Fully-Amort.	-	36,649	36,316	36,008	35,713	35,423	35,123	34,830	-
Fixed-Rate, Balloon	-	13,140	12,534	11,965	11,431	10,929	10,457	10,014	-
Fixed-Rate, Fully-Amortizing	-	14,274	13,659	13,088	12,558	12,064	11,603	11,173	-
Construction & Land Loans:									
Adjustable-Rate	-	11,804	11,771	11,740	11,709	11,681	11,652	11,624	-
Fixed-Rate	-	7,978	7,836	7,702	7,576	7,457	7,345	7,238	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	12,529	12,507	12,488	12,467	12,450	12,431	12,414	-
Fixed-Rate	-	16,796	16,440	16,098	15,771	15,457	15,156	14,868	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	75	56	39	26	15	7	2	-
Accrued Interest Receivable .	-	3,376	3,376	3,376	3,376	3,376	3,376	3,376	-
Advances for Taxes/Insurance	-	173	173	173	173	173	173	173	-
Float on Escrows on Owned Mtg	-	195	279	414	587	751	890	1,006	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-116	-124	-133	-141	-144	-145	-144	-
*Mortgage Loans & Securities	-	643,954	634,777	624,825	612,053	596,638	579,602	561,700	-

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	-	10,306	10,289	10,273	10,258	10,245	10,231	10,218	-
Fixed-Rate	-	10,124	9,764	9,425	9,105	8,803	8,517	8,247	-
Consumer Loans:									
Adjustable-Rate	-	13,508	13,488	13,469	13,449	13,432	13,413	13,396	-
Fixed-Rate	-	30,775	30,257	29,758	29,275	28,809	28,357	27,921	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-844	-832	-821	-810	-799	-789	-780	-
Accrued Interest Receivable .	-	506	506	506	506	506	506	506	-
*Nonmortgage Loans	-	64,375	63,471	62,610	61,784	60,994	60,235	59,507	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	17,913	17,913	17,913	17,913	17,913	17,913	17,913	-
Equities & All Mutual Funds ...	-	3,109	3,000	2,893	2,776	2,651	2,518	2,384	-
Zero-Coupon Securities	-	404	383	365	349	336	324	313	-
Govt & Agency Securities	-	15,935	15,265	14,644	14,069	13,535	13,038	12,574	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	6,430	6,412	6,395	6,379	6,363	6,347	6,331	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	6,746	6,274	5,867	5,514	5,206	4,934	4,693	-
Mortgage-Derivative Securities:									
Valued by OTS	-	226	227	227	224	219	214	208	-
Valued by Institution	-	72,421	71,994	71,364	69,210	66,742	64,122	61,218	-
Structured Securities, Valued by Institution	-	13,021	12,866	12,711	12,172	11,564	10,976	10,417	-
Less: Valuation Allowances for Investment Securities ..	-	3	3	3	3	3	3	3	-
*Cash, Deposits, & Securities	-	136,202	134,330	132,377	128,604	124,526	120,382	116,050	-

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	-	1,053	1,053	1,053	1,053	1,053	1,053	1,053	-
REAL ESTATE HELD FOR INVESTMENT	-	411	411	411	411	411	411	411	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	229	220	213	201	178	151	119	-
OFFICE PREMISES & EQUIPMENT	-	8,086	8,086	8,086	8,086	8,086	8,086	8,086	-
*Subtotal	-	9,780	9,771	9,764	9,751	9,729	9,701	9,669	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	2,395	2,655	3,381	4,248	4,776	5,000	5,033	-
Adj-Rate Servicing	-	1,066	1,106	1,135	1,154	1,170	1,182	1,188	-
Float on Mtgs Svc'd for Others	-	1,236	1,468	1,798	2,203	2,518	2,763	2,955	-
*Mtg Ln Servicing for Others	-	4,698	5,229	6,314	7,604	8,463	8,945	9,176	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	23,060	23,060	23,060	23,060	23,060	23,060	23,060	-
Deposit Intangibles:									
Retail CD Intangible	-	751	811	858	902	946	986	1,019	-
Transaction Acct Intangible .	-	472	1,360	2,310	3,231	4,098	4,903	5,665	-
MMDA Intangible	-	130	641	1,468	2,549	3,624	4,673	5,696	-
Passbook Account Intangible .	-	-140	-8	642	2,626	4,632	6,496	8,232	-
Non-Int-Bearing Acct Intang .	-	1,652	2,158	2,640	3,103	3,548	3,971	4,379	-
*Other Assets	-	25,926	28,022	30,979	35,471	39,907	44,089	48,050	-
*** TOTAL ASSETS	-	884,933	875,600	866,869	855,268	840,258	822,955	804,153	-

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 ...	-	214,574	213,572	212,580	211,597	210,624	209,667	208,712	-
Maturing in 13 Mo or More ...	-	67,038	65,545	64,104	62,711	61,364	60,061	58,802	-
Variable-Rate, Fixed-Maturity .	-	4,905	4,900	4,895	4,890	4,885	4,880	4,875	-
Non-Maturity:									
Transaction Accts	-	34,773	34,773	34,773	34,773	34,773	34,773	34,773	-
MMDAs	-	86,231	86,231	86,231	86,231	86,231	86,231	86,231	-
Passbook Accts	-	60,638	60,638	60,638	60,638	60,638	60,638	60,638	-
Non-Interest-Bearing Accts ..	-	26,394	26,394	26,394	26,394	26,394	26,394	26,394	-
* Deposits	-	494,553	492,051	489,614	487,233	484,908	482,643	480,424	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	164,587	163,542	162,514	161,503	160,508	159,530	158,567	-
Maturing in 37 Mo or More ...	-	42,400	40,370	38,465	36,677	34,996	33,416	31,929	-
Variable-Rate, Fixed-Maturity .	-	74,846	74,791	74,737	74,682	74,628	74,575	74,521	-
* Borrowings	-	281,833	278,703	275,715	272,862	270,133	267,521	265,017	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	5,807	5,807	5,807	5,807	5,807	5,807	5,807	-
Other Escrow Accounts	-	945	917	891	867	844	822	801	-
Collat. Mtg Securities Issued .	-	82	82	82	82	82	82	82	-
Miscellaneous I	-	12,444	12,444	12,444	12,444	12,444	12,444	12,444	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	19,278	19,250	19,224	19,200	19,177	19,155	19,134	-
OPTIONS ON LIABILITIES	-	-143	-56	26	207	418	639	836	-
*** TOTAL LIABILITIES	-	795,521	789,948	784,580	779,502	774,636	769,958	765,412	-

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	-	482	354	214	-29	-352	-698	-1,037	-
ARMs	-	124	100	71	28	-35	-121	-226	-
Other Mortgages	-	262	200	114	-	-136	-282	-428	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	487	353	208	11	-245	-528	-814	-
Sell Mortgages & MBS	-	-1,283	-913	-502	81	818	1,592	2,341	-
Purchase Non-Mortgage Items ...	-	45	29	14	-	-13	-25	-36	-
Sell Non-Mortgage Items	-	-2	-1	-1	-	1	1	2	-
OPTIONS ON MORTGAGES & MBS	-	-22	-16	-8	4	16	31	46	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-2,632	-1,558	-554	386	1,267	2,094	2,870	-
Pay Floating, Receive Fixed ...	-	802	501	219	-46	-295	-530	-751	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	2	2	3	3	3	4	4	-
INTEREST-RATE CAPS	-	15	58	152	336	623	977	1,362	-
INTEREST-RATE FLOORS	-	1,079	678	343	134	46	19	12	-
FUTURES	-	-815	-520	-251	-	241	473	701	-
OPTIONS ON FUTURES	-	46	29	14	7	12	34	64	-
CONSTRUCTION LIP	-	168	73	-13	-92	-165	-233	-296	-
SELF-VALUED [CMR911-CMR919]	-	758	440	234	190	219	454	493	-
*** OFF-BALANCE-SHEET POSITIONS	-	-484	-191	258	1,013	2,005	3,263	4,308	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	884,933	875,600	866,869	855,268	840,258	822,955	804,153	-
- LIABILITIES	-	795,521	789,948	784,580	779,502	774,636	769,958	765,412	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-484	-191	258	1,013	2,005	3,263	4,308	-
*** NET PORTFOLIO VALUE	-	88,929	85,461	82,547	76,779	67,627	56,260	43,048	-

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	91,447	90,599	99.07	4.1
30-Yr Mortgage Securities ...	31,025	30,419	98.05	4.6
15-Year Mortgages & MBS	64,027	63,458	99.11	3.2
Balloon Mortgages & MBS	34,432	34,002	98.75	3.0
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	12,554	12,526	99.78	0.6
7 Mo to 2 Yrs Reset Freq ..	65,251	65,645	100.60	1.2
2+ to 5 Yrs Reset Freq	49,901	48,866	97.93	2.8
Lagging Market Index ARMs:				
1 Mo Reset Freq............	100,578	100,401	99.82	1.0
2 Mo to 5 Yrs Reset Freq...	38,270	37,590	98.22	2.2
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	17,050	17,019	99.82	1.0
Adjustable-Rate, Fully-Amort.	36,211	35,713	98.63	0.8
Fixed-Rate, Balloon	11,833	11,431	96.60	4.5
Fixed-Rate, Fully-Amortizing	12,950	12,558	96.97	4.1
Construction & Land Loans:				
Adjustable-Rate	11,734	11,709	99.79	0.3
Fixed-Rate	7,673	7,576	98.74	1.6
Second Mtg Loans & Securities:				
Adjustable-Rate	12,625	12,467	98.75	0.2
Fixed-Rate	15,872	15,771	99.36	2.0
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	26	26	98.65	47.7
Accrued Interest Receivable .	3,376	3,376	100.01	0.0
Advances for Taxes/Insurance	173	173	99.79	0.0
Float on Escrows on Owned Mtg		587		-28.7
Less: Value of Servicing on Mtgs Serviced by Others ...		-141		-3.9
*Mortgage Loans & Securities	617,008	612,053	99.20	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	10,398	10,258	98.65	0.1
Fixed-Rate	9,301	9,105	97.89	3.4
Consumer Loans:				
Adjustable-Rate	13,514	13,449	99.52	0.1
Fixed-Rate	29,173	29,275	100.35	1.6
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-810	-810	100.10	1.3
Accrued Interest Receivable .	506	506	100.02	0.0
*Nonmortgage Loans	62,083	61,784	99.52	1.3
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	17,913	17,913	100.00	0.0
Equities & All Mutual Funds ...	2,776	2,776	99.99	4.4
Zero-Coupon Securities	325	349	107.50	4.2
Govt & Agency Securities	13,765	14,069	102.21	3.9
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	6,379	6,379	99.99	0.3
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	5,750	5,514	95.90	6.0
Mortgage-Derivative Securities:				
Valued by OTS	224	224	0.32	1.6
Valued by Institution	69,646	69,210	-	3.3
Structured Securities, Valued by Institution	12,491	12,172	97.45	4.7
Less: Valuation Allowances for Investment Securities ..	3	3	88.60	1.4
*Cash, Deposits, & Securities	129,267	128,604	99.49	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	1,053	1,053	100.03	0.0
REAL ESTATE HELD FOR INVESTMENT	411	411	100.01	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	201	201	99.93	8.6
OFFICE PREMISES & EQUIPMENT	8,086	8,086	100.00	0.0
*Subtotal	9,751	9,751	100.00	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		4,248		-16.4
Adj-Rate Servicing		1,154		-1.5
Float on Mtgs Svc'd for Others		2,203		-16.3
*Mtg Ln Servicing for Others		7,604		-14.1
OTHER ASSETS				
Purchased & Excess Servicing ..	7,220			
Margin Account	-	-	-	-
Miscellaneous I	23,060	23,060	100.00	0.0
Miscellaneous II	6,172			
Deposit Intangibles:				
Retail CD Intangible		902		-4.8
Transaction Acct Intangible .		3,231		-27.7
MMDA Intangible		2,549		-42.3
Passbook Account Intangible .		2,626		-76.0
Non-Int-Bearing Acct Intang .		3,103		-14.6
*Other Assets	36,452	35,471		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-494			
*** TOTAL ASSETS	854,067	855,268	101/ 99*	1.6/2.1*

*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 ...	212,165	211,597	99.73	0.5
Maturing in 13 Mo or More ...	63,609	62,711	98.59	2.2
Variable-Rate, Fixed-Maturity .	4,897	4,890	-	0.1
Non-Maturity:				
Transaction Accts	34,773	34,773	100/ 91*	0.0/2.8*
MMDAs	86,231	86,231	100/ 97*	0.0/1.3*
Passbook Accts	60,638	60,638	100/ 96*	0.0/3.4*
Non-Interest-Bearing Accts ..	26,394	26,394	100/ 88*	0.0/1.9*
* Deposits	488,706	487,233	101/ 98*	0.5/1.4*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	162,101	161,503	99.63	0.6
Maturing in 37 Mo or More ...	38,978	36,677	94.10	4.7
Variable-Rate, Fixed-Maturity .	74,806	74,682	93.70	0.1
* Borrowings	275,884	272,862	97.18	1.0
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	5,807	5,807	100.00	0.0
Other Escrow Accounts	1,048	867	82.71	2.7
Collat. Mtg Securities Issued .	82	82	100.17	0.0
Miscellaneous I	12,444	12,444	100.00	0.0
Miscellaneous II	1,349			
*Other Liabilities	20,729	19,200	99.07	0.1
OPTIONS ON LIABILITIES	-	207	-	-94.8
UNAMORTIZED YIELD ADJUSTMENTS ..	14			
*** TOTAL LIABILITIES	785,333	779,502	99/ 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	-29
ARMs	28
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	11
Sell Mortgages & MBS	81
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	4
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	386
Pay Floating, Receive Fixed ...	-46
Basis Swaps	-
Swaptions	3
INTEREST-RATE CAPS	336
INTEREST-RATE FLOORS	134
FUTURES	-
OPTIONS ON FUTURES	7
CONSTRUCTION LIP	-92
SELF-VALUED [CMR911-CMR919]	190
	=========
*** OFF-BALANCE-SHEET POSITIONS	1,013

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	854,067	855,268	101/ 99*	1.6/2.1*	*Including/excluding deposit intangible values.
- LIABILITIES	785,333	779,502	99/ 98**	0.6/1.2**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		1,013			
	=========	=========			
*** NET PORTFOLIO VALUE	68,734	76,779	111.71	9.7	

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	$	17,807	48,974	14,041	5,229	5,395
WARM (in months)		334 mo	330 mo	306 mo	234 mo	238 mo
WAC		6.63%	7.40%	8.32%	9.38%	10.96%
$ of Which Are FHA or VA Guaranteed	$	662	1,527	1,741	1,741	2,013
Securities Backed By Conventional Mortgages .	$	13,925	7,299	2,115	508	211
WARM (in months)		340 mo	329 mo	275 mo	224 mo	196 mo
Wtd Avg Pass-Thru Rate		6.41%	7.26%	8.19%	9.23%	10.51%
Securities Backed By FHA or VA Mortgages . . .	$	2,191	3,169	1,134	363	110
WARM (in months)		329 mo	331 mo	285 mo	232 mo	205 mo
Wtd Avg Pass-Thru Rate		6.43%	7.21%	8.09%	9.19%	10.41%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	22,735	21,347	5,304	1,775	1,225
WAC		6.57%	7.34%	8.32%	9.38%	11.09%
Mortgage Securities	$	7,050	3,626	730	156	79
Wtd Avg Pass-Thru Rate		6.24%	7.19%	8.17%	9.24%	10.48%
WARM (of Loans & Securities)		154 mo	153 mo	132 mo	115 mo	119 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	15,357	14,197	1,562	401	456
WAC		6.63%	7.28%	8.29%	9.37%	11.77%
Mortgage Securities	$	1,973	469	17	1	0
Wtd Avg Pass-Thru Rate		6.12%	7.09%	8.09%	9.34%	10.45%
WARM (of Loans & Securities)		81 mo	80 mo	67 mo	70 mo	105 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 220,930

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
TEASER ARMS:						
Balances Currently Subject to Intro Rates . .	$	661	6,300	2,308	9,407	1,837
WAC		7.00%	6.31%	6.56%	5.50%	6.08%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	11,893	58,951	47,593	91,171	36,432
Wtd Avg Margin (in bp)		280 bp	271 bp	274 bp	235 bp	267 bp
WAC		7.70%	7.26%	7.01%	6.89%	7.09%
WARM (in months)		278 mo	301 mo	333 mo	333 mo	312 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	11 mo	40 mo	6 mo	26 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 266,554

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)

ARM BALANCES BY DISTANCE TO LIFTIME 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	$	441	652	430	2,307	143
Wtd Avg Distance from Lifetime Cap (in bp) .		165 bp	167 bp	178 bp	174 bp	169 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	3,403	9,685	2,523	12,403	10,516
Wtd Avg Distance from Lifetime Cap		319 bp	334 bp	347 bp	312 bp	357 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	8,138	53,863	46,332	85,716	26,884
Wtd Avg Distance from Lifetime Cap		595 bp	570 bp	547 bp	564 bp	530 bp
Balances Without Lifetime Cap	$	572	1,052	616	152	727
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	9,462	59,968	39,140	2,146	34,082
Wtd Avg Periodic Rate Cap (in bp)		131 bp	193 bp	235 bp	186 bp	186 bp
Balances Subject to Periodic Rate Floors . . .	$	8,196	53,444	35,851	2,154	32,561
MBS INCLUDED IN ARM BALANCES	$	3,291	10,438	1,056	27,914	2,119

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	17,050	36,211
WARM (in months)	87 mo	238 mo
Remaining Term to Full Amort. .	274 mo	
Rate Index Code	0000	0000
Margin (in bp)	262 bp	242 bp
Reset Frequency	17 mo	10 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	504	722
WA Distance to Lifetime Cap .	141 bp	95 bp
Fixed-Rate:		
Balances . . . . $	11,833	12,950
WARM (in months)	77 mo	121 mo
Remaining Term to Full Amort. .	274 mo	
WAC	8.03%	8.26%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	11,734	7,673
WARM (in months)	30 mo	27 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	140 bp	7.83%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	12,625	15,872
WARM (in months)	147 mo	126 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	132 bp	8.77%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	10,398	9,301
WARM (in months)	45 mo	54 mo
Margin in Col 1 (bp); WAC in Col 2	118 bp	7.98%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	13,514	29,173
WARM (in months)	83 mo	61 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	577 bp	10.40%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	129	12,371
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	2,037	37,637
Remaining WAL 5-10 Years . . . $	5,940	9,170
Remaining WAL over 10 Years . $	1,853	
Super Floaters . . . . $	1	
Inverse Floaters & Super POs . . $	21	
Other . . . . $	5	15
CMO Residuals: $		
Fixed-Rate . . . . $	22	7
Floating-Rate . . . . $	31	4
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	13	582
WAC . . . . $	7.18%	10.71%
Principal-Only MBS . . . . $	29	2
WAC	7.26%	6.76%
Total Mortgage-Derivative Securities--Book Value . $	10,081	59,788

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

MORTGAGE LOANS SERVICED FOR OTHERS

Coupon of Fixed-Rate Mortgages Serviced for Others

Fixed-Rate Mortgage Loan Servicing	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Balances Serviced . . . . $	125,367	214,247	50,350	17,006	14,578
WARM (in months)	267 mo	295 mo	267 mo	214 mo	205 mo
Wtd Avg Servicing Fee (in bp)	34 bp	34 bp	38 bp	42 bp	49 bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	3,615,586
FHA/VA Loans	1,231,933
Subserviced by Others	998,303 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan Current Mkt	Index on Serviced Loan Lagging Mkt
Balances Serviced . . . . $	38,872	36,316
WARM (in months)	294 mo	292 mo
Wtd Avg Servicing Fee (in bp)	49 bp	74 bp

Total # of Adjustable-Rate Loans Serviced 734,643 lns
Of Which, Number Subserviced By Others . 61,943 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 496,736

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	17,913		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	2,776		
Zero-Coupon Securities . . . . $	325	6.24%	45 mo
Government & Agency Securities . . . . $	13,765	6.10%	62 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	6,379	5.22%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	5,750	6.53%	147 mo
Structured Securities . . . . $	12,491		
Total Cash, Deposits, & Securities . . . . $	59,400		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	3,956
Accrued Interest Receivable	$	3,376
Advances for Taxes and Insurance	$	173
Less: Unamortized Yield Adjustments	$	-901
Valuation Allowances	$	3,930
Unrealized Gains (Losses)	$	-818

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	690
Accrued Interest Receivable	$	506
Less: Unamortized Yield Adjustments	$	-93
Valuation Allowances	$	1,499
Unrealized Gains (Losses)	$	-5

REAL ESTATE HELD FOR INVESTMENT	$	411
REPOSSESSED ASSETS	$	1,053
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	201
OFFICE PREMISES AND EQUIPMENT	$	8,086

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-635
Less: Unamortized Yield Adjustments	$	30
Valuation Allowances	$	3

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	7,220
Margin Account	$	0
Miscellaneous I	$	23,060
Miscellaneous II	$	6,172
TOTAL ASSETS	$	854,067

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1,857
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	11,215
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	2,158
Mortgage-Related Mutual Funds	$	618
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	23,981
Wtd Avg Servicing Fee (in bp)		20 bp
Adjustable-Rate Mortgage Loans Serviced	$	34,148
Wtd Avg Servicing Fee (in bp)		24 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	1,011

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	$	54,243	14,359	2,480	$	29
WAC		4.68%	5.58%	6.40%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	94,032	40,184	6,868	$	45
WAC		5.02%	5.28%	6.58%		
WARM (in months)		7 mo	8 mo	7 mo		
Balances Maturing in 13 to 36 Months	$		40,243	11,630	$	23
WAC			5.37%	6.05%		
WARM (in months)			19 mo	25 mo		
Balances Maturing in 37 or More Months	$			11,736	$	7
WAC				5.88%		
WARM (in months)				56 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 275,774

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	5,946	3,467	2,923
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	127,046	80,247	23,734
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.26 mo	5.54 mo	7.44 mo
Balances in New Accounts (Optional)	$	831	699	125

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 %	$	7,754	14,775	8,302	4.53%
5.00 to 5.99 %	$	63,135	68,261	24,548	5.46%
6.00 to 6.99 %	$	1,191	6,004	4,408	6.28%
7.00 to 7.99 %	$	36	505	408	7.26%
8.00 to 8.99 %	$	115	104	683	8.41%
9.00 to 9.99 %	$	0	214	309	9.44%
10.00 to 10.99 %	$	3	1	116	10.10%
11.00% and Above	$	0	2	203	12.05%
WARM		2 mo	13 mo	70 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 201,079

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	21,071	-4 bp	2 mo	2 mo	20 mo
Position 2	0000	0000	$	15,216	0 bp	2 mo	2 mo	20 mo
Position 3	0000	0000	$	32,030	-3 bp	3 mo	2 mo	17 mo
All Other Positions			$	11,385	-7 bp	3 mo	1 mo	16 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	$ 34,773	1.50%	$ 35
Money Market Deposit Accounts (MMDAs)	$ 86,231	3.97%	$ 195
Passbook Accounts	$ 60,638	2.68%	$ 77
Non-Interest-Bearing Non-Maturity Deposits	$ 26,394		$ 37
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 2,619	0.31%	
Escrow for Mortgages Serviced for Others	$ 3,188	0.22%	
Other Escrows	$ 1,048	0.06%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 214,890		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -18		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 32		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 82		
Miscellaneous I	$ 12,444		
Miscellaneous II	$ 1,349		
TOTAL LIABILITIES	$ 785,333	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 1,033		
EQUITY CAPITAL	$ 67,696		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 854,063		

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	18	$ 804	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	46	$ 182	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	207	$ 2,501	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	141	$ 975	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	103	$ 482	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	399	$ 1,437	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	359	$ 6,474	-	-	-
1016	optional commitment to originate "other" mortgages	252	$ 4,874	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 44	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$ 4	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	24	$ 119	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	15	$ 207	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	6	$ 3	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	38	$ 38	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	33	$ 78	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	29	$ 70	-	-	-
2022	commitment to sell 1-mo COFI ARM loans, svc retained	-	$ 5	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	11	$ 123	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 31	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	12	$ 23	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	55	$ 719	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	91	$ 5,828	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	7	$ 84	-	-	-
2042	commitment to purchase 1-month COFI ARM MBS	-	$ 31	-	-	-
2044	commitment to purchase 6-mo or 1-yr COFI ARM MBS	-	$ 1	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	7	$ 18	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$ 2	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 14	-	-	-

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
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	11	$ 137	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	13	$ 1,112	-	-	-
2056	commitment to purchase "other" MBS	-	$ 9	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 36	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 7	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	19	$ 613	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	31	$ 5,109	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	$ 6	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 5	-	-	-
2084	commitment to sell low-risk fixed-rate mtg derivative product . . .	-	$ 5	-	-	-
2086	commitment to purchase high-risk mortgage derivative product . . .	-	$ 5	-	-	-
2102	commitment to purchase 1-mo COFI ARM loans, svc released	-	$ 6	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	14	$ 348	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	9	$ 139	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	6	$ 73	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	13	$ 69	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	13	$ 399	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 32	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	24	$ 62	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	11	$ 30	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	6	$ 6	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	48	$ 127	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	109	$ 1,413	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	11	$ 54	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 4	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	10	$ 38	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	70	$ 278	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	49	$ 259	-	-	-

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	44	$ 158	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	160	$ 300	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	143	$ 1,440	-	-	-
2216	firm commitment to originate "other" mortgage loans	106	$ 996	-	-	-
3006	option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 2	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 1	-	-	-
3010	option to purchase 5- or 7-yr balloon or 2-step mtgs	-	$ 0	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 5	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 36	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 7	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	9	$ 12	-	-	-
3034	option to sell 25- or 30-year FRMs	20	$ 270	-	-	-
3036	option to sell "other" mortgages	-	$ 5	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 221	-	-	-
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	-	$ 6	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 4	-	-	-
3074	short option to sell 25- or 30-yr FRMs	6	$ 21	-	-	-
3076	short option to sell "other" mortgages	-	$ 5	-	-	-
4002	commitment to purchase non-mortgage financial assets	64	$ 652	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 210	-	-	-
4022	commitment to sell non-mortgage financial assets	7	$ 173	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 3,041	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	24	$ 23,133	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 2,265	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 403	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 675	-	-	-

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
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 626	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	7	$ 8,987	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 368	-	-	-
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	-	$ 66	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 250	-	-	-
6004	interest rate cap based on 3-month LIBOR	24	$ 28,442	-	-	-
6006	interest rate cap based on 6-month LIBOR	-	$ 105	-	-	-
6008	interest rate cap based on 3-month Treasury	-	$ 5	-	-	-
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)	-	$ 918	-	-	-
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	-	$ 2,627	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 34	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 889	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 323	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 800	-	-	-
7014	interest rate floor based on 5-year Treasury	-	$ 15	-	-	-
7018	interest rate floor based on 10-year Treasury	8	$ 10,772	-	-	-
7032	short interest rate floor based on 1-month LIBOR	-	$ 3	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$ 2,000	-	-	-
8016	long futures contract on 3-month Eurodollar	-	$ 4,000	-	-	-
8036	short futures contract on 2-year Treasury note	-	$ 1,250	-	-	-
8038	short futures contract on 5-year Treasury note	6	$ 886	-	-	-

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
8040	short futures contract on 10-year Treasury note	-	$ 382	-	-	-
8042	short futures contract on Treasury bond	6	$ 1,521	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 9,372	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 152	-	-	-
9012	long call option on Treasury bond futures contract	-	$ 52	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 134	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 188	-	-	-
9038	long put option on 1-month LIBOR futures contract	-	$ 2	-	-	-
9040	long put option on 3-month Eurodollar futures contract	-	$ 500	-	-	-
9084	short put option on Treasury bond futures contract	-	$ 25	-	-	-
9502	fixed-rate construction loans in process	453	$ 2,418	-	-	-
9512	adjustable-rate construction loans in process	239	$ 4,055	-	-	-

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	$ 493	$ 61,218	$ 836	$ 15	$ 10,417
+ 200	$ 454	$ 64,122	$ 639	$ 15	$ 10,976
+ 100	$ 219	$ 66,742	$ 418	$ 15	$ 11,564
No Change	$ 190	$ 69,210	$ 207	$ 15	$ 12,172
- 100	$ 234	$ 71,364	$ 26	$ 15	$ 12,711
- 200	$ 440	$ 71,994	$ -56	$ 15	$ 12,866
- 300	$ 758	$ 72,421	$ -143	$ 15	$ 13,021
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 14,578