AREA: NORTHEAST REGION
TYPE: ALL REPORTING CMR
FIRMS REPORTING: 207
CYCLE: SEP 2000

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

DATE:01/11/2001
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*** 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
+300 bp	9,162	-6,935	-43 %	5.49 %	-358 bp
+200 bp	11,612	-4,486	-28 %	6.80 %	-226 bp
+100 bp	13,988	-2,110	-13 %	8.02 %	-104 bp
0 bp	16,098			9.06 %	
-100 bp	17,482	1,385	+9 %	9.69 %	+63 bp
-200 bp	18,013	1,915	+12 %	9.88 %	+82 bp
-300 bp	18,640	2,542	+16 %	10.11 %	+104 bp

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

	09/30/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	9.06 %
Post-Shock NPV Ratio	6.80 %
Sensitivity Measure: Decline in NPV Ratio	226 bp

AREA: NORTHEAST REGION
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OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

DATE:01/11/2001
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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	-	24,136	23,722	23,209	22,411	21,445	20,434	19,440	-
30-Yr Mortgage Securities ...	-	8,799	8,664	8,432	8,036	7,592	7,160	6,759	-
15-Year Mortgages & MBS	-	17,050	16,803	16,434	15,910	15,333	14,757	14,198	-
Balloon Mortgages & MBS	-	8,122	8,006	7,863	7,641	7,383	7,120	6,864	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	1,399	1,392	1,387	1,381	1,372	1,357	1,334	-
7 Mo to 2 Yrs Reset Freq ..	-	14,341	14,225	14,124	14,001	13,823	13,571	13,247	-
2+ to 5 Yrs Reset Freq	-	13,110	12,856	12,584	12,280	11,940	11,566	11,167	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	783	777	770	764	757	747	736	-
2 Mo to 5 Yrs Reset Freq...	-	1,716	1,694	1,673	1,652	1,627	1,597	1,561	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	4,082	4,024	3,968	3,914	3,862	3,811	3,761	-
Adjustable-Rate, Fully-Amort.	-	4,198	4,138	4,081	4,026	3,973	3,920	3,869	-
Fixed-Rate, Balloon	-	5,467	5,221	4,989	4,772	4,567	4,374	4,193	-
Fixed-Rate, Fully-Amortizing	-	4,030	3,851	3,685	3,529	3,384	3,248	3,121	-
Construction & Land Loans:									
Adjustable-Rate	-	1,619	1,615	1,611	1,607	1,603	1,599	1,596	-
Fixed-Rate	-	889	856	825	796	768	742	718	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	2,719	2,715	2,711	2,707	2,704	2,700	2,697	-
Fixed-Rate	-	5,180	5,064	4,954	4,848	4,747	4,650	4,558	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	361	349	338	328	318	308	299	-
Accrued Interest Receivable .	-	612	612	612	612	612	612	612	-
Advances for Taxes/Insurance	-	46	46	46	46	46	46	46	-
Float on Escrows on Owned Mtg	-	60	92	136	177	210	238	263	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	8	10	13	15	16	16	15	-
*Mortgage Loans & Securities	-	118,712	116,711	114,419	111,421	108,048	104,544	101,023	-

	*** 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	-	4,880	4,873	4,868	4,862	4,857	4,852	4,847	-
Fixed-Rate	-	5,006	4,863	4,727	4,597	4,471	4,351	4,236	-
Consumer Loans:									
Adjustable-Rate	-	1,226	1,226	1,225	1,225	1,225	1,225	1,225	-
Fixed-Rate	-	8,681	8,549	8,421	8,297	8,177	8,060	7,946	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-261	-257	-253	-250	-247	-243	-240	-
Accrued Interest Receivable .	-	203	203	203	203	203	203	203	-
*Nonmortgage Loans	-	19,735	19,458	19,191	18,934	18,686	18,447	18,216	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	5,400	5,400	5,400	5,400	5,400	5,400	5,400	-
Equities & All Mutual Funds ...	-	1,268	1,222	1,177	1,128	1,077	1,025	974	-
Zero-Coupon Securities	-	98	92	86	82	79	77	74	-
Govt & Agency Securities	-	1,938	1,881	1,828	1,778	1,730	1,686	1,644	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,000	996	992	989	985	982	979	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	2,748	2,520	2,327	2,162	2,019	1,896	1,789	-
Mortgage-Derivative Securities:									
Valued by OTS	-	47	47	47	46	45	44	43	-
Valued by Institution	-	16,416	16,266	16,059	15,497	15,007	14,413	13,859	-
Structured Securities, Valued by Institution	-	6,262	6,178	6,081	5,830	5,519	5,212	4,927	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	35,178	34,602	33,996	32,910	31,862	30,735	29,688	-

AREA: NORTHEAST REGION
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OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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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	-	237	237	237	237	237	237	237	-
REAL ESTATE HELD FOR INVESTMENT	-	96	96	96	96	96	96	96	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	83	81	78	71	61	50	37	-
OFFICE PREMISES & EQUIPMENT	-	1,654	1,654	1,654	1,654	1,654	1,654	1,654	-
*Subtotal	-	2,069	2,067	2,065	2,058	2,048	2,037	2,024	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	582	735	958	1,095	1,139	1,136	1,111	-
Adj-Rate Servicing	-	108	109	110	111	112	113	114	-
Float on Mtgs Svc'd for Others	-	219	276	352	418	463	497	523	-
*Mtg Ln Servicing for Others	-	909	1,121	1,420	1,625	1,714	1,746	1,748	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	6,945	6,945	6,945	6,945	6,945	6,945	6,945	-
Deposit Intangibles:									
Retail CD Intangible	-	98	108	118	127	135	144	151	-
Transaction Acct Intangible .	-	182	438	695	946	1,187	1,411	1,624	-
MMDA Intangible	-	18	90	232	387	543	696	844	-
Passbook Account Intangible .	-	-31	40	406	1,182	1,902	2,571	3,195	-
Non-Int-Bearing Acct Intang .	-	611	779	940	1,095	1,242	1,384	1,520	-
*Other Assets	-	7,823	8,400	9,337	10,681	11,954	13,151	14,280	-
*** TOTAL ASSETS	-	184,427	182,359	180,429	177,630	174,311	170,660	166,979	-

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 ...	-	39,301	39,109	38,919	38,731	38,545	38,360	38,179	-
Maturing in 13 Mo or More ...	-	17,811	17,342	16,894	16,467	16,060	15,669	15,296	-
Variable-Rate, Fixed-Maturity .	-	1,128	1,128	1,128	1,128	1,128	1,128	1,127	-
Non-Maturity:									
Transaction Accts	-	9,768	9,768	9,768	9,768	9,768	9,768	9,768	-
MMDAs	-	12,587	12,587	12,587	12,587	12,587	12,587	12,587	-
Passbook Accts	-	22,219	22,219	22,219	22,219	22,219	22,219	22,219	-
Non-Interest-Bearing Accts ..	-	8,892	8,892	8,892	8,892	8,892	8,892	8,892	-
* Deposits	-	111,706	111,044	110,407	109,791	109,197	108,622	108,068	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	37,390	37,157	36,929	36,704	36,483	36,265	36,051	-
Maturing in 37 Mo or More ...	-	9,149	8,654	8,194	7,764	7,364	6,989	6,639	-
Variable-Rate, Fixed-Maturity .	-	3,309	3,306	3,303	3,301	3,298	3,295	3,292	-
* Borrowings	-	49,848	49,118	48,426	47,769	47,144	46,549	45,983	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,123	1,123	1,123	1,123	1,123	1,123	1,123	-
Other Escrow Accounts	-	71	69	67	65	63	62	60	-
Collat. Mtg Securities Issued .	-	65	65	65	65	65	65	65	-
Miscellaneous I	-	2,632	2,632	2,632	2,632	2,632	2,632	2,632	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	3,891	3,889	3,887	3,885	3,883	3,881	3,880	-
OPTIONS ON LIABILITIES	-	0	2	32	45	247	360	475	-
*** TOTAL LIABILITIES	-	165,445	164,053	162,752	161,490	160,471	159,413	158,406	-

*** 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	-	128	97	67	6	-76	-162	-243	-
ARMs	-	15	11	8	3	-3	-13	-25	-
Other Mortgages	-	13	9	5	-	-7	-17	-26	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	70	50	31	3	-33	-71	-109	-
Sell Mortgages & MBS	-	-595	-452	-308	-99	167	449	725	-
Purchase Non-Mortgage Items ...	-	2	1	0	-	0	-1	-1	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	0	3	7	12	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-1	-1	0	0	1	1	2	-
Pay Floating, Receive Fixed ...	-	163	112	64	17	-27	-69	-109	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	0	1	3	7	13	20	28	-
INTEREST-RATE FLOORS	-	4	2	0	0	0	0	0	-
FUTURES	-	-1	-1	0	-	0	1	1	-
OPTIONS ON FUTURES	-	1	1	1	1	1	1	1	-
CONSTRUCTION LIP	-	22	11	0	-10	-19	-28	-36	-
SELF-VALUED [CMR911-CMR919]	-	-163	-133	-65	29	129	246	370	-
	=========	=========	=========	=========	=========	=========	=========	=========	=========
*** OFF-BALANCE-SHEET POSITIONS	-	-342	-292	-195	-42	147	365	589	-

*** NET PORTFOLIO VALUE ***

ASSETS	-	184,427	182,359	180,429	177,630	174,311	170,660	166,979	-
- LIABILITIES	-	165,445	164,053	162,752	161,490	160,471	159,413	158,406	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-342	-292	-195	-42	147	365	589	-
	=========	=========	=========	=========	=========	=========	=========	=========	=========
*** NET PORTFOLIO VALUE	-	18,640	18,013	17,482	16,098	13,988	11,612	9,162	-

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	22,459	22,411	99.79	3.9
30-Yr Mortgage Securities ...	8,249	8,036	97.41	5.2
15-Year Mortgages & MBS	16,090	15,910	98.88	3.5
Balloon Mortgages & MBS	7,751	7,641	98.58	3.1
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	1,395	1,381	98.91	0.5
7 Mo to 2 Yrs Reset Freq ..	14,036	14,001	99.75	1.1
2+ to 5 Yrs Reset Freq	12,622	12,280	97.29	2.6
Lagging Market Index ARMs:				
1 Mo Reset Freq............	754	764	101.31	0.9
2 Mo to 5 Yrs Reset Freq...	1,685	1,652	98.02	1.4
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	3,930	3,914	99.60	1.4
Adjustable-Rate, Fully-Amort.	4,100	4,026	98.19	1.3
Fixed-Rate, Balloon	4,871	4,772	97.96	4.4
Fixed-Rate, Fully-Amortizing	3,603	3,529	97.95	4.3
Construction & Land Loans:				
Adjustable-Rate	1,619	1,607	99.23	0.2
Fixed-Rate	831	796	95.73	3.6
Second Mtg Loans & Securities:				
Adjustable-Rate	2,763	2,707	97.99	0.1
Fixed-Rate	4,877	4,848	99.41	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	328	328	99.86	3.0
Accrued Interest Receivable .	612	612	99.99	0.0
Advances for Taxes/Insurance	46	46	99.06	0.0
Float on Escrows on Owned Mtg		177		-20.9
Less: Value of Servicing on Mtgs Serviced by Others ...		15		-9.9
*Mortgage Loans & Securities	112,619	111,421	98.93	2.9

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	4,981	4,862	97.61	0.1
Fixed-Rate	4,716	4,597	97.47	2.8
Consumer Loans:				
Adjustable-Rate	1,283	1,225	95.49	0.0
Fixed-Rate	8,381	8,297	99.00	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-250	-250	99.96	1.4
Accrued Interest Receivable .	203	203	100.02	0.0
*Nonmortgage Loans	19,314	18,934	98.03	1.3
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	5,400	5,400	99.99	0.0
Equities & All Mutual Funds ...	1,128	1,128	99.99	4.4
Zero-Coupon Securities	78	82	105.66	4.4
Govt & Agency Securities	1,758	1,778	101.11	2.7
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	988	989	100.08	0.4
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,176	2,162	99.34	7.1
Mortgage-Derivative Securities:				
Valued by OTS	46	46	0.29	2.0
Valued by Institution	15,647	15,497	-	3.4
Structured Securities, Valued by Institution	6,124	5,830	95.20	4.8
Less: Valuation Allowances for Investment Securities ..	0	0	-	2.0
*Cash, Deposits, & Securities	33,345	32,910	98.70	3.2

AREA: NORTHEAST REGION
TYPE: ALL REPORTING CMR
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OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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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	237	237	100.01	0.0
REAL ESTATE HELD FOR INVESTMENT	96	96	99.97	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	71	71	100.64	11.9
OFFICE PREMISES & EQUIPMENT	1,654	1,654	99.99	0.0
*Subtotal	2,058	2,058	100.01	0.4
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,095		-8.2
Adj-Rate Servicing		111		-0.9
Float on Mtgs Svc'd for Others		418		-13.4
*Mtg Ln Servicing for Others		1,625		-9.0
OTHER ASSETS				
Purchased & Excess Servicing ..	1,369			
Margin Account	-	-	-	-
Miscellaneous I	6,945	6,945	100.00	0.0
Miscellaneous II	2,823			
Deposit Intangibles:				
Retail CD Intangible		127		-6.5
Transaction Acct Intangible .		946		-26.0
MMDA Intangible		387		-40.2
Passbook Account Intangible .		1,182		-63.3
Non-Int-Bearing Acct Intang .		1,095		-13.8
*Other Assets	11,137	10,681		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-563			
*** TOTAL ASSETS	177,909	177,630	101/ 99*	1.7/2.5*

*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 ...	38,858	38,731	99.67	0.5
Maturing in 13 Mo or More ...	16,585	16,467	99.29	2.5
Variable-Rate, Fixed-Maturity .	1,128	1,128	-	0.0
Non-Maturity:				
Transaction Accts	9,768	9,768	100/ 90*	0.0/2.8*
MMDAs	12,587	12,587	100/ 97*	0.0/1.3*
Passbook Accts	22,219	22,219	100/ 95*	0.0/3.6*
Non-Interest-Bearing Accts ..	8,892	8,892	100/ 88*	0.0/1.9*
* Deposits	110,037	109,791	101/ 97*	0.6/1.8*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	36,904	36,704	99.45	0.6
Maturing in 37 Mo or More ...	8,179	7,764	94.92	5.3
Variable-Rate, Fixed-Maturity .	3,302	3,301	74.52	0.1
* Borrowings	48,385	47,769	96.48	1.3
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,123	1,123	100.07	0.0
Other Escrow Accounts	79	65	82.27	2.7
Collat. Mtg Securities Issued .	65	65	99.72	0.0
Miscellaneous I	2,632	2,632	100.01	0.0
Miscellaneous II	42			
*Other Liabilities	3,941	3,885	99.66	0.0
OPTIONS ON LIABILITIES	-	45	-	-237.6
UNAMORTIZED YIELD ADJUSTMENTS ..	-10			
*** TOTAL LIABILITIES	162,354	161,490	99/ 97**	0.7/1.6**

*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	6
ARMs	3
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	3
Sell Mortgages & MBS	-99
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	0
Pay Floating, Receive Fixed ...	17
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	7
INTEREST-RATE FLOORS	0
FUTURES	-
OPTIONS ON FUTURES	1
CONSTRUCTION LIP	-10
SELF-VALUED [CMR911-CMR919]	29
	=========
*** OFF-BALANCE-SHEET POSITIONS	-42

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	177,909	177,630	101/ 99*	1.7/2.5*	*Including/excluding deposit intangible values.
- LIABILITIES	162,354	161,490	99/ 97**	0.7/1.6**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		-42			
	=========	=========			
*** NET PORTFOLIO VALUE	15,556	16,098	103.48	10.9	

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 . . . . $	3,692	8,778	4,444	3,187	2,357
WARM (in months)	256 mo	287 mo	302 mo	303 mo	302 mo
WAC	6.44%	7.42%	8.38%	9.45%	11.36%
$ of Which Are FHA or VA Guaranteed . . . . $	35	208	590	184	33
Securities Backed By Conventional Mortgages . $	4,566	1,409	415	35	10
WARM (in months)	330 mo	316 mo	283 mo	234 mo	168 mo
Wtd Avg Pass-Thru Rate	6.49%	7.29%	8.19%	9.32%	10.90%
Securities Backed By FHA or VA Mortgages . . . $	707	869	213	16	10
WARM (in months)	317 mo	322 mo	286 mo	193 mo	164 mo
Wtd Avg Pass-Thru Rate	6.48%	7.29%	8.07%	9.14%	10.89%
15-YEAR MORTGAGES AND MBS:					
Mortgage Loans . . . . $	5,925	5,137	1,526	569	625
WAC	6.57%	7.35%	8.34%	9.44%	11.64%
Mortgage Securities . . . . $	1,294	900	93	19	2
Wtd Avg Pass-Thru Rate	6.23%	7.16%	8.14%	9.17%	10.53%
WARM (of Loans & Securities)	145 mo	151 mo	146 mo	130 mo	136 mo
BALLOON MORTGAGES AND MBS:					
Mortgage Loans . . . . $	2,956	3,276	656	103	71
WAC	6.62%	7.37%	8.29%	9.38%	11.29%
Mortgage Securities . . . . $	531	155	3	0	0
Wtd Avg Pass-Thru Rate	6.20%	7.16%	8.07%	0.00%	0.00%
WARM (of Loans & Securities)	77 mo	84 mo	91 mo	121 mo	146 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 54,548

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			Lagging Market Index ARMs By Coupon Reset Frequency	
		6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
TEASER ARMS:						
Balances Currently Subject to Intro Rates . .	$	175	1,087	71	1	48
WAC		6.16%	6.89%	6.70%	7.65%	6.89%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	1,221	12,949	12,551	753	1,637
Wtd Avg Margin (in bp)		173 bp	266 bp	276 bp	262 bp	236 bp
WAC		7.79%	7.74%	7.35%	7.54%	7.53%
WARM (in months)		264 mo	288 mo	334 mo	252 mo	237 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	10 mo	42 mo	4 mo	10 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 30,492

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)		Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ARM BALANCES BY DISTANCE TO LIFTIME CAP		6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
Balances w/Coupon Within 200 bp of Lifetime Cap	$	58	600	37	0	13
Wtd Avg Distance from Lifetime Cap (in bp) .		148 bp	146 bp	114 bp	0 bp	157 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	245	2,931	384	107	132
Wtd Avg Distance from Lifetime Cap		322 bp	326 bp	361 bp	264 bp	328 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	1,041	10,224	12,075	642	1,470
Wtd Avg Distance from Lifetime Cap		517 bp	576 bp	558 bp	619 bp	613 bp
Balances Without Lifetime Cap	$	51	282	126	5	70
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	1,058	13,065	11,814	213	1,581
Wtd Avg Periodic Rate Cap (in bp)		132 bp	185 bp	259 bp	108 bp	175 bp
Balances Subject to Periodic Rate Floors . . .	$	899	11,679	11,373	212	1,098
MBS INCLUDED IN ARM BALANCES	$	718	3,089	291	251	280

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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE
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        ASSETS-Continued                                                ASSETS--Continued


                                                      Fully                                               Adjustable
MULTIFAMILY & NONRESIDENTIAL            Balloons    Amortizing                                               Rate      Fixed Rate
MORTGAGE LOANS & SECURITIES            ----------   ----------                                            ----------   ----------

  Adjustable-Rate:                                                 COMMERCIAL LOANS
    Balances . . . . . . . . . . . . . $      3,930        4,100       Balances . . . . . . . . . . . . . $      4,981        4,716
    WARM (in months) . . . . . . . .        88 mo       150 mo       WARM (in months) . . . . . . . . .        34 mo        41 mo
    Remaining Term to Full Amort.  .       293 mo                    Margin in Col 1 (bp); WAC in Col 2        47 bp        8.61%
    Rate Index Code  . . . . . . . .         0000         0000       Reset Frequency  . . . . . . . . .         3 mo
    Margin (in bp) . . . . . . . . .       229 bp       215 bp       Rate Index Code  . . . . . . . . .         0000
    Reset Frequency  . . . . . . . .        43 mo        38 mo
    MEMO:  ARMs w/300 bp of Life Cap                               CONSUMER LOANS
      Balances . . . . . . . . . . . $         71          240       Balances . . . . . . . . . . . . . $      1,283        8,381
      WA Distance to Lifetime Cap  .        27 bp        95 bp       WARM (in months) . . . . . . . . .        85 mo        53 mo
                                                                     Rate Index Code  . . . . . . . . .         0000
  Fixed-Rate:                                                        Margin in Col 1 (bp); WAC in Col 2       168 bp       10.56%
    Balances . . . . . . . . . . . . . $      4,871        3,603       Reset Frequency  . . . . . . . . .         2 mo
    WARM (in months) . . . . . . . .        74 mo       123 mo
    Remaining Term to Full Amort.  .       270 mo
    WAC  . . . . . . . . . . . . . .        7.96%        8.35%                                             High Risk    Low Risk
                                                                   MORTGAGE-DERIVATIVE                    ----------   ----------
                                                                   SECURITIES--BOOK VALUE
                                        Adj. Rate   Fixed Rate       Collateralized Mtg Obligations:
                                       ----------   ----------         Floating Rate  . . . . . . . . . $        455        1,454
CONSTRUCTION & LAND LOANS                                              Fixed Rate:
  Balances . . . . . . . . . . . . . . $      1,619          831           Remaining WAL <= 5 Years . . . $        264        5,014
  WARM (in months) . . . . . . . . .        47 mo        59 mo           Remaining WAL 5-10 Years . . . $      4,082        2,947
  Rate Index Code  . . . . . . . . .         0000                        Remaining WAL over 10 Years  . $      1,456
  Margin (bp) in Col 1; WAC in Col 2       171 bp        8.21%         Super Floaters . . . . . . . . . $          0
  Reset Frequency  . . . . . . . . .         6 mo                        Inverse Floaters & Super POs . . $          0
                                                                       Other  . . . . . . . . . . . . . $          0            5
                                                                     CMO Residuals:                     $
                                        Adj. Rate   Fixed Rate         Fixed-Rate . . . . . . . . . . . $          0            0
                                                                       Floating-Rate  . . . . . . . . . $         16            0
SECOND MORTGAGE LOANS & SECURITIES                                   Stripped Mortgage-Backed Securities:
  Balances . . . . . . . . . . . . . . $      2,763        4,877         Interest-Only MBS  . . . . . . . $          0            0
  WARM (in months) . . . . . . . . .       123 mo       137 mo           WAC  . . . . . . . . . . . . . $     10.97%        0.00%
  Rate Index Code  . . . . . . .             0000                      Principal-Only MBS . . . . . . . $          0            0
  Margin (bp) in Col 1; WAC in Col 2        86 bp        8.63%           WAC  . . . . . . . . . . . . .        0.00%        9.43%
  Reset Frequency (in months)  . . .         3 mo
                                                                             Total Mortgage-Derivative
                                                                               Securities--Book Value . $      6,273        9,420
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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE
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        ASSETS--Continued

                                                                  Coupon of Fixed-Rate Mortgages Serviced for Others

MORTGAGE LOANS 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  . . . . . . . . . . . . . . $      18,560          23,867          14,253            3,477            3,116
      WARM (in months) . . . . . . . . . . . . . .        271 mo          299 mo          310 mo           266 mo           223 mo
      Wtd Avg Servicing Fee (in bp)  . . . . . . .         47 bp           46 bp           46 bp            43 bp            48 bp

    Total # of Fixed-Rate Loans Serviced That Are:
      Conventional Loans . . . . . . . . . . . . .   507,152 lns
      FHA/VA Loans . . . . . . . . . . . . . . . .   135,648 lns
      Subserviced by Others  . . . . . . . . . . .    29,196 lns


                                               Index on Serviced Loan
  Adjustable-Rate Mortgage Loan Servicing     Current Mkt  Lagging Mkt
                                              -----------  -----------
    Balances Serviced  . . . . . . . . . . . $      8,493          704     Total # of Adjustable-Rate Loans Serviced   84,572 lns
      WARM (in months) . . . . . . . . . . .       318 mo       214 mo       Of Which, Number Subserviced By Others .   3,551 lns
      Wtd Avg Servicing Fee (in bp)  . . . .        44 bp        90 bp

        Total Balances of Mortgage Loans Serviced for Others . . . . . . . . . . . . . . . . . . $       72,469



                                                                                            Balances         WAC         WARM
CASH, DEPOSITS, & SECURITIES                                                               ----------   ----------   ----------

  Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. .  . $      5,400

  Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . . . . . . . $      1,128

  Zero-Coupon Securities . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $         78        6.26%        44 mo

  Government & Agency Securities . . . . . . . . . . . . . . . . . . . . . . . . . . . . $      1,758        6.17%        40 mo

  Term Fed Funds, Term Repos, and Interest-Earning Deposits  . . . . . . . . . . . . . . $        988        6.31%         5 mo

  Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $      2,176        7.42%       189 mo

  Structured Securities  . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $      6,124

        Total Cash, Deposits, & Securities . . . . . . . . . . . . . . . . . . . . . . . $     17,653
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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES		
Nonperforming Loans	$	990
Accrued Interest Receivable	$	612
Advances for Taxes and Insurance	$	46
Less: Unamortized Yield Adjustments	$	171
Valuation Allowances	$	662
Unrealized Gains (Losses)	$	-112
ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES		
Nonperforming Loans	$	126
Accrued Interest Receivable	$	203
Less: Unamortized Yield Adjustments	$	61
Valuation Allowances	$	376
Unrealized Gains (Losses)	$	-2
REAL ESTATE HELD FOR INVESTMENT	$	96
REPOSSESSED ASSETS	$	237
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	71
OFFICE PREMISES AND EQUIPMENT	$	1,654
ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES		
Unrealized Gains (Losses)	$	-217
Less: Unamortized Yield Adjustments	$	1
Valuation Allowances	$	0
OTHER ASSETS		
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,369
Margin Account	$	0
Miscellaneous I	$	6,945
Miscellaneous II	$	2,823
TOTAL ASSETS	$	177,909

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	134
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,681
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	964
Mortgage-Related Mutual Funds	$	164
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	1,856
Wtd Avg Servicing Fee (in bp)		36 bp
Adjustable-Rate Mortgage Loans Serviced	$	1,194
Wtd Avg Servicing Fee (in bp)		40 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	6

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

		Original Maturity in Months				Early Withdrawal During Quarter (Optional)
Balances by Remaining Maturity:		12 or Less	13 to 36	37 or More		
Balances Maturing in 3 Months or Less	$	9,179	2,693	336	$	0
WAC		5.46%	5.15%	5.97%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	15,184	10,366	1,101	$	1
WAC		6.00%	5.72%	6.10%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		10,035	2,638	$	0
WAC			6.27%	6.01%		
WARM (in months)			19 mo	23 mo		
Balances Maturing in 37 or More Months	$			3,912	$	0
WAC				6.56%		
WARM (in months)				68 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 55,443

		Original Maturity in Months		
Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,919	1,349	2,152
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	19,927	19,788	5,224
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.39 mo	5.90 mo	7.58 mo
Balances in New Accounts (Optional)	$	256	344	123

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 %	$	1,750	2,782	1,262	4.78%
5.00 to 5.99 %	$	1,092	6,607	3,133	5.51%
6.00 to 6.99 %	$	16,460	7,160	2,943	6.62%
7.00 to 7.99 %	$	79	964	594	7.18%
8.00 to 8.99 %	$	8	2	171	8.15%
9.00 to 9.99 %	$	0	1	4	9.34%
10.00 to 10.99 %	$	0	0	3	10.35%
11.00% and Above	$	0	0	70	12.20%
WARM		1 mo	15 mo	82 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 45,083

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	1,822	-15 bp	2 mo	1 mo	13 mo
Position 2	0000	0000	$	1,218	-65 bp	2 mo	2 mo	14 mo
Position 3	0000	0000	$	1,267	-242 bp	1 mo	2 mo	6 mo
All Other Positions			$	122	7 bp	6 mo	6 mo	106 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	$ 9,768	1.61%	$ 4
Money Market Deposit Accounts (MMDAs)	$ 12,587	4.35%	$ 5
Passbook Accounts	$ 22,219	2.63%	$ 24
Non-Interest-Bearing Non-Maturity Deposits	$ 8,892		$ 12
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 550	0.60%	
Escrow for Mortgages Serviced for Others	$ 572	0.10%	
Other Escrows	$ 79	0.21%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 54,668		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -8		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ -1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 65		
Miscellaneous I	$ 2,632		
Miscellaneous II	$ 42		
TOTAL LIABILITIES	$ 162,354	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 141		
EQUITY CAPITAL	$ 15,423		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 177,918		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

OFF-BALANCE-SHEET POSITIONS

OFF-BALANCE-SHEET CONTRACT POSITIONS	(1) Contract Code	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
1.	0000	$ 0	0000	0.00	0.00
2.	0000	$ 0	0000	0.00	0.00
3.	0000	$ 0	0000	0.00	0.00
4.	0000	$ 0	0000	0.00	0.00
5.	0000	$ 0	0000	0.00	0.00
6.	0000	$ 0	0000	0.00	0.00
7.	0000	$ 0	0000	0.00	0.00
8.	0000	$ 0	0000	0.00	0.00
9.	0000	$ 0	0000	0.00	0.00
10.	0000	$ 0	0000	0.00	0.00
11.	0000	$ 0	0000	0.00	0.00
12.	0000	$ 0	0000	0.00	0.00
13.	0000	$ 0	0000	0.00	0.00
14.	0000	$ 0	0000	0.00	0.00
15.	0000	$ 0	0000	0.00	0.00
16.	0000	$ 0	0000	0.00	0.00

MEMO: Reconciliation of Off-Balance-Sheet Contract Positions Reported	# of Positions
Reported Above at CMR801-CMR880	0
Reported Using Optional Supplemental Reporting	0
Self-Valued & Reported as "Additional" Positions at CMR911-CMR919	0

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5		(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
1002	optional commitment to originate 1-month COFI ARMs	-	$	1	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	-	$	1	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	34	$	190	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	37	$	440	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	22	$	36	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	84	$	232	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	72	$	1,722	-	-	-
1016	optional commitment to originate "other" mortgages	46	$	357	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	7	$	9	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$	2	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$	1	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	10	$	6	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	8	$	16	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$	6	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$	17	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$	4	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	10	$	13	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	19	$	272	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$	8	-	-	-
2042	commitment to purchase 1-month COFI ARM MBS	-	$	0	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$	0	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$	11	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$	388	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$	11	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$	187	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$	2,787	-	-	-
2076	commitment to sell "other" MBS	-	$	3	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	0	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 14	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 0	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 1	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 0	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 381	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 5	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 89	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	-	$ 139	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	10	$ 1,218	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 578	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	12	$ 42	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	10	$ 59	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	13	$ 38	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	37	$ 45	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	34	$ 103	-	-	-
2216	firm commitment to originate "other" mortgage loans	29	$ 125	-	-	-
3010	option to purchase 5- or 7-yr balloon or 2-step mtgs	-	$ 0	-	-	-
3016	option to purchase "other" mortgages	-	$ 0	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 78	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 3	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 68	-	-	-
3036	option to sell "other" mortgages	-	$ 1	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 7	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 6	-	-	-
3076	short option to sell "other" mortgages	-	$ 1	-	-	-
4002	commitment to purchase non-mortgage financial assets	12	$ 151	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 2	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 50	-	-	-

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
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 2,703	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 25	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 18	-	-	-
6004	interest rate cap based on 3-month LIBOR	6	$ 400	-	-	-
6008	interest rate cap based on 3-month Treasury	-	$ 5	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 520	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 6	-	-	-
9012	long call option on Treasury bond futures contract	-	$ 1	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 1	-	-	-
9502	fixed-rate construction loans in process	80	$ 301	-	-	-
9512	adjustable-rate construction loans in process	46	$ 552	-	-	-

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
+ 300	$ 370	$ 13,859	$ 475	$ 0	$ 4,927
+ 200	$ 246	$ 14,413	$ 360	$ 0	$ 5,212
+ 100	$ 129	$ 15,007	$ 247	$ 0	$ 5,519
No Change	$ 29	$ 15,497	$ 45	$ 0	$ 5,830
- 100	$ -65	$ 16,059	$ 32	$ 0	$ 6,081
- 200	$ -133	$ 16,266	$ 2	$ 0	$ 6,178
- 300	$ -163	$ 16,416	$ 0	$ 0	$ 6,262

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 2,467