OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

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

Change in Rates	Net Portfolio Value			NPV as % of PV of Assets	
	$ Amount	$ Change	% Change	NPV Ratio	Change
+300 bp	7,854	-2,695	-26 %	7.51 %	-211 bp
+200 bp	8,927	-1,622	-15 %	8.39 %	-123 bp
+100 bp	9,844	-705	-7 %	9.10 %	-52 bp
0 bp	10,549			9.62 %	
-100 bp	10,821	272	+3 %	9.77 %	+15 bp
-200 bp	10,689	140	+1 %	9.58 %	-4 bp
-300 bp	10,607	57	+1 %	9.43 %	-19 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	09/30/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	9.62 %
Post-Shock NPV Ratio	8.39 %
Sensitivity Measure: Decline in NPV Ratio	123 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	-	13,960	13,706	13,398	12,925	12,353	11,760	11,186	-
30-Yr Mortgage Securities ...	-	4,060	3,985	3,894	3,759	3,589	3,410	3,236	-
15-Year Mortgages & MBS	-	8,838	8,711	8,522	8,250	7,950	7,650	7,361	-
Balloon Mortgages & MBS	-	2,306	2,279	2,250	2,203	2,146	2,086	2,028	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	2,368	2,354	2,345	2,335	2,318	2,290	2,250	-
7 Mo to 2 Yrs Reset Freq ..	-	10,356	10,275	10,206	10,126	10,004	9,828	9,598	-
2+ to 5 Yrs Reset Freq	-	5,416	5,320	5,217	5,099	4,965	4,814	4,652	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	3,120	3,092	3,065	3,039	3,009	2,972	2,924	-
2 Mo to 5 Yrs Reset Freq...	-	3,789	3,732	3,678	3,621	3,558	3,485	3,397	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	1,460	1,452	1,445	1,438	1,431	1,424	1,416	-
Adjustable-Rate, Fully-Amort.	-	4,108	4,078	4,049	4,022	3,995	3,968	3,940	-
Fixed-Rate, Balloon	-	1,550	1,486	1,427	1,370	1,317	1,267	1,219	-
Fixed-Rate, Fully-Amortizing	-	2,282	2,196	2,116	2,041	1,970	1,903	1,840	-
Construction & Land Loans:									
Adjustable-Rate	-	7,692	7,659	7,627	7,595	7,564	7,533	7,503	-
Fixed-Rate	-	1,658	1,634	1,610	1,588	1,566	1,545	1,525	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	1,283	1,281	1,279	1,277	1,275	1,274	1,272	-
Fixed-Rate	-	4,098	4,009	3,923	3,841	3,763	3,688	3,616	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-39	-38	-38	-38	-37	-37	-36	-
Accrued Interest Receivable .	-	567	567	567	567	567	567	567	-
Advances for Taxes/Insurance	-	30	30	30	30	30	30	30	-
Float on Escrows on Owned Mtg	-	62	94	146	199	240	272	297	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	7	8	9	10	10	10	10	-
*Mortgage Loans & Securities	-	78,957	77,896	76,747	75,276	73,563	71,719	69,811	-

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	-	4,331	4,313	4,295	4,279	4,263	4,247	4,232	-
Fixed-Rate	-	1,632	1,587	1,544	1,503	1,463	1,425	1,388	-
Consumer Loans:									
Adjustable-Rate	-	5,611	5,605	5,601	5,596	5,591	5,587	5,582	-
Fixed-Rate	-	5,332	5,277	5,222	5,170	5,118	5,068	5,020	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-111	-110	-109	-109	-108	-108	-107	-
Accrued Interest Receivable .	-	119	119	119	119	119	119	119	-
*Nonmortgage Loans	-	16,914	16,791	16,673	16,558	16,446	16,339	16,234	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	2,116	2,116	2,116	2,116	2,116	2,116	2,116	-
Equities & All Mutual Funds ...	-	157	153	149	144	138	132	126	-
Zero-Coupon Securities	-	39	37	35	34	32	31	30	-
Govt & Agency Securities	-	783	770	757	745	734	724	713	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,094	1,093	1,091	1,090	1,088	1,086	1,085	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	385	363	343	325	309	295	281	-
Mortgage-Derivative Securities:									
Valued by OTS	-	15	15	15	14	14	14	13	-
Valued by Institution	-	4,321	4,278	4,224	4,118	3,983	3,836	3,686	-
Structured Securities, Valued by Institution	-	2,339	2,319	2,289	2,212	2,110	2,008	1,912	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	11,248	11,143	11,019	10,799	10,526	10,242	9,964	-

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

*** ASSETS (Cont.) ***	*** Change in Interest Rates ***								
	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
REPOSSESSED ASSETS	-	146	146	146	146	146	146	146	-
REAL ESTATE HELD FOR INVESTMENT	-	27	27	27	27	27	27	27	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	19	18	18	16	14	11	8	-
OFFICE PREMISES & EQUIPMENT	-	1,210	1,210	1,210	1,210	1,210	1,210	1,210	-
*Subtotal	-	1,402	1,401	1,401	1,399	1,397	1,395	1,392	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	505	600	772	885	924	923	905	-
Adj-Rate Servicing	-	165	167	169	171	174	176	178	-
Float on Mtgs Svc'd for Others	-	295	358	443	523	583	629	664	-
*Mtg Ln Servicing for Others	-	965	1,125	1,384	1,579	1,680	1,729	1,746	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	2,628	2,628	2,628	2,628	2,628	2,628	2,628	-
Deposit Intangibles:									
Retail CD Intangible	-	71	79	86	93	99	106	112	-
Transaction Acct Intangible .	-	65	195	355	512	660	797	927	-
MMDA Intangible	-	-8	22	109	235	366	515	664	-
Passbook Account Intangible .	-	-15	-4	48	197	336	465	585	-
Non-Int-Bearing Acct Intang .	-	207	264	319	371	421	469	515	-
*Other Assets	-	2,947	3,184	3,545	4,035	4,509	4,979	5,430	-
*** TOTAL ASSETS	-	112,433	111,540	110,768	109,647	108,121	106,402	104,576	-

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 ...	-	27,643	27,506	27,371	27,236	27,104	26,973	26,843	-
Maturing in 13 Mo or More ...	-	10,435	10,222	10,016	9,816	9,623	9,434	9,252	-
Variable-Rate, Fixed-Maturity .	-	877	877	876	876	875	875	875	-
Non-Maturity:									
Transaction Accts	-	5,853	5,853	5,853	5,853	5,853	5,853	5,853	-
MMDAs	-	12,085	12,085	12,085	12,085	12,085	12,085	12,085	-
Passbook Accts	-	4,217	4,217	4,217	4,217	4,217	4,217	4,217	-
Non-Interest-Bearing Accts ..	-	2,951	2,951	2,951	2,951	2,951	2,951	2,951	-
* Deposits	-	64,062	63,712	63,369	63,035	62,709	62,389	62,076	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	18,466	18,412	18,358	18,305	18,253	18,202	18,152	-
Maturing in 37 Mo or More ...	-	8,935	8,351	7,814	7,321	6,867	6,449	6,064	-
Variable-Rate, Fixed-Maturity .	-	7,359	7,348	7,336	7,324	7,313	7,301	7,289	-
* Borrowings	-	34,761	34,110	33,508	32,950	32,433	31,952	31,505	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,530	1,530	1,530	1,530	1,530	1,530	1,530	-
Other Escrow Accounts	-	76	73	71	69	68	66	64	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	1,293	1,293	1,293	1,293	1,293	1,293	1,293	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	2,898	2,896	2,894	2,892	2,890	2,889	2,887	-
OPTIONS ON LIABILITIES	-	61	110	197	326	474	612	741	-
*** TOTAL LIABILITIES	-	101,782	100,828	99,968	99,203	98,506	97,841	97,209	-

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	-	50	39	29	7	-22	-53	-82	-
ARMs	-	4	2	1	-1	-3	-6	-10	-
Other Mortgages	-	42	27	15	-	-24	-55	-87	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	49	34	19	2	-21	-48	-77	-
Sell Mortgages & MBS	-	-123	-91	-54	7	79	150	218	-
Purchase Non-Mortgage Items ...	-	42	27	13	-	-12	-23	-33	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	0	1	1	2	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-357	-231	-112	1	109	211	308	-
Pay Floating, Receive Fixed ...	-	11	7	4	1	-2	-5	-8	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	-	3	21	53	86	118	149	-
INTEREST-RATE FLOORS	-	186	120	60	22	9	5	4	-
FUTURES	-	1	0	0	-	0	0	-1	-
OPTIONS ON FUTURES	-	0	0	0	0	22	63	97	-
CONSTRUCTION LIP	-	38	23	9	-4	-16	-28	-40	-
SELF-VALUED [CMR911-CMR919]	-	14	16	16	17	26	37	46	-
*** OFF-BALANCE-SHEET POSITIONS	-	-44	-23	21	105	229	366	487	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	112,433	111,540	110,768	109,647	108,121	106,402	104,576	-
- LIABILITIES	-	101,782	100,828	99,968	99,203	98,506	97,841	97,209	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-44	-23	21	105	229	366	487	-
*** NET PORTFOLIO VALUE	-	10,607	10,689	10,821	10,549	9,844	8,927	7,854	-

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	12,879	12,925	100.35	4.0
30-Yr Mortgage Securities ...	3,744	3,759	100.39	4.1
15-Year Mortgages & MBS	8,353	8,250	98.76	3.5
Balloon Mortgages & MBS	2,219	2,203	99.36	2.4
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	2,326	2,335	100.40	0.6
7 Mo to 2 Yrs Reset Freq ..	10,158	10,126	99.69	1.0
2+ to 5 Yrs Reset Freq	5,209	5,099	97.90	2.5
Lagging Market Index ARMs:				
1 Mo Reset Freq............	3,055	3,039	99.46	0.9
2 Mo to 5 Yrs Reset Freq...	3,743	3,621	96.74	1.6
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	1,463	1,438	98.28	0.5
Adjustable-Rate, Fully-Amort.	4,056	4,022	99.16	0.7
Fixed-Rate, Balloon	1,372	1,370	99.88	4.0
Fixed-Rate, Fully-Amortizing	2,077	2,041	98.25	3.6
Construction & Land Loans:				
Adjustable-Rate	7,604	7,595	99.89	0.4
Fixed-Rate	1,597	1,588	99.41	1.4
Second Mtg Loans & Securities:				
Adjustable-Rate	1,300	1,277	98.25	0.1
Fixed-Rate	3,823	3,841	100.48	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-38	-38	101.79	0.8
Accrued Interest Receivable .	567	567	100.01	0.0
Advances for Taxes/Insurance	30	30	100.95	0.0
Float on Escrows on Owned Mtg		199		-23.7
Less: Value of Servicing on Mtgs Serviced by Others ...		10		-5.1
*Mortgage Loans & Securities	75,538	75,276	99.66	2.1

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	4,248	4,279	100.72	0.4
Fixed-Rate	1,519	1,503	98.93	2.7
Consumer Loans:				
Adjustable-Rate	5,689	5,596	98.36	0.1
Fixed-Rate	5,277	5,170	97.97	1.0
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-109	-109	99.82	0.6
Accrued Interest Receivable .	119	119	100.17	0.0
*Nonmortgage Loans	16,744	16,558	98.89	0.7
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	2,116	2,116	100.02	0.0
Equities & All Mutual Funds ...	144	144	99.94	3.8
Zero-Coupon Securities	32	34	105.18	4.4
Govt & Agency Securities	743	745	100.32	1.5
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,089	1,090	100.05	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	339	325	95.96	5.2
Mortgage-Derivative Securities:				
Valued by OTS	14	14	0.34	2.0
Valued by Institution	4,187	4,118	-	2.9
Structured Securities, Valued by Institution	2,282	2,212	96.95	4.0
Less: Valuation Allowances for Investment Securities ..	0	0	-	0.0
*Cash, Deposits, & Securities	10,948	10,799	98.66	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	146	146	100.18	0.0
REAL ESTATE HELD FOR INVESTMENT	27	27	100.43	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	16	16	100.10	11.9
OFFICE PREMISES & EQUIPMENT	1,210	1,210	100.00	0.0
*Subtotal	1,399	1,399	100.03	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		885		-8.6
Adj-Rate Servicing		171		-1.3
Float on Mtgs Svc'd for Others		523		-13.4
*Mtg Ln Servicing for Others		1,579		-9.4
OTHER ASSETS				
Purchased & Excess Servicing ..	1,286			
Margin Account	-	-	-	-
Miscellaneous I	2,628	2,628	99.98	0.0
Miscellaneous II	583			
Deposit Intangibles:				
Retail CD Intangible		93		-6.9
Transaction Acct Intangible .		512		-29.7
MMDA Intangible		235		-54.7
Passbook Account Intangible .		197		-73.0
Non-Int-Bearing Acct Intang .		371		-13.8
*Other Assets	4,497	4,035		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	43			
*** TOTAL ASSETS	109,168	109,647	101/100*	1.2/1.7*

*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 ...	27,286	27,236	99.82	0.5
Maturing in 13 Mo or More ...	9,896	9,816	99.18	2.0
Variable-Rate, Fixed-Maturity .	877	876	-	0.1
Non-Maturity:				
Transaction Accts	5,853	5,853	100/ 91*	0.0/2.8*
MMDAs	12,085	12,085	100/ 98*	0.0/1.1*
Passbook Accts	4,217	4,217	100/ 95*	0.0/3.6*
Non-Interest-Bearing Accts ..	2,951	2,951	100/ 87*	0.0/2.0*
* Deposits	63,164	63,035	101/ 99*	0.5/1.3*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	18,326	18,305	99.88	0.3
Maturing in 37 Mo or More ...	7,879	7,321	92.90	6.5
Variable-Rate, Fixed-Maturity .	7,313	7,324	89.42	0.2
* Borrowings	33,519	32,950	95.79	1.6
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,530	1,530	99.99	0.0
Other Escrow Accounts	85	69	81.73	2.7
Collat. Mtg Securities Issued .	-	-	-	-
Miscellaneous I	1,293	1,293	99.98	0.0
Miscellaneous II	109			
*Other Liabilities	3,016	2,892	99.46	0.1
OPTIONS ON LIABILITIES	-	326	-	-42.6
UNAMORTIZED YIELD ADJUSTMENTS ..	1			
*** TOTAL LIABILITIES	99,700	99,203	100/ 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	7
ARMs	-1
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	2
Sell Mortgages & MBS	7
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	1
Pay Floating, Receive Fixed ...	1
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	53
INTEREST-RATE FLOORS	22
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-4
SELF-VALUED [CMR911-CMR919]	17
*** OFF-BALANCE-SHEET POSITIONS	105

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	109,168	109,647	101/100*	1.2/1.7*	*Including/excluding deposit intangible values.
- LIABILITIES	99,700	99,203	100/ 98**	0.7/1.2**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		105			
*** NET PORTFOLIO VALUE	9,468	10,549	111.51	4.6	

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS

FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		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	$	1,287	4,626	2,853	2,157	1,957
WARM (in months)		336 mo	328 mo	287 mo	197 mo	166 mo
WAC		6.67%	7.40%	8.33%	9.34%	10.65%
$ of Which Are FHA or VA Guaranteed	$	71	410	628	1,569	1,652
Securities Backed By Conventional Mortgages	$	464	595	631	242	80
WARM (in months)		325 mo	327 mo	252 mo	241 mo	183 mo
Wtd Avg Pass-Thru Rate		6.30%	7.29%	8.22%	9.15%	10.36%
Securities Backed By FHA or VA Mortgages	$	302	364	457	448	161
WARM (in months)		331 mo	315 mo	255 mo	217 mo	190 mo
Wtd Avg Pass-Thru Rate		6.12%	7.28%	8.14%	9.22%	10.43%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	2,927	2,974	1,086	313	146
WAC		6.58%	7.36%	8.30%	9.31%	10.73%
Mortgage Securities	$	708	158	30	10	2
Wtd Avg Pass-Thru Rate		6.22%	7.18%	8.18%	9.14%	10.39%
WARM (of Loans & Securities)		148 mo	144 mo	139 mo	111 mo	98 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	586	888	400	129	31
WAC		6.60%	7.41%	8.33%	9.27%	10.58%
Mortgage Securities	$	150	33	0	0	0
Wtd Avg Pass-Thru Rate		6.16%	7.07%	8.61%	9.22%	0.00%
WARM (of Loans & Securities)		56 mo	62 mo	59 mo	40 mo	43 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 27,195

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 . .	$	141	356	15	0	38
WAC		7.28%	7.23%	8.80%	0.00%	7.11%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	2,185	9,801	5,194	3,055	3,705
Wtd Avg Margin (in bp)		214 bp	258 bp	277 bp	171 bp	206 bp
WAC		8.53%	7.68%	7.52%	7.00%	7.26%
WARM (in months)		270 mo	293 mo	322 mo	275 mo	262 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	9 mo	40 mo	6 mo	16 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 24,490

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	$	442	302	53	69	68
Wtd Avg Distance from Lifetime Cap (in bp) .		118 bp	150 bp	180 bp	133 bp	178 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	679	2,124	1,345	712	1,462
Wtd Avg Distance from Lifetime Cap		310 bp	333 bp	320 bp	338 bp	320 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	1,023	7,346	3,669	2,263	2,074
Wtd Avg Distance from Lifetime Cap		543 bp	530 bp	544 bp	579 bp	599 bp
Balances Without Lifetime Cap	$	182	386	143	11	139
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	1,311	9,222	4,883	321	3,134
Wtd Avg Periodic Rate Cap (in bp)		112 bp	185 bp	198 bp	190 bp	194 bp
Balances Subject to Periodic Rate Floors . . .	$	1,228	8,895	4,799	319	2,896
MBS INCLUDED IN ARM BALANCES	$	308	1,728	184	2,320	540

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	1,463	4,056
WARM (in months)	67 mo	97 mo
Remaining Term to Full Amort. .	269 mo	
Rate Index Code	0000	0000
Margin (in bp)	214 bp	218 bp
Reset Frequency	15 mo	14 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	71	112
WA Distance to Lifetime Cap .	155 bp	192 bp
Fixed-Rate:		
Balances . . . . $	1,372	2,077
WARM (in months)	67 mo	102 mo
Remaining Term to Full Amort. .	244 mo	
WAC	8.42%	8.37%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	7,604	1,597
WARM (in months)	16 mo	21 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	170 bp	8.85%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	1,300	3,823
WARM (in months)	184 mo	130 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	101 bp	9.16%
Reset Frequency (in months) . . .	3 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	4,248	1,519
WARM (in months)	38 mo	40 mo
Margin in Col 1 (bp); WAC in Col 2	157 bp	9.09%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	5,689	5,277
WARM (in months)	53 mo	50 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	453 bp	8.68%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	4	882
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	16	1,980
Remaining WAL 5-10 Years . . . $	65	1,008
Remaining WAL over 10 Years . $	87	
Super Floaters . . . . $	1	
Inverse Floaters & Super POs . . $	6	
Other . . . . $	1	2
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	127	0
WAC . . . . $	10.66%	10.53%
Principal-Only MBS . . . . $	22	0
WAC	7.60%	11.50%
Total Mortgage-Derivative Securities--Book Value . $	330	3,871

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	$	16,684	36,721	15,843	7,945	5,483
WARM (in months)		250 mo	284 mo	282 mo	216 mo	193 mo
Wtd Avg Servicing Fee (in bp)		30 bp	33 bp	36 bp	41 bp	42 bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	581,491 lns
FHA/VA Loans	568,214 lns
Subserviced by Others	118,775 lns

Adjustable-Rate Mortgage Loan Servicing		Index on Serviced Loan	
		Current Mkt	Lagging Mkt
Balances Serviced	$	10,506	1,649
WARM (in months)		294 mo	236 mo
Wtd Avg Servicing Fee (in bp)		59 bp	47 bp

Total # of Adjustable-Rate Loans Serviced 132,805 lns
Of Which, Number Subserviced By Others . 9,814 lns

Total Balances of Mortgage Loans Serviced for Others . . . $ 94,831

CASH, DEPOSITS, & SECURITIES		Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.	$	2,116		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$	144		
Zero-Coupon Securities	$	32	6.04%	49 mo
Government & Agency Securities	$	743	6.08%	22 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$	1,089	6.37%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$	339	6.69%	96 mo
Structured Securities	$	2,282		
Total Cash, Deposits, & Securities	$	6,746		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	351
Accrued Interest Receivable	$	567
Advances for Taxes and Insurance	$	30
Less: Unamortized Yield Adjustments	$	-200
Valuation Allowances	$	388
Unrealized Gains (Losses)	$	-92

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	163
Accrued Interest Receivable	$	119
Less: Unamortized Yield Adjustments	$	-34
Valuation Allowances	$	272
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	27
REPOSSESSED ASSETS	$	146
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	16
OFFICE PREMISES AND EQUIPMENT	$	1,210

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-93
Less: Unamortized Yield Adjustments	$	6
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,286
Margin Account	$	0
Miscellaneous I	$	2,628
Miscellaneous II	$	583

TOTAL ASSETS	$	109,168

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1,465
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	772
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	65
Mortgage-Related Mutual Funds	$	79
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	4,956
Wtd Avg Servicing Fee (in bp)		22 bp
Adjustable-Rate Mortgage Loans Serviced	$	6,028
Wtd Avg Servicing Fee (in bp)		41 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	803

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	$	6,307	1,720	182	$	4
WAC		5.98%	5.35%	6.01%		
WARM (in months)		2 mo	2 mo	1 mo		
Balances Maturing in 4 to 12 Months	$	9,509	8,756	811	$	8
WAC		6.36%	5.97%	6.12%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		6,237	1,922	$	4
WAC			6.24%	6.03%		
WARM (in months)			18 mo	23 mo		
Balances Maturing in 37 or More Months	$			1,738	$	1
WAC				6.30%		
WARM (in months)				52 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 37,181

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,271	232	38
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	10,936	12,782	3,319
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		2.84 mo	5.49 mo	6.51 mo
Balances in New Accounts (Optional)	$	226	62	28

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

FIXED-RATE, FIXED-MATURITY BORROWINGS:
FHLB ADVANCES, OTHER BORROWINGS,
REDEEMABLE PREFERRED STOCK,
& SUBORDINATED DEBT

Balances by Coupon Class:		Remaining Maturity in Months: 0 to 3	4 to 36	37 or More	WAC
Under 5.00 %	$	179	159	1,339	4.52%
5.00 to 5.99 %	$	665	736	2,820	5.50%
6.00 to 6.99 %	$	14,246	1,499	2,775	6.63%
7.00 to 7.99 %	$	151	663	785	7.26%
8.00 to 8.99 %	$	3	15	157	8.14%
9.00 to 9.99 %	$	7	1	3	9.43%
10.00 to 10.99 %	$	0	0	0	0.00%
11.00% and Above	$	0	4	1	11.53%
WARM		1 mo	16 mo	104 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 26,205

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	2,426	8 bp	2 mo	2 mo	19 mo
Position 2	0000	0000	$	4,789	-6 bp	3 mo	2 mo	15 mo
Position 3	0000	0000	$	748	20 bp	5 mo	6 mo	24 mo
All Other Positions			$	228	5 bp	9 mo	4 mo	20 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	$ 5,853	1.93%	$ 10
Money Market Deposit Accounts (MMDAs).	$ 12,085	5.39%	$ 95
Passbook Accounts	$ 4,217	3.98%	$ 10
Non-Interest-Bearing Non-Maturity Deposits	$ 2,951		$ 12
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 711	0.03%	
Escrow for Mortgages Serviced for Others	$ 819	0.18%	
Other Escrows	$ 85	0.24%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 26,721		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 0		
Miscellaneous I	$ 1,293		
Miscellaneous II	$ 109		
TOTAL LIABILITIES	$ 99,700	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES . . .	$ 228		
EQUITY CAPITAL	$ 9,240		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 109,168		

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

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
1002	optional commitment to originate 1-month COFI ARMs	-	$ 3	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	11	$ 12	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	35	$ 100	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	27	$ 107	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	18	$ 39	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	69	$ 108	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	68	$ 583	-	-	-
1016	optional commitment to originate "other" mortgages	57	$ 1,176	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 1	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$ 2	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 18	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 53	-	-	-
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 .	-	$ 1	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 6	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 7	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 0	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 12	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	11	$ 48	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	25	$ 639	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 1	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 1	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 2	-	-	-
2056	commitment to purchase "other" MBS	-	$ 1	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 11	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	8	$ 254	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 3	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 5	-	-	-

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
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	0	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$	2	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$	12	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	6	$	13	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$	6	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	0	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	14	$	11	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	39	$	294	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$	16	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$	1	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	9	$	3	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	11	$	19	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	9	$	11	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	7	$	1	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	31	$	42	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	22	$	113	-	-	-
2216	firm commitment to originate "other" mortgage loans	16	$	474	-	-	-
3006	option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs	-	$	2	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$	0	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$	2	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$	0	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$	1	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$	1	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$	20	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$	4	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$	0	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$	1	-	-	-
4002	commitment to purchase non-mortgage financial assets	13	$	249	-	-	-

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
4022	commitment to sell non-mortgage financial assets	-	$	45	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$	1,026	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$	1,491	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$	1,200	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$	390	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$	1,982	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$	29	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$	500	-	-	-
7014	interest rate floor based on 5-year Treasury	-	$	43	-	-	-
7016	interest rate floor based on 7-year Treasury	-	$	40	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$	3,486	-	-	-
8010	long futures contract on 10-year Treasury note	-	$	3	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$	1	-	-	-
9032	long put option on 5-year Treasury note futures contract	-	$	15	-	-	-
9036	long put option on Treasury bond futures contract	-	$	370	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$	3	-	-	-
9502	fixed-rate construction loans in process	97	$	420	-	-	-
9512	adjustable-rate construction loans in process	48	$	1,835	-	-	-

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	$ 46	$ 3,686	$ 741	$ 0	$ 1,912
+ 200	$ 37	$ 3,836	$ 612	$ 0	$ 2,008
+ 100	$ 26	$ 3,983	$ 474	$ 0	$ 2,110
No Change	$ 17	$ 4,118	$ 326	$ 0	$ 2,212
- 100	$ 16	$ 4,224	$ 197	$ 0	$ 2,289
- 200	$ 16	$ 4,278	$ 110	$ 0	$ 2,319
- 300	$ 14	$ 4,321	$ 61	$ 0	$ 2,339

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 5,874