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	-	-32,237	-100 %	0.00 %	0 bp
+300 bp	19,342	-12,895	-40 %	5.28 %	-310 bp
+200 bp	24,415	-7,822	-24 %	6.55 %	-184 bp
+100 bp	28,673	-3,563	-11 %	7.56 %	-82 bp
0 bp	32,237			8.39 %	
-100 bp	34,135	1,899	+6 %	8.80 %	+41 bp
-200 bp	35,441	3,204	+10 %	9.07 %	+68 bp
-300 bp	37,471	5,234	+16 %	9.50 %	+112 bp
-400 bp	-	-32,237	-100 %	0.00 %	0 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	12/31/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	8.39 %
Post-Shock NPV Ratio	6.55 %
Sensitivity Measure: Decline in NPV Ratio	184 bp

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	-	26,002	25,555	25,145	24,338	23,178	21,952	20,774	-
30-Yr Mortgage Securities ...	-	9,980	9,812	9,631	9,275	8,799	8,308	7,843	-
15-Year Mortgages & MBS	-	7,378	7,269	7,152	6,954	6,711	6,460	6,215	-
Balloon Mortgages & MBS	-	8,493	8,381	8,288	8,139	7,910	7,659	7,409	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	8,463	8,412	8,371	8,336	8,289	8,212	8,090	-
7 Mo to 2 Yrs Reset Freq ..	-	16,607	16,409	16,244	16,093	15,913	15,669	15,346	-
2+ to 5 Yrs Reset Freq	-	25,574	25,049	24,514	23,932	23,293	22,597	21,845	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	121,229	120,180	119,150	118,096	116,905	115,420	113,461	-
2 Mo to 5 Yrs Reset Freq...	-	25,662	25,211	24,776	24,324	23,821	23,244	22,580	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	10,872	10,745	10,631	10,531	10,441	10,345	10,241	-
Adjustable-Rate, Fully-Amort.	-	27,066	26,768	26,530	26,329	26,135	25,943	25,744	-
Fixed-Rate, Balloon	-	3,020	2,877	2,744	2,618	2,500	2,390	2,286	-
Fixed-Rate, Fully-Amortizing	-	2,900	2,744	2,601	2,470	2,350	2,239	2,136	-
Construction & Land Loans:									
Adjustable-Rate	-	3,075	3,070	3,066	3,061	3,056	3,052	3,048	-
Fixed-Rate	-	1,391	1,336	1,287	1,243	1,203	1,167	1,135	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	4,820	4,813	4,807	4,801	4,795	4,790	4,785	-
Fixed-Rate	-	3,571	3,483	3,399	3,319	3,243	3,171	3,102	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-537	-530	-523	-514	-504	-493	-482	-
Accrued Interest Receivable .	-	1,740	1,740	1,740	1,740	1,740	1,740	1,740	-
Advances for Taxes/Insurance	-	135	135	135	135	135	135	135	-
Float on Escrows on Owned Mtg	-	21	34	54	77	94	109	121	-
Less: Value of Servicing on Mtgs									
Serviced by Others ...	-	-157	-170	-193	-208	-212	-212	-209	-
*Mortgage Loans & Securities	-	307,620	303,663	299,934	295,503	290,221	284,320	277,763	-

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	-	2,193	2,190	2,188	2,186	2,184	2,183	2,182	-
Fixed-Rate	-	1,670	1,581	1,502	1,431	1,367	1,309	1,256	-
Consumer Loans:									
Adjustable-Rate	-	851	850	849	849	848	848	847	-
Fixed-Rate	-	7,466	7,344	7,226	7,112	7,002	6,895	6,791	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-302	-296	-291	-286	-282	-278	-274	-
Accrued Interest Receivable .	-	98	98	98	98	98	98	98	-
*Nonmortgage Loans	-	11,976	11,767	11,573	11,390	11,217	11,055	10,900	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	7,033	7,033	7,033	7,033	7,033	7,033	7,033	-
Equities & All Mutual Funds ...	-	683	657	632	605	578	550	522	-
Zero-Coupon Securities	-	85	82	79	76	74	71	69	-
Govt & Agency Securities	-	1,856	1,774	1,698	1,627	1,561	1,499	1,442	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,337	1,324	1,311	1,299	1,287	1,275	1,263	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	641	590	546	507	473	442	415	-
Mortgage-Derivative Securities:									
Valued by OTS	-	10	9	9	9	9	9	9	-
Valued by Institution	-	43,180	43,193	43,162	42,618	41,242	39,855	38,427	-
Structured Securities, Valued by Institution	-	3,263	3,217	3,172	3,076	2,908	2,799	2,698	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	58,087	57,879	57,642	56,850	55,163	53,532	51,877	-

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	-	212	212	212	212	212	212	212	-
REAL ESTATE HELD FOR INVESTMENT	-	117	117	117	117	117	117	117	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	98	95	92	86	75	63	49	-
OFFICE PREMISES & EQUIPMENT	-	2,632	2,632	2,632	2,632	2,632	2,632	2,632	-
*Subtotal	-	3,059	3,055	3,053	3,046	3,035	3,023	3,009	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	915	1,011	1,333	1,704	1,880	1,918	1,894	-
Adj-Rate Servicing	-	984	1,030	1,057	1,072	1,082	1,087	1,093	-
Float on Mtgs Svc'd for Others	-	497	579	700	823	912	982	1,034	-
*Mtg Ln Servicing for Others	-	2,395	2,619	3,090	3,600	3,873	3,987	4,022	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	10,956	10,956	10,956	10,956	10,956	10,956	10,956	-
Deposit Intangibles:									
Retail CD Intangible	-	39	58	73	90	108	126	141	-
Transaction Acct Intangible .	-	12	246	574	893	1,197	1,485	1,751	-
MMDA Intangible	-	-63	-3	159	533	1,089	1,642	2,177	-
Passbook Account Intangible .	-	-24	19	151	600	1,048	1,464	1,851	-
Non-Int-Bearing Acct Intang .	-	217	480	732	973	1,203	1,423	1,635	-
*Other Assets	-	11,137	11,756	12,644	14,044	15,601	17,096	18,511	-
*** TOTAL ASSETS	-	394,273	390,739	387,936	384,433	379,111	373,013	366,082	-

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 ...	-	90,646	90,261	89,884	89,505	89,134	88,765	88,401	-
Maturing in 13 Mo or More ...	-	12,299	12,059	11,825	11,598	11,379	11,165	10,957	-
Variable-Rate, Fixed-Maturity .	-	261	261	261	261	261	261	261	-
Non-Maturity:									
Transaction Accts	-	11,770	11,770	11,770	11,770	11,770	11,770	11,770	-
MMDAs	-	44,011	44,011	44,011	44,011	44,011	44,011	44,011	-
Passbook Accts	-	13,291	13,291	13,291	13,291	13,291	13,291	13,291	-
Non-Interest-Bearing Accts ..	-	12,909	12,909	12,909	12,909	12,909	12,909	12,909	-
* Deposits	-	185,188	184,562	183,951	183,346	182,755	182,172	181,600	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	79,017	78,449	77,891	77,344	76,807	76,280	75,763	-
Maturing in 37 Mo or More ...	-	9,912	9,480	9,072	8,688	8,325	7,982	7,657	-
Variable-Rate, Fixed-Maturity .	-	72,592	72,552	72,513	72,474	72,434	72,395	72,355	-
* Borrowings	-	161,521	160,481	159,476	158,505	157,566	156,656	155,775	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,113	1,113	1,113	1,113	1,113	1,113	1,113	-
Other Escrow Accounts	-	568	551	535	520	506	493	481	-
Collat. Mtg Securities Issued .	-	3,501	3,501	3,501	3,501	3,501	3,501	3,501	-
Miscellaneous I	-	5,274	5,274	5,274	5,274	5,274	5,274	5,274	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	10,457	10,440	10,424	10,409	10,395	10,382	10,369	-
OPTIONS ON LIABILITIES	-	-12	-11	-7	-13	-19	-44	-95	-
*** TOTAL LIABILITIES	-	357,153	355,472	353,845	352,247	350,697	349,167	347,649	-

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	-	116	89	65	21	-46	-116	-183	-
ARMs	-	25	20	15	10	4	-3	-13	-
Other Mortgages	-	67	57	33	-	-37	-76	-115	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	177	133	92	34	-46	-131	-213	-
Sell Mortgages & MBS	-	-578	-425	-280	-69	213	508	793	-
Purchase Non-Mortgage Items ...	-	-6	-4	-2	-	2	4	5	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-	0	0	0	-2	-4	-6	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-947	-686	-436	-197	32	252	463	-
Pay Floating, Receive Fixed ...	-	52	39	25	12	-1	-14	-26	-
Basis Swaps	-	4	3	2	1	0	-1	-2	-
Swaptions	-	-	-	-	-	-	0	1	-
INTEREST-RATE CAPS	-	0	1	2	6	20	41	64	-
INTEREST-RATE FLOORS	-	1,384	933	551	272	133	70	38	-
FUTURES	-	41	27	13	-	-12	-26	-39	-
OPTIONS ON FUTURES	-	-	-	0	0	2	4	7	-
CONSTRUCTION LIP	-	66	35	8	-16	-37	-56	-74	-
SELF-VALUED [CMR911-CMR919]	-	-50	-47	-43	-22	35	117	208	-
*** OFF-BALANCE-SHEET POSITIONS	-	351	174	44	51	259	569	910	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	394,273	390,739	387,936	384,433	379,111	373,013	366,082	-
- LIABILITIES	-	357,153	355,472	353,845	352,247	350,697	349,167	347,649	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	351	174	44	51	259	569	910	-
*** NET PORTFOLIO VALUE	-	37,471	35,441	34,135	32,237	28,673	24,415	19,342	-

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	24,175	24,338	100.68	4.0
30-Yr Mortgage Securities ...	9,279	9,275	99.96	4.5
15-Year Mortgages & MBS	6,917	6,954	100.54	3.2
Balloon Mortgages & MBS	8,109	8,139	100.35	2.3
Adjustable-Rate Single Family				
First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	8,227	8,336	101.32	0.5
7 Mo to 2 Yrs Reset Freq ..	15,922	16,093	101.07	1.0
2+ to 5 Yrs Reset Freq	24,131	23,932	99.17	2.5
Lagging Market Index ARMs:				
1 Mo Reset Freq............	115,602	118,096	102.16	1.0
2 Mo to 5 Yrs Reset Freq...	24,456	24,324	99.46	2.0
Multifamily & Nonresidential				
Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	10,471	10,531	100.57	0.9
Adjustable-Rate, Fully-Amort.	26,707	26,329	98.58	0.8
Fixed-Rate, Balloon	2,584	2,618	101.32	4.6
Fixed-Rate, Fully-Amortizing	2,492	2,470	99.12	5.1
Construction & Land Loans:				
Adjustable-Rate	3,076	3,061	99.51	0.2
Fixed-Rate	1,245	1,243	99.82	3.4
Second Mtg Loans & Securities:				
Adjustable-Rate	4,882	4,801	98.33	0.1
Fixed-Rate	3,208	3,319	103.47	2.3
Other Assets Related to				
Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-514	-514	100.01	1.8
Accrued Interest Receivable .	1,740	1,740	99.99	0.0
Advances for Taxes/Insurance	135	135	99.92	0.0
Float on Escrows on Owned Mtg		77		-26.4
Less: Value of Servicing on Mtgs				
Serviced by Others ...		-208		-4.6
*Mortgage Loans & Securities	292,842	295,503	100.91	1.6

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	2,217	2,186	98.61	0.1
Fixed-Rate	1,441	1,431	99.30	4.7
Consumer Loans:				
Adjustable-Rate	865	849	98.13	0.1
Fixed-Rate	6,656	7,112	106.85	1.6
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-286	-286	99.78	1.6
Accrued Interest Receivable .	98	98	100.17	0.0
*Nonmortgage Loans	10,991	11,390	103.64	1.6
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	7,033	7,033	100.00	0.0
Equities & All Mutual Funds ...	605	605	100.02	4.5
Zero-Coupon Securities	68	76	111.80	3.4
Govt & Agency Securities	1,543	1,627	105.44	4.2
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,291	1,299	100.60	1.0
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	551	507	92.08	7.2
Mortgage-Derivative Securities:				
Valued by OTS	9	9	0.02	1.8
Valued by Institution	42,644	42,618	-	2.3
Structured Securities, Valued by Institution	3,063	3,076	100.44	4.3
Less: Valuation Allowances for Investment Securities ..	0	0	-	0.3
*Cash, Deposits, & Securities	56,807	56,850	100.08	2.2

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	212	212	99.77	0.0
REAL ESTATE HELD FOR INVESTMENT	117	117	100.03	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	86	86	99.43	10.0
OFFICE PREMISES & EQUIPMENT	2,632	2,632	99.99	0.0
*Subtotal	3,046	3,046	99.96	0.3
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,704		-16.0
Adj-Rate Servicing		1,072		-1.2
Float on Mtgs Svc'd for Others		823		-12.9
*Mtg Ln Servicing for Others		3,600		-10.9
OTHER ASSETS				
Purchased & Excess Servicing ..	2,869			
Margin Account	-	-	-	-
Miscellaneous I	10,956	10,956	100.00	0.0
Miscellaneous II	1,895			
Deposit Intangibles:				
Retail CD Intangible		90		-19.8
Transaction Acct Intangible .		893		-34.9
MMDA Intangible		533		-87.4
Passbook Account Intangible .		600		-74.8
Non-Int-Bearing Acct Intang .		973		-24.2
*Other Assets	15,721	14,044		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	1,013			
*** TOTAL ASSETS	380,418	384,433	102/101*	1.1/1.5*

*Including/excluding deposit intangible values.

PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
(Balances in $Mil)

*** LIABILITIES ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
DEPOSITS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 12 Mo or Less ...	89,368	89,505	100.15	0.4
Maturing in 13 Mo or More ...	11,484	11,598	101.00	1.9
Variable-Rate, Fixed-Maturity .	261	261	-	0.0
Non-Maturity:				
Transaction Accts	11,770	11,770	100/ 92*	0.0/2.9*
MMDAs	44,011	44,011	100/ 99*	0.0/1.1*
Passbook Accts	13,291	13,291	100/ 95*	0.0/3.5*
Non-Interest-Bearing Accts ..	12,909	12,909	100/ 92*	0.0/2.0*
* Deposits	183,094	183,346	100/ 99*	0.3/1.2*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	77,186	77,344	100.20	0.7
Maturing in 37 Mo or More ...	8,564	8,688	101.46	4.3
Variable-Rate, Fixed-Maturity .	72,473	72,474	99.64	0.1
* Borrowings	158,222	158,505	100.01	0.6
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,113	1,113	100.01	0.0
Other Escrow Accounts	618	520	84.21	2.8
Collat. Mtg Securities Issued .	3,501	3,501	100.01	0.0
Miscellaneous I	5,274	5,274	100.01	0.0
Miscellaneous II	1,510			
*Other Liabilities	12,017	10,409	99.08	0.1
OPTIONS ON LIABILITIES	-	-13	-	-44.7
UNAMORTIZED YIELD ADJUSTMENTS ..	-3			
*** TOTAL LIABILITIES	353,330	352,247	100/ 99**	0.4/0.9**

*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	21
ARMs	10
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	34
Sell Mortgages & MBS	-69
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-197
Pay Floating, Receive Fixed ...	12
Basis Swaps	1
Swaptions	-
INTEREST-RATE CAPS	6
INTEREST-RATE FLOORS	272
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-16
SELF-VALUED [CMR911-CMR919]	-22
	=========
*** OFF-BALANCE-SHEET POSITIONS	51

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	380,418	384,433	102/101*	1.1/1.5*	*Including/excluding deposit intangible values.
- LIABILITIES	353,330	352,247	100/ 99**	0.4/0.9**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		51			
	=========	=========			
*** NET PORTFOLIO VALUE	27,089	32,237	118.99	8.5	

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	$	3,685	12,964	5,358	1,333	835
WARM (in months)		324 mo	323 mo	324 mo	297 mo	293 mo
WAC		6.69%	7.41%	8.33%	9.36%	10.89%
$ of Which Are FHA or VA Guaranteed	$	31	278	315	57	24
Securities Backed By Conventional Mortgages	$	3,388	2,085	661	141	69
WARM (in months)		326 mo	310 mo	298 mo	218 mo	199 mo
Wtd Avg Pass-Thru Rate		6.21%	7.38%	8.21%	9.34%	10.37%
Securities Backed By FHA or VA Mortgages	$	759	1,464	625	59	27
WARM (in months)		333 mo	331 mo	343 mo	226 mo	204 mo
Wtd Avg Pass-Thru Rate		6.48%	7.26%	8.10%	9.12%	10.21%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	2,062	2,080	586	195	194
WAC		6.58%	7.36%	8.33%	9.41%	10.97%
Mortgage Securities	$	1,302	365	103	19	11
Wtd Avg Pass-Thru Rate		6.11%	7.25%	8.20%	9.36%	10.70%
WARM (of Loans & Securities)		143 mo	150 mo	136 mo	150 mo	125 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	2,597	4,010	1,141	36	18
WAC		6.63%	7.47%	8.19%	9.34%	11.24%
Mortgage Securities	$	165	142	1	1	0
Wtd Avg Pass-Thru Rate		6.20%	7.13%	8.02%	9.46%	10.25%
WARM (of Loans & Securities)		72 mo	69 mo	76 mo	85 mo	129 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 48,480

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 . .	$	245	146	3	8,411	388
WAC		6.31%	6.86%	7.41%	5.81%	7.51%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	7,982	15,776	24,129	107,191	24,068
Wtd Avg Margin (in bp)		255 bp	343 bp	268 bp	253 bp	283 bp
WAC		8.39%	8.08%	7.31%	8.21%	7.70%
WARM (in months)		295 mo	316 mo	344 mo	340 mo	326 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	13 mo	45 mo	3 mo	27 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 188,337

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 LIFETIME 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	$	1,069	894	16	12,989	263
Wtd Avg Distance from Lifetime Cap (in bp) .		129 bp	152 bp	165 bp	138 bp	144 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	4,350	3,156	476	63,454	11,263
Wtd Avg Distance from Lifetime Cap		307 bp	319 bp	354 bp	332 bp	360 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	2,752	11,749	23,495	38,751	12,841
Wtd Avg Distance from Lifetime Cap		544 bp	604 bp	521 bp	568 bp	478 bp
Balances Without Lifetime Cap	$	56	123	144	407	89
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	4,602	15,182	15,486	1,365	19,751
Wtd Avg Periodic Rate Cap (in bp)		123 bp	178 bp	218 bp	300 bp	179 bp
Balances Subject to Periodic Rate Floors . . .	$	4,541	14,879	15,373	1,413	18,430
MBS INCLUDED IN ARM BALANCES	$	999	2,347	38	27,932	629

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	10,471	26,707
WARM (in months)	81 mo	271 mo
Remaining Term to Full Amort. .	273 mo	
Rate Index Code	0000	0000
Margin (in bp)	275 bp	245 bp
Reset Frequency	6 mo	3 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	842	537
WA Distance to Lifetime Cap .	197 bp	188 bp
Fixed-Rate:		
Balances . . . . $	2,584	2,492
WARM (in months)	78 mo	153 mo
Remaining Term to Full Amort. .	271 mo	
WAC	8.25%	8.25%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	3,076	1,245
WARM (in months)	12 mo	73 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	131 bp	9.19%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	4,882	3,208
WARM (in months)	209 mo	173 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	112 bp	9.79%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,217	1,441
WARM (in months)	54 mo	106 mo
Margin in Col 1 (bp); WAC in Col 2	111 bp	9.07%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	865	6,656
WARM (in months)	76 mo	60 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	213 bp	13.94%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	3,369	12,867
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	517	19,103
Remaining WAL 5-10 Years . . . $	1,604	4,469
Remaining WAL over 10 Years . $	415	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	15	0
Floating-Rate . . . . $	31	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	258	0
WAC . . . . $	8.07%	8.92%
Principal-Only MBS . . . . $	5	0
WAC	7.34%	0.00%
Total Mortgage-Derivative Securities--Book Value . $	6,214	36,439

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

Coupon of Fixed-Rate Mortgages Serviced for Others

MORTGAGE LOANS SERVICED FOR OTHERS		Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Fixed-Rate Mortgage Loan Servicing						
Balances Serviced	$	27,371	67,251	32,743	7,066	2,550
WARM (in months)		261 mo	290 mo	304 mo	285 mo	243 mo
Wtd Avg Servicing Fee (in bp)		34 bp	36 bp	41 bp	46 bp	58 bp
Total # of Fixed-Rate Loans Serviced That Are:						
Conventional Loans		1,063,863				
FHA/VA Loans		291,614 lns				
Subserviced by Others		39,160 lns				

Adjustable-Rate Mortgage Loan Servicing		Index on Serviced Loan Current Mkt	Lagging Mkt
Balances Serviced	$	9,104	57,246
WARM (in months)		273 mo	306 mo
Wtd Avg Servicing Fee (in bp)		49 bp	61 bp

Total # of Adjustable-Rate Loans Serviced 522,822 lns
Of Which, Number Subserviced By Others . 1,699 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 203,332

CASH, DEPOSITS, & SECURITIES		Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . .	$	7,033		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$	605		
Zero-Coupon Securities	$	68	6.79%	32 mo
Government & Agency Securities	$	1,543	6.28%	71 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$	1,291	6.13%	12 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . .	$	551	6.32%	146 mo
Structured Securities	$	3,063		
Total Cash, Deposits, & Securities	$	14,153		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	1,281
Accrued Interest Receivable	$	1,740
Advances for Taxes and Insurance	$	135
Less: Unamortized Yield Adjustments	$	-1,019
Valuation Allowances	$	1,795
Unrealized Gains (Losses)	$	-65

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	90
Accrued Interest Receivable	$	98
Less: Unamortized Yield Adjustments	$	-149
Valuation Allowances	$	377
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	117
REPOSSESSED ASSETS	$	212
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	86
OFFICE PREMISES AND EQUIPMENT	$	2,632

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-75
Less: Unamortized Yield Adjustments	$	15
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	2,869
Margin Account	$	0
Miscellaneous I	$	10,956
Miscellaneous II	$	1,895

TOTAL ASSETS	$	380,418

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	52
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,242
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	552
Mortgage-Related Mutual Funds	$	54
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	13,557
Wtd Avg Servicing Fee (in bp)		13 bp
Adjustable-Rate Mortgage Loans Serviced	$	25,079
Wtd Avg Servicing Fee (in bp)		18 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	7

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	$	26,691	7,556	296	$	16
WAC		6.07%	5.59%	5.64%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	32,024	21,949	852	$	45
WAC		6.28%	6.20%	5.97%		
WARM (in months)		6 mo	7 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		7,913	1,680	$	11
WAC			6.26%	5.90%		
WARM (in months)			18 mo	22 mo		
Balances Maturing in 37 or More Months	$			1,891	$	6
WAC				6.38%		
WARM (in months)				52 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 100,852

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,555	226	31
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	53,732	36,243	4,415
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		2.82 mo	4.01 mo	6.79 mo
Balances in New Accounts (Optional)	$	39	9	1

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 %	$	669	1,003	6	3.03%
5.00 to 5.99 %	$	1,738	11,012	3,836	5.54%
6.00 to 6.99 %	$	31,286	24,701	2,478	6.59%
7.00 to 7.99 %	$	2,384	4,125	1,830	7.28%
8.00 to 8.99 %	$	4	107	288	8.54%
9.00 to 9.99 %	$	0	153	13	9.83%
10.00 to 10.99 %	$	0	2	111	10.10%
11.00% and Above	$	0	2	1	15.52%
WARM		1 mo	16 mo	63 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 85,749

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	28,011	3 bp	3 mo	2 mo	21 mo
Position 2	0000	0000	$	5,317	7 bp	2 mo	1 mo	35 mo
Position 3	0000	0000	$	22,124	-10 bp	3 mo	1 mo	10 mo
All Other Positions			$	17,283	-6 bp	3 mo	1 mo	24 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	$ 11,770	1.14%	$ 10
Money Market Deposit Accounts (MMDAs)	$ 44,011	4.49%	$ 25
Passbook Accounts	$ 13,291	2.52%	$ 16
Non-Interest-Bearing Non-Maturity Deposits	$ 12,909		$ 8
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 298	0.54%	
Escrow for Mortgages Serviced for Others	$ 815	0.98%	
Other Escrows	$ 618	0.40%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 83,713		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ -4		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 3,501		
Miscellaneous I	$ 5,274		
Miscellaneous II	$ 1,510		
TOTAL LIABILITIES	$ 353,330	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 626		
EQUITY CAPITAL	$ 26,461		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 380,416		

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	13	$ 203	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	10	$ 25	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	20	$ 212	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	16	$ 263	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	9	$ 17	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	32	$ 203	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	33	$ 1,392	-	-	-
1016	optional commitment to originate "other" mortgages	35	$ 1,397	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 1	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 28	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$ 7	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 1	-	-	-
2022	commitment to sell 1-mo COFI ARM loans, svc retained	-	$ 743	-	-	-
2024	commitment to sell 6-mo or 1-yr COFI ARM loans, svc retained . . .	-	$ 1	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 1	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 311	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 1	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	9	$ 201	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	11	$ 1,579	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 14	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 2	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 30	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	6	$ 1,114	-	-	-
2056	commitment to purchase "other" MBS	-	$ 3	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 1	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 95	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 2,631	-	-	-
2076	commitment to sell "other" MBS	-	$ 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
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 1	-	-	-
2102	commitment to purchase 1-mo COFI ARM loans, svc released	-	$ 1	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 88	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 3	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 6	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 224	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 1	-	-	-
2124	commitment to sell 6-mo or 1-yr COFI ARM loans, svc released . . .	-	$ 2	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 1	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 7	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	-	$ 59	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	20	$ 412	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 4	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 16	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	-	$ 17	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	-	$ 0	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	9	$ 3	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	8	$ 25	-	-	-
2216	firm commitment to originate "other" mortgage loans	12	$ 74	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 0	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 3	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 0	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 7	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 39	-	-	-
3076	short option to sell "other" mortgages	-	$ 0	-	-	-
4002	commitment to purchase non-mortgage financial assets	-	$ 11	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 205	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 54	-	-	-

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
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 225	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 13,278	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 467	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 244	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 180	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 917	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 35	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR	-	$ 21	-	-	-
5506	interest rate swap, amortizing: pay fixed, receive 6-month LIBOR	-	$ 20	-	-	-
5572	interest rate swap, amortizing: pay 1-mo LIBOR, receive MBS coupon	-	$ 76	-	-	-
5574	interest rate swap, amortizing: pay 3-mo LIBOR, receive MBS coupon	-	$ 15	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 77	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 6,514	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 460	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 270	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 21	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 460	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 11,400	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 225	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 4	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 3	-	-	-
8042	short futures contract on Treasury bond	-	$ 2	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 126	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 22	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 10	-	-	-
9502	fixed-rate construction loans in process	41	$ 717	-	-	-
9512	adjustable-rate construction loans in process	32	$ 969	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

REPORTING OF MARKET VALUE ESTIMATES

Estimated Market Value After Specified Rate Shock

Rate Shock in Basis Points	Required Reporting Items: Off-Balance-Sheet Contracts Reported Under "Additional"	Required Reporting Items: Mortgage-Derivative Securities	Optional Reporting Items: Options on Liabilities	Optional Reporting Items: Collateralized Mortgage Securities Issued	Required Reporting Item: Structured Securities
+ 400	$ 0	$ 0	$ 0	$ 0	$ 0
+ 300	$ 208	$ 38,427	$ -95	$ 0	$ 2,698
+ 200	$ 117	$ 39,855	$ -44	$ 0	$ 2,799
+ 100	$ 35	$ 41,242	$ -19	$ 0	$ 2,908
No Change	$ -22	$ 42,618	$ -13	$ 0	$ 3,076
- 100	$ -43	$ 43,162	$ -7	$ 0	$ 3,172
- 200	$ -47	$ 43,193	$ -11	$ 0	$ 3,217
- 300	$ -50	$ 43,180	$ -12	$ 0	$ 3,263
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 5,464