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	-	-9,483	-100 %	0.00 %	0 bp
+300 bp	6,248	-3,235	-34 %	6.39 %	-281 bp
+200 bp	7,498	-1,986	-21 %	7.52 %	-168 bp
+100 bp	8,598	-885	-9 %	8.47 %	-73 bp
0 bp	9,483			9.19 %	
-100 bp	10,016	532	+6 %	9.60 %	+40 bp
-200 bp	10,215	731	+8 %	9.70 %	+50 bp
-300 bp	10,321	837	+9 %	9.72 %	+52 bp
-400 bp	-	-9,483	-100 %	0.00 %	0 bp

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

	12/31/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	9.19 %
Post-Shock NPV Ratio	7.52 %
Sensitivity Measure: Decline in NPV Ratio	168 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	-	13,554	13,305	12,993	12,557	12,037	11,482	10,928	-
30-Yr Mortgage Securities ...	-	4,084	4,006	3,908	3,769	3,599	3,416	3,236	-
15-Year Mortgages & MBS	-	9,569	9,424	9,217	8,930	8,608	8,282	7,965	-
Balloon Mortgages & MBS	-	2,750	2,718	2,678	2,619	2,546	2,469	2,392	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	2,370	2,360	2,349	2,332	2,304	2,263	2,212	-
7 Mo to 2 Yrs Reset Freq ..	-	10,938	10,833	10,717	10,564	10,355	10,094	9,793	-
2+ to 5 Yrs Reset Freq	-	3,618	3,558	3,484	3,391	3,283	3,166	3,045	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	2,409	2,390	2,371	2,350	2,324	2,290	2,248	-
2 Mo to 5 Yrs Reset Freq...	-	3,663	3,613	3,562	3,504	3,436	3,354	3,260	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	1,483	1,474	1,466	1,458	1,449	1,438	1,427	-
Adjustable-Rate, Fully-Amort.	-	3,569	3,543	3,517	3,491	3,464	3,437	3,410	-
Fixed-Rate, Balloon	-	1,356	1,296	1,240	1,187	1,137	1,091	1,046	-
Fixed-Rate, Fully-Amortizing	-	1,840	1,769	1,702	1,640	1,581	1,526	1,474	-
Construction & Land Loans:									
Adjustable-Rate	-	6,248	6,220	6,193	6,165	6,139	6,112	6,087	-
Fixed-Rate	-	1,363	1,334	1,307	1,281	1,257	1,234	1,212	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	1,017	1,015	1,013	1,011	1,009	1,007	1,006	-
Fixed-Rate	-	3,076	3,013	2,952	2,893	2,837	2,783	2,731	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	5	5	5	5	4	3	3	-
Accrued Interest Receivable .	-	516	516	516	516	516	516	516	-
Advances for Taxes/Insurance	-	41	41	41	41	41	41	41	-
Float on Escrows on Owned Mtg	-	52	79	122	173	220	259	290	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-5	-5	-4	-3	-3	-4	-4	-
*Mortgage Loans & Securities	-	73,528	72,518	71,357	69,880	68,149	66,267	64,325	-

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	-	3,790	3,776	3,762	3,749	3,736	3,724	3,711	-
Fixed-Rate	-	1,402	1,358	1,315	1,275	1,237	1,200	1,166	-
Consumer Loans:									
Adjustable-Rate	-	5,394	5,389	5,384	5,379	5,375	5,370	5,366	-
Fixed-Rate	-	5,545	5,454	5,367	5,282	5,200	5,120	5,042	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-72	-71	-71	-70	-70	-69	-69	-
Accrued Interest Receivable .	-	106	106	106	106	106	106	106	-
*Nonmortgage Loans	-	16,165	16,012	15,864	15,721	15,583	15,450	15,322	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	2,381	2,381	2,381	2,381	2,381	2,381	2,381	-
Equities & All Mutual Funds ...	-	159	155	153	148	142	135	128	-
Zero-Coupon Securities	-	32	30	29	28	26	26	25	-
Govt & Agency Securities	-	1,174	1,146	1,120	1,096	1,073	1,051	1,031	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	853	851	850	848	846	845	843	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	463	440	420	401	383	367	352	-
Mortgage-Derivative Securities:									
Valued by OTS	-	28	28	28	28	27	27	26	-
Valued by Institution	-	3,974	3,946	3,885	3,759	3,616	3,477	3,337	-
Structured Securities, Valued by Institution	-	2,525	2,506	2,455	2,350	2,227	2,108	1,996	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	11,589	11,484	11,320	11,038	10,722	10,415	10,118	-

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	-	114	114	114	114	114	114	114	-
REAL ESTATE HELD FOR INVESTMENT	-	29	29	29	29	29	29	29	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	19	19	18	17	15	12	9	-
OFFICE PREMISES & EQUIPMENT	-	1,221	1,221	1,221	1,221	1,221	1,221	1,221	-
*Subtotal	-	1,384	1,383	1,382	1,381	1,379	1,377	1,374	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	498	566	703	831	909	941	943	-
Adj-Rate Servicing	-	161	164	168	171	176	179	182	-
Float on Mtgs Svc'd for Others	-	220	267	335	404	456	498	529	-
*Mtg Ln Servicing for Others	-	879	997	1,205	1,406	1,542	1,617	1,653	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	2,353	2,353	2,353	2,353	2,353	2,353	2,353	-
Deposit Intangibles:									
Retail CD Intangible	-	100	109	116	124	130	136	142	-
Transaction Acct Intangible .	-	47	188	337	480	614	739	856	-
MMDA Intangible	-	-4	34	120	248	389	531	668	-
Passbook Account Intangible .	-	-13	-4	24	159	291	414	528	-
Non-Int-Bearing Acct Intang .	-	191	248	303	356	406	455	501	-
*Other Assets	-	2,675	2,928	3,254	3,720	4,184	4,627	5,049	-
*** TOTAL ASSETS	-	106,220	105,322	104,381	103,145	101,559	99,754	97,840	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** LIABILITIES ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
				*** Change in Interest Rates ***					
DEPOSITS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 12 Mo or Less ...	-	26,391	26,274	26,158	26,042	25,929	25,816	25,704	-
Maturing in 13 Mo or More ...	-	11,511	11,286	11,066	10,854	10,647	10,446	10,251	-
Variable-Rate, Fixed-Maturity .	-	869	869	869	868	868	867	867	-
Non-Maturity:									
Transaction Accts	-	5,328	5,328	5,328	5,328	5,328	5,328	5,328	-
MMDAs	-	11,334	11,334	11,334	11,334	11,334	11,334	11,334	-
Passbook Accts	-	3,955	3,955	3,955	3,955	3,955	3,955	3,955	-
Non-Interest-Bearing Accts ..	-	2,942	2,942	2,942	2,942	2,942	2,942	2,942	-
* Deposits	-	62,330	61,987	61,651	61,322	61,001	60,688	60,380	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	16,598	16,538	16,479	16,420	16,363	16,306	16,250	-
Maturing in 37 Mo or More ...	-	7,080	6,624	6,204	5,819	5,464	5,136	4,834	-
Variable-Rate, Fixed-Maturity .	-	7,421	7,414	7,406	7,399	7,392	7,385	7,378	-
* Borrowings	-	31,098	30,575	30,089	29,638	29,219	28,828	28,463	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,152	1,152	1,152	1,152	1,152	1,152	1,152	-
Other Escrow Accounts	-	67	65	64	62	60	59	57	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	1,288	1,288	1,288	1,288	1,288	1,288	1,288	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	2,507	2,506	2,504	2,502	2,500	2,499	2,497	-
OPTIONS ON LIABILITIES	-	92	148	234	334	442	542	635	-
*** TOTAL LIABILITIES	-	96,028	95,215	94,478	93,797	93,162	92,556	91,975	-

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	-	26	19	11	-3	-21	-40	-58	-
ARMs	-	5	4	3	0	-3	-7	-12	-
Other Mortgages	-	27	20	13	-	-18	-37	-57	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	48	35	19	-1	-27	-56	-86	-
Sell Mortgages & MBS	-	-49	-34	-15	12	43	76	108	-
Purchase Non-Mortgage Items ...	-	28	18	9	-	-8	-16	-24	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	0	0	0	0	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-116	-55	4	60	114	166	216	-
Pay Floating, Receive Fixed ...	-	-	-	-	-	-	-	-	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	1	1	1	1	1	1	2	-
INTEREST-RATE CAPS	-	4	13	27	44	59	70	78	-
INTEREST-RATE FLOORS	-	123	60	18	4	1	0	0	-
FUTURES	-	-20	-13	-7	-	7	13	18	-
OPTIONS ON FUTURES	-	2	2	2	2	4	14	24	-
CONSTRUCTION LIP	-	34	21	9	-2	-13	-23	-32	-
SELF-VALUED [CMR911-CMR919]	-	16	17	19	19	62	139	207	-
*** OFF-BALANCE-SHEET POSITIONS	-	129	108	112	135	201	300	383	-

*** NET PORTFOLIO VALUE ***

ASSETS	-	106,220	105,322	104,381	103,145	101,559	99,754	97,840	-
- LIABILITIES	-	96,028	95,215	94,478	93,797	93,162	92,556	91,975	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	129	108	112	135	201	300	383	-
*** NET PORTFOLIO VALUE	-	10,321	10,215	10,016	9,483	8,598	7,498	6,248	-

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	12,551	12,557	100.05	3.8
30-Yr Mortgage Securities ...	3,805	3,769	99.06	4.1
15-Year Mortgages & MBS	9,097	8,930	98.16	3.4
Balloon Mortgages & MBS	2,643	2,619	99.08	2.5
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	2,336	2,332	99.82	1.0
7 Mo to 2 Yrs Reset Freq ..	10,715	10,564	98.59	1.7
2+ to 5 Yrs Reset Freq	3,456	3,391	98.10	3.0
Lagging Market Index ARMs:				
1 Mo Reset Freq............	2,376	2,350	98.89	1.0
2 Mo to 5 Yrs Reset Freq...	3,633	3,504	96.43	1.8
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	1,492	1,458	97.74	0.6
Adjustable-Rate, Fully-Amort.	3,536	3,491	98.73	0.8
Fixed-Rate, Balloon	1,251	1,187	94.89	4.3
Fixed-Rate, Fully-Amortizing	1,749	1,640	93.75	3.7
Construction & Land Loans:				
Adjustable-Rate	6,188	6,165	99.64	0.4
Fixed-Rate	1,280	1,281	100.10	2.0
Second Mtg Loans & Securities:				
Adjustable-Rate	1,023	1,011	98.80	0.2
Fixed-Rate	2,921	2,893	99.04	2.0
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	5	5	90.92	12.6
Accrued Interest Receivable .	516	516	100.02	0.0
Advances for Taxes/Insurance	41	41	100.66	0.0
Float on Escrows on Owned Mtg		173		-28.2
Less: Value of Servicing on Mtgs Serviced by Others ...		-3		8.1
*Mortgage Loans & Securities	70,616	69,880	98.96	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	3,816	3,749	98.25	0.3
Fixed-Rate	1,288	1,275	99.00	3.1
Consumer Loans:				
Adjustable-Rate	5,435	5,379	98.97	0.1
Fixed-Rate	5,396	5,282	97.88	1.6
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-70	-70	100.21	0.6
Accrued Interest Receivable .	106	106	99.80	0.0
*Nonmortgage Loans	15,970	15,721	98.43	0.9
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	2,381	2,381	99.99	0.0
Equities & All Mutual Funds ...	148	148	100.07	3.5
Zero-Coupon Securities	26	28	105.84	4.3
Govt & Agency Securities	1,099	1,096	99.73	2.2
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	848	848	99.99	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	432	401	92.72	4.6
Mortgage-Derivative Securities:				
Valued by OTS	28	28	0.72	1.4
Valued by Institution	3,849	3,759	-	3.6
Structured Securities, Valued by Institution	2,437	2,350	96.42	4.9
Less: Valuation Allowances for Investment Securities ..	0	0	-	0.0
*Cash, Deposits, & Securities	11,248	11,038	98.13	2.7

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	114	114	99.98	0.0
REAL ESTATE HELD FOR INVESTMENT	29	29	100.02	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	17	17	98.75	9.7
OFFICE PREMISES & EQUIPMENT	1,221	1,221	100.02	0.0
*Subtotal	1,381	1,381	100.00	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		831		-12.5
Adj-Rate Servicing		171		-2.5
Float on Mtgs Svc'd for Others		404		-15.0
*Mtg Ln Servicing for Others		1,406		-12.0
OTHER ASSETS				
Purchased & Excess Servicing ..	1,367			
Margin Account	-	-	-	-
Miscellaneous I	2,353	2,353	100.01	0.0
Miscellaneous II	629			
Deposit Intangibles:				
Retail CD Intangible		124		-5.4
Transaction Acct Intangible .		480		-28.9
MMDA Intangible		248		-54.3
Passbook Account Intangible .		159		-84.0
Non-Int-Bearing Acct Intang .		356		-14.5
*Other Assets	4,349	3,720		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	58			
*** TOTAL ASSETS	103,622	103,145	100/ 99*	1.4/1.8*

*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 ...	26,105	26,042	99.76	0.4
Maturing in 13 Mo or More ...	10,996	10,854	98.70	1.9
Variable-Rate, Fixed-Maturity .	868	868	-	0.0
Non-Maturity:				
Transaction Accts	5,328	5,328	100/ 91*	0.0/2.9*
MMDAs	11,334	11,334	100/ 98*	0.0/1.2*
Passbook Accts	3,955	3,955	100/ 96*	0.0/3.5*
Non-Interest-Bearing Accts ..	2,942	2,942	100/ 88*	0.0/2.0*
* Deposits	61,527	61,322	101/ 99*	0.5/1.3*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	16,459	16,420	99.76	0.4
Maturing in 37 Mo or More ...	6,446	5,819	90.26	6.4
Variable-Rate, Fixed-Maturity .	7,416	7,399	89.32	0.1
* Borrowings	30,321	29,638	95.03	1.5
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,152	1,152	100.02	0.0
Other Escrow Accounts	75	62	82.51	2.7
Collat. Mtg Securities Issued .	-	-	-	-
Miscellaneous I	1,288	1,288	99.99	0.0
Miscellaneous II	80			
*Other Liabilities	2,595	2,502	99.48	0.1
OPTIONS ON LIABILITIES	-	334	-	-31.1
UNAMORTIZED YIELD ADJUSTMENTS ..	-3			
*** TOTAL LIABILITIES	94,442	93,797	99/ 98**	0.7/1.2**

*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	-3
ARMs	0
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-1
Sell Mortgages & MBS	12
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	60
Pay Floating, Receive Fixed ...	-
Basis Swaps	-
Swaptions	1
INTEREST-RATE CAPS	44
INTEREST-RATE FLOORS	4
FUTURES	-
OPTIONS ON FUTURES	2
CONSTRUCTION LIP	-2
SELF-VALUED [CMR911-CMR919]	19
	=========
*** OFF-BALANCE-SHEET POSITIONS	135

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	103,622	103,145	100/ 99*	1.4/1.8*	*Including/excluding deposit intangible values.
- LIABILITIES	94,442	93,797	99/ 98**	0.7/1.2**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		135			
	=========	=========			
*** NET PORTFOLIO VALUE	9,180	9,483	103.31	7.5	

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	$	1,551	4,665	2,043	2,151	2,140
WARM (in months)		335 mo	328 mo	303 mo	196 mo	172 mo
WAC		6.68%	7.39%	8.32%	9.35%	10.67%
$ of Which Are FHA or VA Guaranteed	$	100	419	499	1,556	1,821
Securities Backed By Conventional Mortgages .	$	618	754	644	164	83
WARM (in months)		337 mo	340 mo	256 mo	217 mo	188 mo
Wtd Avg Pass-Thru Rate		6.24%	7.29%	8.18%	9.20%	10.40%
Securities Backed By FHA or VA Mortgages . . .	$	261	483	451	293	54
WARM (in months)		339 mo	333 mo	263 mo	238 mo	179 mo
Wtd Avg Pass-Thru Rate		6.11%	7.31%	8.12%	9.27%	10.32%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	3,255	3,261	1,044	316	135
WAC		6.59%	7.34%	8.31%	9.31%	10.76%
Mortgage Securities	$	774	161	42	53	56
Wtd Avg Pass-Thru Rate		6.18%	7.18%	8.23%	9.35%	10.36%
WARM (of Loans & Securities)		155 mo	148 mo	131 mo	119 mo	124 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	670	1,197	350	119	29
WAC		6.61%	7.30%	8.35%	9.27%	10.56%
Mortgage Securities	$	236	41	1	0	0
Wtd Avg Pass-Thru Rate		6.11%	7.14%	8.64%	9.00%	0.00%
WARM (of Loans & Securities)		60 mo	63 mo	55 mo	38 mo	37 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 28,095

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 . .	$	35	199	3	0	35
WAC		7.57%	6.72%	7.43%	0.00%	6.59%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	2,301	10,516	3,454	2,376	3,599
Wtd Avg Margin (in bp)		267 bp	257 bp	276 bp	173 bp	205 bp
WAC		7.85%	7.21%	7.25%	6.32%	6.95%
WARM (in months)		266 mo	297 mo	312 mo	277 mo	255 mo
Wtd Avg Time Until Next Payment Reset (mo) .		5 mo	15 mo	38 mo	6 mo	14 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 22,517

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)		Current Market Index ARMs by Coupon Reset Frequency 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency 1 Month	2 Mo to 5 Yrs
ARM BALANCES BY DISTANCE TO LIFTIME CAP						
Balances w/Coupon Within 200 bp of Lifetime Cap	$	227	66	9	35	3
Wtd Avg Distance from Lifetime Cap (in bp) .		158 bp	157 bp	160 bp	157 bp	123 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	659	1,404	689	208	1,148
Wtd Avg Distance from Lifetime Cap		306 bp	337 bp	363 bp	343 bp	340 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	1,260	9,033	2,623	2,123	2,327
Wtd Avg Distance from Lifetime Cap		589 bp	562 bp	537 bp	612 bp	599 bp
Balances Without Lifetime Cap	$	190	212	136	10	155
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	1,615	9,776	3,075	145	2,971
Wtd Avg Periodic Rate Cap (in bp)		123 bp	187 bp	194 bp	176 bp	187 bp
Balances Subject to Periodic Rate Floors . . .	$	1,161	8,882	2,945	142	2,749
MBS INCLUDED IN ARM BALANCES	$	384	987	122	1,782	562

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	1,492	3,536
WARM (in months)	73 mo	108 mo
Remaining Term to Full Amort. .	281 mo	
Rate Index Code	0000	0000
Margin (in bp)	215 bp	174 bp
Reset Frequency	16 mo	9 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	108	97
WA Distance to Lifetime Cap .	170 bp	124 bp
Fixed-Rate:		
Balances . . . . $	1,251	1,749
WARM (in months)	75 mo	110 mo
Remaining Term to Full Amort. .	259 mo	
WAC	8.26%	8.21%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	6,188	1,280
WARM (in months)	17 mo	31 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	71 bp	8.39%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	1,023	2,921
WARM (in months)	149 mo	119 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	124 bp	8.87%
Reset Frequency (in months) . . .	4 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	3,816	1,288
WARM (in months)	26 mo	47 mo
Margin in Col 1 (bp); WAC in Col 2	37 bp	8.76%
Reset Frequency	3 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	5,435	5,396
WARM (in months)	52 mo	55 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	466 bp	8.81%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	4	1,029
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	14	899
Remaining WAL 5-10 Years . . . $	49	1,699
Remaining WAL over 10 Years . $	100	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	31	
Other . . . . $	0	10
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	7	0
WAC . . . . $	7.18%	10.76%
Principal-Only MBS . . . . $	32	1
WAC	7.73%	4.02%
Total Mortgage-Derivative Securities--Book Value . $	238	3,639

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	$	17,100	36,680	12,713	8,227	5,913
WARM (in months)		254 mo	289 mo	274 mo	223 mo	201 mo
Wtd Avg Servicing Fee (in bp)		29 bp	33 bp	39 bp	42 bp	43 bp

Total # of Fixed-Rate Loans Serviced That Are:	
Conventional Loans	554,047 lns
FHA/VA Loans	577,436 lns
Subserviced by Others	430,888 lns

Adjustable-Rate Mortgage Loan Servicing		Index on Serviced Loan Current Mkt	Lagging Mkt
Balances Serviced	$	11,469	952
WARM (in months)		296 mo	240 mo
Wtd Avg Servicing Fee (in bp)		58 bp	42 bp

Total # of Adjustable-Rate Loans Serviced	128,938 lns
Of Which, Number Subserviced By Others .	13,736 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 93,053

CASH, DEPOSITS, & SECURITIES		Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . .	$	2,381		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$	148		
Zero-Coupon Securities	$	26	5.58%	45 mo
Government & Agency Securities	$	1,099	5.96%	32 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$	848	5.34%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . .	$	432	5.86%	76 mo
Structured Securities	$	2,437		
Total Cash, Deposits, & Securities	$	7,371		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	379
Accrued Interest Receivable	$	516
Advances for Taxes and Insurance	$	41
Less: Unamortized Yield Adjustments	$	-260
Valuation Allowances	$	374
Unrealized Gains (Losses)	$	-112

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	169
Accrued Interest Receivable	$	106
Less: Unamortized Yield Adjustments	$	3
Valuation Allowances	$	239
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	29
REPOSSESSED ASSETS	$	114
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	17
OFFICE PREMISES AND EQUIPMENT	$	1,221

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-82
Less: Unamortized Yield Adjustments	$	5
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,367
Margin Account	$	0
Miscellaneous I	$	2,353
Miscellaneous II	$	629
TOTAL ASSETS	$	103,622

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1,344
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,342
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	49
Mortgage-Related Mutual Funds	$	99
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	5,354
Wtd Avg Servicing Fee (in bp)		21 bp
Adjustable-Rate Mortgage Loans Serviced	$	6,577
Wtd Avg Servicing Fee (in bp)		34 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	869

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	$	6,412	2,116	593	$	2
WAC		5.01%	5.52%	6.55%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	9,299	6,726	959	$	10
WAC		5.33%	5.30%	6.56%		
WARM (in months)		7 mo	7 mo	7 mo		
Balances Maturing in 13 to 36 Months	$		7,232	2,254	$	3
WAC			5.56%	6.09%		
WARM (in months)			19 mo	24 mo		
Balances Maturing in 37 or More Months	$			1,511	$	1
WAC				5.68%		
WARM (in months)				51 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 37,101

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,747	585	11
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	11,422	11,955	3,798
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		2.86 mo	5.31 mo	6.48 mo
Balances in New Accounts (Optional)	$	137	130	19

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 %	$	103	590	1,341	4.54%
5.00 to 5.99 %	$	8,644	1,774	3,633	5.55%
6.00 to 6.99 %	$	3,394	1,892	1,142	6.28%
7.00 to 7.99 %	$	7	41	170	7.14%
8.00 to 8.99 %	$	3	11	158	8.13%
9.00 to 9.99 %	$	0	0	2	9.18%
10.00 to 10.99 %	$	0	0	0	0.00%
11.00% and Above	$	0	0	1	13.41%
WARM		1 mo	14 mo	102 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 22,906

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	2,993	-1 bp	2 mo	1 mo	31 mo
Position 2	0000	0000	$	3,274	-4 bp	3 mo	2 mo	12 mo
Position 3	0000	0000	$	2,007	-8 bp	3 mo	3 mo	9 mo
All Other Positions			$	10	35 bp	23 mo	23 mo	49 mo

MEMO: Book Value of Redeemable Preferred Stock . . . $ 0

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES (Con't.), MINORITY INTEREST, & CAPITAL

NON-MATURITY DEPOSITS	Total Balances	WAC	Balances in New Accounts (Optional)
Transaction Accounts	$ 5,328	1.66%	$ 6
Money Market Deposit Accounts (MMDAs)	$ 11,334	4.59%	$ 111
Passbook Accounts	$ 3,955	3.40%	$ 29
Non-Interest-Bearing Non-Maturity Deposits	$ 2,942		$ 12
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 515	0.04%	
Escrow for Mortgages Serviced for Others	$ 637	0.19%	
Other Escrows	$ 75	0.19%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 24,786		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ -3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 0		
Miscellaneous I	$ 1,288		
Miscellaneous II	$ 80		
TOTAL LIABILITIES	$ 94,442	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 234		
EQUITY CAPITAL	$ 8,947		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 103,622		

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
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	10	$ 6	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	37	$ 69	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	26	$ 92	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	16	$ 20	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	67	$ 88	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	67	$ 348	-	-	-
1016	optional commitment to originate "other" mortgages	55	$ 676	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 3	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$ 3	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 30	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 20	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$ 1	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	6	$ 8	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 6	-	-	-
2024	commitment to sell 6-mo or 1-yr COFI ARM loans, svc retained . . .	-	$ 0	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 0	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	8	$ 2	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	17	$ 55	-	-	-
2042	commitment to purchase 1-month COFI ARM MBS	-	$ 25	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 4	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 1	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 7	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 35	-	-	-
2056	commitment to purchase "other" MBS	-	$ 6	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 19	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 27	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 173	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 10	-	-	-

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 .	-	$ 3	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 1	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 1	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 13	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 0	-	-	-
2124	commitment to sell 6-mo or 1-yr COFI ARM loans, svc released . . .	-	$ 1	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 10	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 19	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 3	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	12	$ 47	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	36	$ 261	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 21	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 0	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	6	$ 2	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	12	$ 159	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	8	$ 3	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	7	$ 3	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	28	$ 29	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	20	$ 78	-	-	-
2216	firm commitment to originate "other" mortgage loans	19	$ 349	-	-	-
3006	option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 1	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 0	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 2	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 1	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 15	-	-	-
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	-	$ 5	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 1	-	-	-

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
3074	short option to sell 25- or 30-yr FRMs	-	$ 12	-	-	-
4002	commitment to purchase non-mortgage financial assets	13	$ 245	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 7	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 936	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 763	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 775	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 10	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 4,915	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 29	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 2,600	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 165	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 3,131	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 2	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 75	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 19	-	-	-
8042	short futures contract on Treasury bond	-	$ 27	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 2	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 125	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$ 3	-	-	-
9502	fixed-rate construction loans in process	97	$ 385	-	-	-
9512	adjustable-rate construction loans in process	41	$ 1,515	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

REPORTING OF MARKET VALUE ESTIMATES

Estimated Market Value After Specified Rate Shock

	Required Reporting Items		Optional Reporting Items		Required Reporting Item
Rate Shock in Basis Points	Off-Balance-Sheet Contracts Reported Under "Additional"	Mortgage-Derivative Securities	Options on Liabilities	Collateralized Mortgage Securities Issued	Structured Securities
+ 400	$ 0	$ 0	$ 0	$ 0	$ 0
+ 300	$ 207	$ 3,337	$ 635	$ 0	$ 1,996
+ 200	$ 139	$ 3,477	$ 542	$ 0	$ 2,108
+ 100	$ 62	$ 3,616	$ 442	$ 0	$ 2,227
No Change	$ 19	$ 3,759	$ 334	$ 0	$ 2,350
- 100	$ 19	$ 3,885	$ 234	$ 0	$ 2,455
- 200	$ 17	$ 3,946	$ 148	$ 0	$ 2,506
- 300	$ 16	$ 3,974	$ 92	$ 0	$ 2,525
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 2,877