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
+300 bp	9,217	-6,126	-40 %	5.93 %	-335 bp
+200 bp	11,494	-3,849	-25 %	7.23 %	-205 bp
+100 bp	13,570	-1,773	-12 %	8.36 %	-92 bp
0 bp	15,343			9.28 %	
-100 bp	16,433	1,091	+7 %	9.80 %	+52 bp
-200 bp	16,731	1,389	+9 %	9.89 %	+61 bp
-300 bp	17,209	1,867	+12 %	10.08 %	+80 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	09/30/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	9.28 %
Post-Shock NPV Ratio	7.23 %
Sensitivity Measure: Decline in NPV Ratio	205 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	-	24,388	23,992	23,449	22,510	21,382	20,244	19,161	-
30-Yr Mortgage Securities ...	-	5,355	5,264	5,141	4,920	4,656	4,395	4,149	-
15-Year Mortgages & MBS	-	19,664	19,379	18,966	18,362	17,691	17,022	16,378	-
Balloon Mortgages & MBS	-	5,654	5,582	5,499	5,373	5,224	5,069	4,913	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	3,279	3,269	3,255	3,232	3,195	3,140	3,070	-
7 Mo to 2 Yrs Reset Freq ..	-	19,176	19,021	18,876	18,697	18,444	18,096	17,657	-
2+ to 5 Yrs Reset Freq	-	15,992	15,701	15,390	15,041	14,646	14,209	13,738	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	288	285	283	280	278	275	271	-
2 Mo to 5 Yrs Reset Freq...	-	2,303	2,273	2,243	2,211	2,174	2,130	2,078	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	2,834	2,802	2,776	2,758	2,741	2,725	2,696	-
Adjustable-Rate, Fully-Amort.	-	3,905	3,864	3,825	3,788	3,752	3,717	3,681	-
Fixed-Rate, Balloon	-	2,278	2,182	2,092	2,007	1,926	1,850	1,779	-
Fixed-Rate, Fully-Amortizing	-	2,874	2,748	2,632	2,525	2,425	2,331	2,245	-
Construction & Land Loans:									
Adjustable-Rate	-	2,819	2,813	2,807	2,802	2,796	2,791	2,786	-
Fixed-Rate	-	1,498	1,454	1,413	1,374	1,338	1,305	1,273	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	4,466	4,453	4,440	4,427	4,415	4,403	4,391	-
Fixed-Rate	-	4,303	4,211	4,123	4,039	3,958	3,881	3,807	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	164	162	159	156	151	147	142	-
Accrued Interest Receivable .	-	639	639	639	639	639	639	639	-
Advances for Taxes/Insurance	-	22	22	22	22	22	22	22	-
Float on Escrows on Owned Mtg	-	55	80	117	149	175	196	215	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	28	29	30	32	35	38	39	-
*Mortgage Loans & Securities	-	121,930	120,167	118,117	115,280	111,995	108,549	105,055	-

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	-	2,732	2,728	2,724	2,720	2,716	2,713	2,709	-
Fixed-Rate	-	3,352	3,181	3,021	2,873	2,735	2,606	2,486	-
Consumer Loans:									
Adjustable-Rate	-	4,277	4,263	4,249	4,235	4,221	4,208	4,195	-
Fixed-Rate	-	11,449	11,276	11,109	10,947	10,791	10,640	10,494	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-415	-413	-411	-408	-406	-404	-402	-
Accrued Interest Receivable .	-	187	187	187	187	187	187	187	-
*Nonmortgage Loans	-	21,583	21,222	20,880	20,554	20,244	19,949	19,668	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	3,505	3,505	3,505	3,505	3,505	3,505	3,505	-
Equities & All Mutual Funds ...	-	334	323	312	299	285	271	256	-
Zero-Coupon Securities	-	131	127	124	121	118	116	114	-
Govt & Agency Securities	-	2,973	2,893	2,817	2,744	2,676	2,610	2,548	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,111	1,109	1,106	1,104	1,102	1,100	1,098	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	1,081	1,044	1,010	978	949	922	897	-
Mortgage-Derivative Securities:									
Valued by OTS	-	94	94	93	91	89	88	85	-
Valued by Institution	-	5,202	5,178	5,158	5,056	4,915	4,746	4,547	-
Structured Securities, Valued by Institution	-	3,786	3,750	3,721	3,589	3,418	3,260	3,105	-
Less: Valuation Allowances for Investment Securities ..	-	1	1	1	1	1	1	1	-
*Cash, Deposits, & Securities	-	18,217	18,022	17,845	17,487	17,058	16,617	16,155	-

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	-	171	171	171	171	171	171	171	-
REAL ESTATE HELD FOR INVESTMENT	-	66	66	66	66	66	66	66	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	45	44	43	39	33	27	20	-
OFFICE PREMISES & EQUIPMENT	-	1,829	1,829	1,829	1,829	1,829	1,829	1,829	-
*Subtotal	-	2,111	2,110	2,109	2,105	2,099	2,093	2,086	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	844	1,026	1,323	1,516	1,579	1,578	1,544	-
Adj-Rate Servicing	-	95	96	97	98	99	100	101	-
Float on Mtgs Svc'd for Others	-	455	573	728	860	946	1,012	1,063	-
*Mtg Ln Servicing for Others	-	1,394	1,695	2,148	2,474	2,624	2,690	2,708	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	5,025	5,025	5,025	5,025	5,025	5,025	5,025	-
Deposit Intangibles:									
Retail CD Intangible	-	116	129	140	151	161	171	180	-
Transaction Acct Intangible .	-	52	217	423	624	813	988	1,155	-
MMDA Intangible	-	21	89	215	355	494	632	767	-
Passbook Account Intangible .	-	-24	15	201	635	1,038	1,412	1,761	-
Non-Int-Bearing Acct Intang .	-	374	477	576	671	761	848	932	-
*Other Assets	-	5,564	5,952	6,581	7,460	8,291	9,076	9,820	-
*** TOTAL ASSETS	-	170,799	169,168	167,680	165,359	162,311	158,975	155,492	-

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 ...	-	45,658	45,428	45,201	44,976	44,754	44,533	44,316	-
Maturing in 13 Mo or More ...	-	27,061	26,383	25,731	25,101	24,495	23,910	23,346	-
Variable-Rate, Fixed-Maturity .	-	564	563	562	562	561	561	560	-
Non-Maturity:									
Transaction Accts	-	7,467	7,467	7,467	7,467	7,467	7,467	7,467	-
MMDAs	-	11,417	11,417	11,417	11,417	11,417	11,417	11,417	-
Passbook Accts	-	12,365	12,365	12,365	12,365	12,365	12,365	12,365	-
Non-Interest-Bearing Accts ..	-	5,453	5,453	5,453	5,453	5,453	5,453	5,453	-
* Deposits	-	109,985	109,077	108,196	107,342	106,513	105,706	104,924	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	25,776	25,628	25,482	25,339	25,199	25,061	24,926	-
Maturing in 37 Mo or More ...	-	8,034	7,676	7,337	7,018	6,716	6,430	6,159	-
Variable-Rate, Fixed-Maturity .	-	6,067	6,063	6,059	6,055	6,051	6,048	6,044	-
* Borrowings	-	39,877	39,367	38,879	38,412	37,966	37,539	37,129	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,619	1,619	1,619	1,619	1,619	1,619	1,619	-
Other Escrow Accounts	-	62	60	58	57	55	54	52	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	2,727	2,727	2,727	2,727	2,727	2,727	2,727	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	4,407	4,406	4,404	4,402	4,401	4,399	4,398	-
OPTIONS ON LIABILITIES	-	-143	-65	18	131	215	283	350	-
*** TOTAL LIABILITIES	-	154,127	152,784	151,496	150,287	149,094	147,927	146,801	-

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	-	266	203	143	15	-153	-325	-488	-
ARMs	-	26	19	13	5	-6	-20	-39	-
Other Mortgages	-	15	10	5	-	-7	-17	-28	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	151	114	72	6	-74	-156	-235	-
Sell Mortgages & MBS	-	-773	-579	-356	16	457	894	1,304	-
Purchase Non-Mortgage Items ...	-	2	1	1	-	-1	-1	-2	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	5	4	3	1	3	6	10	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-452	-291	-138	8	147	279	404	-
Pay Floating, Receive Fixed ...	-	573	358	160	-25	-196	-354	-502	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	0	0	1	5	15	26	37	-
INTEREST-RATE FLOORS	-	73	47	25	10	4	2	2	-
FUTURES	-	-22	-14	-7	-	8	15	22	-
OPTIONS ON FUTURES	-	-	-	-	0	0	2	5	-
CONSTRUCTION LIP	-	124	68	17	-28	-70	-107	-142	-
SELF-VALUED [CMR911-CMR919]	-	550	409	312	257	225	202	178	-
*** OFF-BALANCE-SHEET POSITIONS	-	537	348	250	271	353	445	525	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	170,799	169,168	167,680	165,359	162,311	158,975	155,492	-
- LIABILITIES	-	154,127	152,784	151,496	150,287	149,094	147,927	146,801	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	537	348	250	271	353	445	525	-
*** NET PORTFOLIO VALUE	-	17,209	16,731	16,433	15,343	13,570	11,494	9,217	-

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	22,753	22,510	98.94	4.6
30-Yr Mortgage Securities ...	4,999	4,920	98.44	4.9
15-Year Mortgages & MBS	18,577	18,362	98.84	3.5
Balloon Mortgages & MBS	5,403	5,373	99.45	2.6
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	3,177	3,232	101.71	0.9
7 Mo to 2 Yrs Reset Freq ..	18,629	18,697	100.37	1.2
2+ to 5 Yrs Reset Freq	15,357	15,041	97.94	2.5
Lagging Market Index ARMs:				
1 Mo Reset Freq............	282	280	99.35	0.9
2 Mo to 5 Yrs Reset Freq...	2,265	2,211	97.57	1.6
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	2,794	2,758	98.71	0.6
Adjustable-Rate, Fully-Amort.	3,821	3,788	99.15	1.0
Fixed-Rate, Balloon	2,030	2,007	98.85	4.1
Fixed-Rate, Fully-Amortizing	2,590	2,525	97.48	4.1
Construction & Land Loans:				
Adjustable-Rate	2,835	2,802	98.82	0.2
Fixed-Rate	1,404	1,374	97.90	2.7
Second Mtg Loans & Securities:				
Adjustable-Rate	4,481	4,427	98.80	0.3
Fixed-Rate	3,950	4,039	102.24	2.0
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	156	156	99.75	2.5
Accrued Interest Receivable .	639	639	100.08	0.0
Advances for Taxes/Insurance	22	22	98.73	0.0
Float on Escrows on Owned Mtg		149		-19.5
Less: Value of Servicing on Mtgs Serviced by Others ...		32		-8.1
*Mortgage Loans & Securities	116,165	115,280	99.24	2.7

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	2,755	2,720	98.74	0.1
Fixed-Rate	3,230	2,873	88.95	5.0
Consumer Loans:				
Adjustable-Rate	4,212	4,235	100.55	0.3
Fixed-Rate	11,220	10,947	97.57	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-408	-408	100.09	0.5
Accrued Interest Receivable .	187	187	99.81	0.0
*Nonmortgage Loans	21,196	20,554	96.97	1.5
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	3,505	3,505	100.01	0.0
Equities & All Mutual Funds ...	299	299	99.96	4.5
Zero-Coupon Securities	118	121	102.63	2.3
Govt & Agency Securities	2,707	2,744	101.37	2.6
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,104	1,104	100.04	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,006	978	97.22	3.1
Mortgage-Derivative Securities:				
Valued by OTS	91	91	1.76	2.0
Valued by Institution	5,085	5,056	-	2.4
Structured Securities, Valued by Institution	3,092	3,589	116.07	4.2
Less: Valuation Allowances for Investment Securities ..	1	1	66.60	1.2
*Cash, Deposits, & Securities	17,008	17,487	102.82	2.3

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	171	171	99.84	0.0
REAL ESTATE HELD FOR INVESTMENT	66	66	100.53	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	39	39	99.47	11.9
OFFICE PREMISES & EQUIPMENT	1,829	1,829	100.00	0.0
*Subtotal	2,105	2,105	99.99	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,516		-8.4
Adj-Rate Servicing		98		-1.0
Float on Mtgs Svc'd for Others		860		-12.7
*Mtg Ln Servicing for Others		2,474		-9.6
OTHER ASSETS				
Purchased & Excess Servicing ..	2,360			
Margin Account	-	-	-	-
Miscellaneous I	5,025	5,025	99.99	0.0
Miscellaneous II	1,334			
Deposit Intangibles:				
Retail CD Intangible		151		-6.7
Transaction Acct Intangible .		624		-31.2
MMDA Intangible		355		-39.3
Passbook Account Intangible .		635		-65.9
Non-Int-Bearing Acct Intang .		671		-13.8
*Other Assets	8,718	7,460		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-134			
*** TOTAL ASSETS	165,059	165,359	101/ 99*	1.6/2.2*

*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 ...	45,062	44,976	99.81	0.5
Maturing in 13 Mo or More ...	25,147	25,101	99.82	2.5
Variable-Rate, Fixed-Maturity .	559	562	-	0.1
Non-Maturity:				
Transaction Accts	7,467	7,467	100/ 92*	0.0/2.8*
MMDAs	11,417	11,417	100/ 97*	0.0/1.3*
Passbook Accts	12,365	12,365	100/ 95*	0.0/3.6*
Non-Interest-Bearing Accts ..	5,453	5,453	100/ 88*	0.0/1.9*
* Deposits	107,470	107,342	100/ 98*	0.8/1.6*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	25,429	25,339	99.65	0.6
Maturing in 37 Mo or More ...	7,328	7,018	95.77	4.4
Variable-Rate, Fixed-Maturity .	6,051	6,055	91.61	0.1
* Borrowings	38,807	38,412	97.58	1.2
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,619	1,619	100.00	0.0
Other Escrow Accounts	70	57	80.96	2.7
Collat. Mtg Securities Issued .	-	-	-	-
Miscellaneous I	2,727	2,727	99.99	0.0
Miscellaneous II	547			
*Other Liabilities	4,962	4,402	99.69	0.0
OPTIONS ON LIABILITIES	-	131	-	-75.4
UNAMORTIZED YIELD ADJUSTMENTS ..	-56			
*** TOTAL LIABILITIES	151,183	150,287	100/ 98**	0.8/1.4**

*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	15
ARMs	5
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	6
Sell Mortgages & MBS	16
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	1
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	8
Pay Floating, Receive Fixed ...	-25
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	5
INTEREST-RATE FLOORS	10
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-28
SELF-VALUED [CMR911-CMR919]	257
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*** OFF-BALANCE-SHEET POSITIONS	271

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	165,059	165,359	101/ 99*	1.6/2.2*	*Including/excluding deposit intangible values.
- LIABILITIES	151,183	150,287	100/ 98**	0.8/1.4**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		271			
	=========	=========			
*** NET PORTFOLIO VALUE	13,875	15,343	110.58	9.3	

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	$	4,360	9,748	6,452	1,264	928
WARM (in months)		307 mo	327 mo	338 mo	318 mo	315 mo
WAC		6.63%	7.43%	8.31%	9.38%	11.20%
$ of Which Are FHA or VA Guaranteed	$	84	320	508	203	39
Securities Backed By Conventional Mortgages	$	863	2,830	643	56	21
WARM (in months)		315 mo	337 mo	336 mo	208 mo	257 mo
Wtd Avg Pass-Thru Rate		6.26%	7.11%	8.04%	9.16%	10.59%
Securities Backed By FHA or VA Mortgages	$	150	209	205	15	6
WARM (in months)		327 mo	324 mo	318 mo	188 mo	173 mo
Wtd Avg Pass-Thru Rate		6.43%	7.22%	8.02%	9.22%	11.19%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	5,451	7,833	1,876	455	270
WAC		6.54%	7.31%	8.29%	9.34%	11.12%
Mortgage Securities	$	938	1,538	190	22	4
Wtd Avg Pass-Thru Rate		6.17%	7.09%	8.08%	9.20%	10.32%
WARM (of Loans & Securities)		140 mo	147 mo	147 mo	107 mo	122 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	1,682	2,225	687	202	340
WAC		6.57%	7.39%	8.34%	9.42%	11.31%
Mortgage Securities	$	216	48	3	0	0
Wtd Avg Pass-Thru Rate		5.99%	7.12%	8.07%	9.38%	10.28%
WARM (of Loans & Securities)		61 mo	73 mo	77 mo	102 mo	174 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 51,733

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:	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 . . $	1,074	2,660	381	0	21
WAC	7.85%	7.44%	8.38%	0.00%	7.27%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs . . . . $	2,104	15,969	14,976	282	2,245
Wtd Avg Margin (in bp)	294 bp	324 bp	297 bp	169 bp	233 bp
WAC	7.81%	8.02%	7.51%	6.93%	7.42%
WARM (in months)	291 mo	308 mo	334 mo	282 mo	244 mo
Wtd Avg Time Until Next Payment Reset (mo) .	4 mo	12 mo	40 mo	1 mo	12 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 39,711

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 $	88	917	104	3	27
Wtd Avg Distance from Lifetime Cap (in bp) .	140 bp	160 bp	166 bp	82 bp	159 bp
Balances w/Coupon 201-400 bp from Lifetime Cap $	1,041	4,387	660	34	412
Wtd Avg Distance from Lifetime Cap	321 bp	331 bp	323 bp	301 bp	325 bp
Balances w/Coupon Over 400 bp from Lifetime Cap $	1,731	12,631	13,653	231	1,689
Wtd Avg Distance from Lifetime Cap	551 bp	564 bp	580 bp	662 bp	634 bp
Balances Without Lifetime Cap . . . . $	318	694	940	15	137
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps . . . . $	2,711	16,250	14,554	185	1,934
Wtd Avg Periodic Rate Cap (in bp)	184 bp	195 bp	254 bp	201 bp	164 bp
Balances Subject to Periodic Rate Floors . . . $	1,380	13,925	14,336	157	1,814
MBS INCLUDED IN ARM BALANCES . . . . $	239	1,254	51	205	128

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	2,794	3,821
WARM (in months)	90 mo	175 mo
Remaining Term to Full Amort. .	289 mo	
Rate Index Code	0000	0000
Margin (in bp)	256 bp	249 bp
Reset Frequency	22 mo	27 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	321	89
WA Distance to Lifetime Cap .	167 bp	146 bp
Fixed-Rate:		
Balances . . . . $	2,030	2,590
WARM (in months)	68 mo	121 mo
Remaining Term to Full Amort. .	275 mo	
WAC	8.14%	8.22%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,835	1,404
WARM (in months)	51 mo	46 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	113 bp	8.56%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	4,481	3,950
WARM (in months)	110 mo	148 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	91 bp	9.89%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,755	3,230
WARM (in months)	34 mo	83 mo
Margin in Col 1 (bp); WAC in Col 2	73 bp	7.40%
Reset Frequency	3 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	4,212	11,220
WARM (in months)	63 mo	57 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	675 bp	11.69%
Reset Frequency	11 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	64	2,598
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	35	1,773
Remaining WAL 5-10 Years . . . $	195	356
Remaining WAL over 10 Years . $	104	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	5	
Other . . . . $	0	28
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	0	4
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	0	12
WAC . . . . $	11.89%	6.97%
Principal-Only MBS . . . . $	0	0
WAC	11.89%	8.98%
Total Mortgage-Derivative Securities--Book Value . $	405	4,772

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 . . . . $	40,003	62,467	29,290	6,459	4,365
WARM (in months)	262 mo	279 mo	285 mo	232 mo	201 mo
Wtd Avg Servicing Fee (in bp)	30 bp	32 bp	36 bp	43 bp	55 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	1,395,183				
FHA/VA Loans	372,370 lns				
Subserviced by Others	6 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	10,978	270
WARM (in months)	285 mo	207 mo
Wtd Avg Servicing Fee (in bp)	37 bp	21 bp

Total # of Adjustable-Rate Loans Serviced 101,115 lns
Of Which, Number Subserviced By Others . 11 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 153,831

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	3,505		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	299		
Zero-Coupon Securities . . . . $	118	6.21%	25 mo
Government & Agency Securities . . . . $	2,707	6.18%	36 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	1,104	6.30%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	1,006	6.68%	53 mo
Structured Securities . . . . $	3,092		
Total Cash, Deposits, & Securities . . . . $	11,832		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	697
Accrued Interest Receivable	$	639
Advances for Taxes and Insurance	$	22
Less: Unamortized Yield Adjustments	$	109
Valuation Allowances	$	541
Unrealized Gains (Losses)	$	-63

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	193
Accrued Interest Receivable	$	187
Less: Unamortized Yield Adjustments	$	-154
Valuation Allowances	$	601
Unrealized Gains (Losses)	$	-1

REAL ESTATE HELD FOR INVESTMENT	$	66
REPOSSESSED ASSETS	$	171
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	39
OFFICE PREMISES AND EQUIPMENT	$	1,829

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-101
Less: Unamortized Yield Adjustments	$	13
Valuation Allowances	$	1

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	2,360
Margin Account	$	0
Miscellaneous I	$	5,025
Miscellaneous II	$	1,334

TOTAL ASSETS	$	165,059

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	112
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	3,991
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	220
Mortgage-Related Mutual Funds	$	79
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	2,525
Wtd Avg Servicing Fee (in bp)		43 bp
Adjustable-Rate Mortgage Loans Serviced	$	5,297
Wtd Avg Servicing Fee (in bp)		46 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	309

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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	$	10,380	3,100	342	$	1
WAC		5.80%	5.34%	6.35%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	16,582	13,584	1,073	$	1
WAC		6.30%	6.01%	6.17%		
WARM (in months)		7 mo	8 mo	7 mo		
Balances Maturing in 13 to 36 Months	$		15,067	2,800	$	1
WAC			6.51%	5.99%		
WARM (in months)			19 mo	26 mo		
Balances Maturing in 37 or More Months	$			7,280	$	0
WAC				6.81%		
WARM (in months)				55 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 70,209

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	2,472	4,772	4,553
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	21,837	23,200	5,787
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.25 mo	5.31 mo	5.88 mo
Balances in New Accounts (Optional)	$	386	318	51

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 %	$	1,778	1,496	2,480	4.79%
5.00 to 5.99 %	$	871	2,074	1,166	5.55%
6.00 to 6.99 %	$	11,244	6,626	3,160	6.56%
7.00 to 7.99 %	$	26	1,207	371	7.29%
8.00 to 8.99 %	$	0	105	52	8.44%
9.00 to 9.99 %	$	0	1	0	9.50%
10.00 to 10.99 %	$	0	0	0	10.29%
11.00% and Above	$	0	0	99	11.86%
WARM		1 mo	15 mo	65 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 32,756

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	3,965	6 bp	2 mo	2 mo	18 mo
Position 2	0000	0000	$	1,261	-19 bp	2 mo	1 mo	14 mo
Position 3	0000	0000	$	546	21 bp	2 mo	2 mo	27 mo
All Other Positions			$	838	10 bp	2 mo	1 mo	48 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	$	7,467	2.14%	$	16
Money Market Deposit Accounts (MMDAs)	$	11,417	4.30%	$	38
Passbook Accounts	$	12,365	3.00%	$	33
Non-Interest-Bearing Non-Maturity Deposits	$	5,453		$	6
ESCROW ACCOUNTS					
Escrow for Mortgages Held in Portfolio	$	485	0.18%		
Escrow for Mortgages Serviced for Others	$	1,134	0.07%		
Other Escrows	$	70	0.02%		
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$	38,391			
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$	-60			
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$	4			
OTHER LIABILITIES					
Collateralized Mortgage Securities Issued	$	0			
Miscellaneous I	$	2,727			
Miscellaneous II	$	547			
TOTAL LIABILITIES	$	151,183	(NOTE: Includes Redeemable Preferred Stock)		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$	56			
EQUITY CAPITAL	$	13,821			
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$	165,060			

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	-	$	48	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	13	$	11	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	78	$	826	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	52	$	132	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	27	$	92	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	124	$	609	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	103	$	3,387	-	-	-
1016	optional commitment to originate "other" mortgages	79	$	410	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$	3	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$	1	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$	0	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$	2	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$	1	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$	3	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$	20	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$	10	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$	8	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	21	$	561	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	29	$	5,157	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$	41	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$	120	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$	54	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	6	$	1,766	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	5	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$	1	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$	5	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$	31	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	46	-	-	-

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
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 16	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	11	$ 10	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	21	$ 200	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 0	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 12	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	20	$ 178	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	11	$ 50	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	14	$ 34	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	37	$ 162	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	28	$ 1,016	-	-	-
2216	firm commitment to originate "other" mortgage loans	24	$ 45	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 1	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 1	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 56	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 0	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 66	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 1	-	-	-
4002	commitment to purchase non-mortgage financial assets	13	$ 107	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 1	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 95	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	6	$ 5,103	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 7,308	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 100	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 105	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$ 495	-	-	-
6022	interest rate cap based on the prime rate	-	$ 50	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 3	-	-	-
7010	interest rate floor based on 1-year Treasury	-	$ 3	-	-	-

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
7018	interest rate floor based on 10-year Treasury	-	$ 770	-	-	-
8016	long futures contract on 3-month Eurodollar	-	$ 2,000	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 100	-	-	-
8042	short futures contract on Treasury bond	-	$ 1	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 2,478	-	-	-
9032	long put option on 5-year Treasury note futures contract	-	$ 75	-	-	-
9502	fixed-rate construction loans in process	144	$ 635	-	-	-
9512	adjustable-rate construction loans in process	93	$ 1,308	-	-	-

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
+ 300	$ 178	$ 4,547	$ 350	$ 0	$ 3,105
+ 200	$ 202	$ 4,746	$ 283	$ 0	$ 3,260
+ 100	$ 225	$ 4,915	$ 215	$ 0	$ 3,418
No Change	$ 257	$ 5,056	$ 131	$ 0	$ 3,589
- 100	$ 312	$ 5,158	$ 18	$ 0	$ 3,721
- 200	$ 409	$ 5,178	$ -65	$ 0	$ 3,750
- 300	$ 550	$ 5,202	$ -143	$ 0	$ 3,786

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 5,183