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 $ Amount	$ Change	% Change	NPV as % of PV of Assets NPV Ratio	Change
+400 bp	-	-15,484	-100 %	0.00 %	0 bp
+300 bp	10,627	-4,858	-31 %	6.97 %	-262 bp
+200 bp	12,616	-2,868	-19 %	8.10 %	-149 bp
+100 bp	14,270	-1,214	-8 %	8.98 %	-61 bp
0 bp	15,484			9.59 %	
-100 bp	16,063	579	+4 %	9.82 %	+23 bp
-200 bp	16,556	1,072	+7 %	10.01 %	+42 bp
-300 bp	17,385	1,901	+12 %	10.38 %	+79 bp
-400 bp	-	-15,484	-100 %	0.00 %	0 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	03/31/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	9.59 %
Post-Shock NPV Ratio	8.10 %
Sensitivity Measure: Decline in NPV Ratio	149 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	-	24,669	24,239	23,788	23,106	22,102	20,951	19,798	-
30-Yr Mortgage Securities ...	-	8,031	7,884	7,734	7,525	7,213	6,841	6,460	-
15-Year Mortgages & MBS	-	24,176	23,821	23,460	22,941	22,220	21,411	20,597	-
Balloon Mortgages & MBS	-	6,232	6,151	6,075	5,973	5,825	5,652	5,473	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	1,975	1,965	1,957	1,949	1,938	1,920	1,892	-
7 Mo to 2 Yrs Reset Freq ..	-	17,534	17,391	17,269	17,142	16,965	16,699	16,334	-
2+ to 5 Yrs Reset Freq	-	10,979	10,799	10,613	10,389	10,114	9,791	9,438	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	474	470	466	462	458	454	448	-
2 Mo to 5 Yrs Reset Freq...	-	2,873	2,836	2,801	2,766	2,726	2,677	2,618	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	2,393	2,354	2,318	2,286	2,258	2,230	2,202	-
Adjustable-Rate, Fully-Amort.	-	4,001	3,964	3,929	3,895	3,863	3,832	3,801	-
Fixed-Rate, Balloon	-	2,774	2,644	2,523	2,409	2,303	2,203	2,109	-
Fixed-Rate, Fully-Amortizing	-	2,527	2,402	2,287	2,181	2,083	1,993	1,910	-
Construction & Land Loans:									
Adjustable-Rate	-	2,238	2,232	2,227	2,221	2,216	2,211	2,206	-
Fixed-Rate	-	1,498	1,459	1,423	1,388	1,357	1,326	1,298	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	3,997	3,991	3,985	3,980	3,975	3,970	3,965	-
Fixed-Rate	-	4,766	4,673	4,584	4,498	4,415	4,336	4,260	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	173	171	168	164	160	154	148	-
Accrued Interest Receivable .	-	580	580	580	580	580	580	580	-
Advances for Taxes/Insurance	-	22	22	22	22	22	22	22	-
Float on Escrows on Owned Mtg	-	30	46	71	107	144	176	203	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-7	-7	-7	-7	-7	-7	-7	-
*Mortgage Loans & Securities	-	121,946	120,100	118,285	115,993	112,942	109,435	105,767	-

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

*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
	*** Change in Interest Rates ***								
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	1,717	1,714	1,712	1,709	1,707	1,705	1,703	-
Fixed-Rate	-	2,390	2,285	2,187	2,095	2,008	1,926	1,848	-
Consumer Loans:									
Adjustable-Rate	-	3,637	3,632	3,629	3,624	3,621	3,617	3,613	-
Fixed-Rate	-	8,295	8,170	8,049	7,931	7,817	7,707	7,599	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-257	-254	-251	-249	-246	-244	-242	-
Accrued Interest Receivable .	-	147	147	147	147	147	147	147	-
*Nonmortgage Loans	-	15,929	15,695	15,472	15,258	15,053	14,857	14,668	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	3,128	3,128	3,128	3,128	3,128	3,128	3,128	-
Equities & All Mutual Funds ...	-	483	466	450	432	412	390	369	-
Zero-Coupon Securities	-	195	187	181	175	170	165	161	-
Govt & Agency Securities	-	6,957	6,648	6,362	6,097	5,851	5,622	5,409	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	2,025	2,022	2,019	2,016	2,012	2,009	2,006	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	1,254	1,199	1,149	1,103	1,061	1,022	986	-
Mortgage-Derivative Securities:									
Valued by OTS	-	71	70	70	69	68	66	64	-
Valued by Institution	-	7,070	7,054	7,059	7,026	6,896	6,741	6,547	-
Structured Securities, Valued by Institution	-	313	312	314	310	302	294	286	-
Less: Valuation Allowances for Investment Securities ..	-	6	6	6	6	6	6	5	-
*Cash, Deposits, & Securities	-	21,489	21,080	20,726	20,349	19,894	19,432	18,951	-

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	-	252	252	252	252	252	252	252	-
REAL ESTATE HELD FOR INVESTMENT	-	86	86	86	86	86	86	86	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	44	42	41	40	37	33	29	-
OFFICE PREMISES & EQUIPMENT	-	1,716	1,716	1,716	1,716	1,716	1,716	1,716	-
*Subtotal	-	2,098	2,096	2,095	2,094	2,091	2,087	2,083	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	415	437	523	680	806	869	891	-
Adj-Rate Servicing	-	56	58	60	61	61	61	62	-
Float on Mtgs Svc'd for Others	-	272	325	400	507	611	689	747	-
*Mtg Ln Servicing for Others	-	743	819	982	1,247	1,478	1,619	1,700	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	5,076	5,076	5,076	5,076	5,076	5,076	5,076	-
Deposit Intangibles:									
Retail CD Intangible	-	109	124	137	148	160	172	181	-
Transaction Acct Intangible .	-	-13	76	254	445	631	808	972	-
MMDA Intangible	-	-12	14	78	197	340	486	629	-
Passbook Account Intangible .	-	-68	-39	-2	119	616	1,143	1,632	-
Non-Int-Bearing Acct Intang .	-	216	324	427	525	620	710	797	-
*Other Assets	-	5,307	5,575	5,970	6,510	7,443	8,395	9,286	-
*** TOTAL ASSETS	-	167,512	165,365	163,530	161,451	158,902	155,825	152,455	-

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 ...	-	51,640	51,417	51,195	50,976	50,760	50,545	50,333	-
Maturing in 13 Mo or More ...	-	17,372	16,966	16,575	16,198	15,834	15,483	15,144	-
Variable-Rate, Fixed-Maturity .	-	719	718	718	717	716	716	715	-
Non-Maturity:									
Transaction Accts	-	7,016	7,016	7,016	7,016	7,016	7,016	7,016	-
MMDAs	-	11,683	11,683	11,683	11,683	11,683	11,683	11,683	-
Passbook Accts	-	15,765	15,765	15,765	15,765	15,765	15,765	15,765	-
Non-Interest-Bearing Accts ..	-	5,360	5,360	5,360	5,360	5,360	5,360	5,360	-
* Deposits	-	109,554	108,925	108,311	107,715	107,134	106,568	106,016	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	22,973	22,812	22,653	22,498	22,345	22,195	22,048	-
Maturing in 37 Mo or More ...	-	8,619	8,173	7,755	7,364	6,998	6,655	6,333	-
Variable-Rate, Fixed-Maturity .	-	4,556	4,552	4,548	4,544	4,540	4,536	4,532	-
* Borrowings	-	36,148	35,536	34,956	34,406	33,883	33,386	32,913	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,372	1,372	1,372	1,372	1,372	1,372	1,372	-
Other Escrow Accounts	-	122	119	115	112	109	106	103	-
Collat. Mtg Securities Issued .	-	4	4	4	4	4	4	4	-
Miscellaneous I	-	2,706	2,706	2,706	2,706	2,706	2,706	2,706	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	4,204	4,201	4,197	4,194	4,191	4,188	4,185	-
OPTIONS ON LIABILITIES	-	10	9	9	19	119	183	239	-
*** TOTAL LIABILITIES	-	149,917	148,671	147,474	146,333	145,327	144,325	143,354	-

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	-	325	236	139	-43	-286	-539	-783	-
ARMs	-	31	24	18	8	-8	-28	-53	-
Other Mortgages	-	21	14	8	-	-12	-27	-44	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	207	148	86	-3	-122	-250	-376	-
Sell Mortgages & MBS	-	-1,128	-793	-402	188	911	1,648	2,346	-
Purchase Non-Mortgage Items ...	-	4	3	1	-	-1	-2	-3	-
Sell Non-Mortgage Items	-	-1	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-7	-5	-2	3	10	18	26	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-481	-319	-163	-15	127	263	393	-
Pay Floating, Receive Fixed ...	-	578	399	234	80	-62	-195	-318	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	1	1	1	1	2	2	2	-
INTEREST-RATE CAPS	-	1	2	7	21	46	77	109	-
INTEREST-RATE FLOORS	-	175	122	75	38	16	8	5	-
FUTURES	-	-417	-263	-131	-	124	243	360	-
OPTIONS ON FUTURES	-	57	39	24	13	7	4	3	-
CONSTRUCTION LIP	-	101	65	32	2	-25	-51	-74	-
SELF-VALUED [CMR911-CMR919]	-	321	186	80	73	-33	-54	-67	-
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*** OFF-BALANCE-SHEET POSITIONS	-	-210	-139	7	367	695	1,116	1,526	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	167,512	165,365	163,530	161,451	158,902	155,825	152,455	-
- LIABILITIES	-	149,917	148,671	147,474	146,333	145,327	144,325	143,354	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-210	-139	7	367	695	1,116	1,526	-
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*** NET PORTFOLIO VALUE	-	17,385	16,556	16,063	15,484	14,270	12,616	10,627	-

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	22,953	23,106	100.66	3.6
30-Yr Mortgage Securities ...	7,422	7,525	101.41	3.5
15-Year Mortgages & MBS	22,685	22,941	101.13	2.7
Balloon Mortgages & MBS	5,936	5,973	100.64	2.1
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	1,922	1,949	101.46	0.5
7 Mo to 2 Yrs Reset Freq ..	16,927	17,142	101.27	0.9
2+ to 5 Yrs Reset Freq	10,401	10,389	99.89	2.4
Lagging Market Index ARMs:				
1 Mo Reset Freq............	452	462	102.22	0.8
2 Mo to 5 Yrs Reset Freq...	2,758	2,766	100.25	1.4
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	2,280	2,286	100.27	1.3
Adjustable-Rate, Fully-Amort.	3,866	3,895	100.76	0.8
Fixed-Rate, Balloon	2,508	2,409	96.07	4.6
Fixed-Rate, Fully-Amortizing	2,266	2,181	96.23	4.7
Construction & Land Loans:				
Adjustable-Rate	2,230	2,221	99.60	0.2
Fixed-Rate	1,377	1,388	100.83	2.4
Second Mtg Loans & Securities:				
Adjustable-Rate	4,030	3,980	98.75	0.1
Fixed-Rate	4,451	4,498	101.05	1.9
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	164	164	100.22	2.6
Accrued Interest Receivable .	580	580	99.94	0.0
Advances for Taxes/Insurance	22	22	98.40	0.0
Float on Escrows on Owned Mtg		107		-34.4
Less: Value of Servicing on Mtgs Serviced by Others ...		-7		1.8
*Mortgage Loans & Securities	115,231	115,993	100.66	2.3

NOTE: Effective duration is calculated as the average of the percentage changes in present value resulting from rate shocks of +100 and -100 basis points.

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	1,733	1,709	98.62	0.1
Fixed-Rate	2,187	2,095	95.78	4.3
Consumer Loans:				
Adjustable-Rate	3,633	3,624	99.77	0.1
Fixed-Rate	8,134	7,931	97.51	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-249	-249	99.93	1.0
Accrued Interest Receivable .	147	147	100.10	0.0
*Nonmortgage Loans	15,585	15,258	97.90	1.4
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	3,128	3,128	99.99	0.0
Equities & All Mutual Funds ...	432	432	99.95	4.5
Zero-Coupon Securities	167	175	104.67	3.2
Govt & Agency Securities	5,842	6,097	104.37	4.2
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	2,015	2,016	100.03	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,114	1,103	99.01	4.0
Mortgage-Derivative Securities:				
Valued by OTS	69	69	0.98	1.5
Valued by Institution	6,981	7,026	-	1.2
Structured Securities, Valued by Institution	309	310	100.24	1.8
Less: Valuation Allowances for Investment Securities ..	6	6	95.78	1.6
*Cash, Deposits, & Securities	20,052	20,349	101.48	2.0

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	252	252	99.97	0.0
REAL ESTATE HELD FOR INVESTMENT	86	86	100.40	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	40	40	98.97	4.4
OFFICE PREMISES & EQUIPMENT	1,716	1,716	100.00	0.0
*Subtotal	2,094	2,094	99.99	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		680		-20.9
Adj-Rate Servicing		61		-1.0
Float on Mtgs Svc'd for Others		507		-20.8
*Mtg Ln Servicing for Others		1,247		-19.9
OTHER ASSETS				
Purchased & Excess Servicing ..	1,276			
Margin Account	-	-	-	-
Miscellaneous I	5,076	5,076	100.00	0.0
Miscellaneous II	1,508			
Deposit Intangibles:				
Retail CD Intangible		148		-7.7
Transaction Acct Intangible .		445		-42.3
MMDA Intangible		197		-66.5
Passbook Account Intangible .		119		-260.5
Non-Int-Bearing Acct Intang .		525		-18.4
*Other Assets	7,860	6,510		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	225			
*** TOTAL ASSETS	161,046	161,451	101/100*	1.4/1.9*

*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 ...	50,857	50,976	100.23	0.4
Maturing in 13 Mo or More ...	15,933	16,198	101.66	2.3
Variable-Rate, Fixed-Maturity .	713	717	-	0.1
Non-Maturity:				
Transaction Accts	7,016	7,016	100/ 94*	0.0/2.9*
MMDAs	11,683	11,683	100/ 98*	0.0/1.1*
Passbook Accts	15,765	15,765	100/ 99*	0.0/2.0*
Non-Interest-Bearing Accts ..	5,360	5,360	100/ 90*	0.0/2.0*
* Deposits	107,327	107,715	101/100*	0.5/1.2*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	22,525	22,498	99.89	0.7
Maturing in 37 Mo or More ...	7,523	7,364	97.89	5.1
Variable-Rate, Fixed-Maturity .	4,551	4,544	86.32	0.1
* Borrowings	34,599	34,406	97.44	1.6
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,372	1,372	99.98	0.0
Other Escrow Accounts	131	112	85.56	2.8
Collat. Mtg Securities Issued .	4	4	108.02	0.0
Miscellaneous I	2,706	2,706	100.00	0.0
Miscellaneous II	448			
*Other Liabilities	4,661	4,194	99.55	0.1
OPTIONS ON LIABILITIES	-	19	-	-296.1
UNAMORTIZED YIELD ADJUSTMENTS ..	12			
*** TOTAL LIABILITIES	146,600	146,333	100/ 99**	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	-43
ARMs	8
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-3
Sell Mortgages & MBS	188
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	3
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-15
Pay Floating, Receive Fixed ...	80
Basis Swaps	-
Swaptions	1
INTEREST-RATE CAPS	21
INTEREST-RATE FLOORS	38
FUTURES	-
OPTIONS ON FUTURES	13
CONSTRUCTION LIP	2
SELF-VALUED [CMR911-CMR919]	73
*** OFF-BALANCE-SHEET POSITIONS	367

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	161,046	161,451	101/100*	1.4/1.9*	*Including/excluding deposit intangible values.
- LIABILITIES	146,600	146,333	100/ 99**	0.7/1.2**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		367			
*** NET PORTFOLIO VALUE	14,446	15,484	107.19	5.8	

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	$	7,474	11,740	2,653	613	474
WARM (in months)		346 mo	334 mo	290 mo	236 mo	238 mo
WAC		6.65%	7.35%	8.33%	9.39%	11.06%
$ of Which Are FHA or VA Guaranteed	$	204	448	158	60	51
Securities Backed By Conventional Mortgages	$	3,185	2,382	665	177	23
WARM (in months)		341 mo	338 mo	317 mo	267 mo	174 mo
Wtd Avg Pass-Thru Rate		6.47%	7.27%	8.07%	9.09%	10.92%
Securities Backed By FHA or VA Mortgages	$	145	549	259	27	9
WARM (in months)		319 mo	334 mo	332 mo	207 mo	178 mo
Wtd Avg Pass-Thru Rate		6.47%	7.19%	8.02%	9.21%	11.15%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	8,556	7,631	1,945	487	257
WAC		6.53%	7.34%	8.32%	9.33%	11.11%
Mortgage Securities	$	1,836	1,686	231	47	8
Wtd Avg Pass-Thru Rate		6.17%	7.10%	8.10%	9.21%	10.32%
WARM (of Loans & Securities)		156 mo	151 mo	128 mo	110 mo	105 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	2,192	2,461	443	86	56
WAC		6.55%	7.34%	8.31%	9.35%	11.36%
Mortgage Securities	$	602	88	7	0	0
Wtd Avg Pass-Thru Rate		6.07%	7.11%	8.07%	9.24%	11.07%
WARM (of Loans & Securities)		62 mo	68 mo	61 mo	66 mo	116 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 58,996

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
TEASER ARMS:						
Balances Currently Subject to Intro Rates . .	$	391	1,890	478	0	18
WAC		7.01%	6.63%	7.66%	0.00%	6.57%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	1,530	15,037	9,923	452	2,741
Wtd Avg Margin (in bp)		299 bp	280 bp	286 bp	175 bp	257 bp
WAC		7.86%	7.39%	7.10%	6.45%	7.26%
WARM (in months)		279 mo	291 mo	327 mo	301 mo	232 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	10 mo	38 mo	1 mo	11 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 32,461

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)

ARM BALANCES BY DISTANCE TO LIFTIME CAP		Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
Balances w/Coupon Within 200 bp of Lifetime Cap	$	27	255	61	7	45
Wtd Avg Distance from Lifetime Cap (in bp) .		179 bp	167 bp	183 bp	183 bp	160 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	340	2,066	318	31	404
Wtd Avg Distance from Lifetime Cap		321 bp	334 bp	341 bp	307 bp	329 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	1,369	14,363	9,919	373	2,136
Wtd Avg Distance from Lifetime Cap		581 bp	566 bp	574 bp	688 bp	638 bp
Balances Without Lifetime Cap	$	187	243	103	42	172
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	1,521	16,220	9,942	307	2,378
Wtd Avg Periodic Rate Cap (in bp)		150 bp	198 bp	237 bp	195 bp	167 bp
Balances Subject to Periodic Rate Floors . . .	$	896	15,082	9,588	278	2,238
MBS INCLUDED IN ARM BALANCES	$	349	1,774	134	397	186

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	2,280	3,866
WARM (in months)	91 mo	194 mo
Remaining Term to Full Amort. .	280 mo	
Rate Index Code	0000	0000
Margin (in bp)	251 bp	359 bp
Reset Frequency	28 mo	23 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	96	51
WA Distance to Lifetime Cap .	167 bp	109 bp
Fixed-Rate:		
Balances . . . . $	2,508	2,266
WARM (in months)	79 mo	144 mo
Remaining Term to Full Amort. .	274 mo	
WAC	7.99%	8.21%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,230	1,377
WARM (in months)	39 mo	38 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	159 bp	7.98%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	4,030	4,451
WARM (in months)	101 mo	99 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	116 bp	8.72%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	1,733	2,187
WARM (in months)	34 mo	67 mo
Margin in Col 1 (bp); WAC in Col 2	101 bp	7.70%
Reset Frequency	3 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	3,633	8,134
WARM (in months)	83 mo	56 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	750 bp	9.50%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	2	2,787
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	97	3,136
Remaining WAL 5-10 Years . . . $	33	489
Remaining WAL over 10 Years . $	15	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	5
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	5	5
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	3	472
WAC . . . . $	10.58%	10.71%
Principal-Only MBS . . . . $	0	0
WAC	11.89%	9.27%
Total Mortgage-Derivative Securities--Book Value . $	157	6,894

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	$	33,145	45,506	11,559	2,719	2,661
WARM (in months)		269 mo	282 mo	258 mo	211 mo	188 mo
Wtd Avg Servicing Fee (in bp)		29 bp	30 bp	34 bp	40 bp	55 bp

Total # of Fixed-Rate Loans Serviced That Are:	
Conventional Loans	970,508 lns
FHA/VA Loans	161,452 lns
Subserviced by Others	3,510 lns

Adjustable-Rate Mortgage Loan Servicing		Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced	$	5,689	308
WARM (in months)		297 mo	179 mo
Wtd Avg Servicing Fee (in bp)		43 bp	39 bp

Total # of Adjustable-Rate Loans Serviced	54,455 lns
Of Which, Number Subserviced By Others	13 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 101,587

CASH, DEPOSITS, & SECURITIES		Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.	$	3,128		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$	432		
Zero-Coupon Securities	$	167	5.88%	34 mo
Government & Agency Securities	$	5,842	6.01%	62 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$	2,015	4.81%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$	1,114	6.03%	71 mo
Structured Securities	$	309		
Total Cash, Deposits, & Securities	$	13,007		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	776
Accrued Interest Receivable	$	580
Advances for Taxes and Insurance	$	22
Less: Unamortized Yield Adjustments	$	-97
Valuation Allowances	$	612
Unrealized Gains (Losses)	$	15

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	133
Accrued Interest Receivable	$	147
Less: Unamortized Yield Adjustments	$	-110
Valuation Allowances	$	382
Unrealized Gains (Losses)	$	-1

REAL ESTATE HELD FOR INVESTMENT	$	86
REPOSSESSED ASSETS	$	252
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	40
OFFICE PREMISES AND EQUIPMENT	$	1,716

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-2
Less: Unamortized Yield Adjustments	$	-6
Valuation Allowances	$	6

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,276
Margin Account	$	0
Miscellaneous I	$	5,076
Miscellaneous II	$	1,508

TOTAL ASSETS	$	161,046

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	28
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	5,158
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	321
Mortgage-Related Mutual Funds	$	111
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	1,869
Wtd Avg Servicing Fee (in bp)		26 bp
Adjustable-Rate Mortgage Loans Serviced	$	4,682
Wtd Avg Servicing Fee (in bp)		31 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	323

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	$	14,494	4,263	684	$	3
WAC		5.03%	5.94%	6.45%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	18,820	10,939	1,657	$	2
WAC		5.02%	5.70%	6.52%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		9,506	3,032	$	1
WAC			5.34%	6.26%		
WARM (in months)			18 mo	23 mo		
Balances Maturing in 37 or More Months	$			3,396	$	0
WAC				6.28%		
WARM (in months)				58 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 66,790

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	928	1,445	937
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	27,330	20,391	6,295
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.15 mo	5.45 mo	6.69 mo
Balances in New Accounts (Optional)	$	161	75	12

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 %	$	7,732	6,248	2,050	4.77%
5.00 to 5.99 %	$	2,284	5,137	4,412	5.37%
6.00 to 6.99 %	$	126	881	796	6.34%
7.00 to 7.99 %	$	10	47	37	7.46%
8.00 to 8.99 %	$	16	41	133	8.43%
9.00 to 9.99 %	$	0	1	1	9.57%
10.00 to 10.99 %	$	0	0	0	10.22%
11.00% and Above	$	0	0	94	11.27%
WARM		1 mo	15 mo	76 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 30,048

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	2,632	-5 bp	3 mo	3 mo	25 mo
Position 2	0000	0000	$	1,056	16 bp	2 mo	1 mo	13 mo
Position 3	0000	0000	$	642	-1 bp	1 mo	1 mo	11 mo
All Other Positions			$	934	11 bp	2 mo	1 mo	35 mo

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

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

		Total Balances	WAC		Balances in New Accounts (Optional)
NON-MATURITY DEPOSITS					
Transaction Accounts	$	7,016	1.70%	$	7
Money Market Deposit Accounts (MMDAs).	$	11,683	3.70%	$	24
Passbook Accounts	$	15,765	2.83%	$	10
Non-Interest-Bearing Non-Maturity Deposits	$	5,360		$	4
ESCROW ACCOUNTS					
Escrow for Mortgages Held in Portfolio	$	495	0.09%		
Escrow for Mortgages Serviced for Others	$	877	0.14%		
Other Escrows	$	131	0.41%		
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$	41,326			
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$	-1			
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$	13			
OTHER LIABILITIES					
Collateralized Mortgage Securities Issued	$	4			
Miscellaneous I	$	2,706			
Miscellaneous II	$	448			
TOTAL LIABILITIES	$	146,600	(NOTE: Includes Redeemable Preferred Stock)		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES . . .	$	55			
EQUITY CAPITAL	$	14,391			
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$	161,046			

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	-	$	24	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	13	$	14	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	84	$	709	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	57	$	303	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	43	$	254	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	149	$	1,129	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	120	$	4,486	-	-	-
1016	optional commitment to originate "other" mortgages	83	$	570	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$	0	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	6	$	8	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$	65	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$	1	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	11	$	16	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	9	$	58	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	7	$	23	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$	29	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$	12	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	6	$	27	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	34	$	1,642	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	42	$	7,658	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$	65	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$	72	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$	151	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$	1,084	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$	2	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	6	$	441	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	6	$	2,642	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$	1	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
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 .	-	$ 33	-	-	-
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 .	-	$ 1	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 29	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 31	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 1	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	16	$ 144	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	20	$ 365	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 6	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 10	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	23	$ 90	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	13	$ 18	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	13	$ 17	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	46	$ 155	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	38	$ 503	-	-	-
2216	firm commitment to originate "other" mortgage loans	25	$ 171	-	-	-
3006	option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 1	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 1	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 31	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 0	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 2	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 136	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 100	-	-	-
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	17	$ 56	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 1	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
4022	commitment to sell non-mortgage financial assets	-	$ 3	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 1,128	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 4,152	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 25	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 3,228	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 158	-	-	-
5126	interest rate swaption: pay 3-month LIBOR, receive fixed	-	$ 15	-	-	-
5506	interest rate swap, amortizing: pay fixed, receive 6-month LIBOR	-	$ 15	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 488	-	-	-
6014	interest rate cap based on 5-year Treasury	-	$ 10	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$ 695	-	-	-
6022	interest rate cap based on the prime rate	-	$ 50	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	$ 3	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 208	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 1,047	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 1,414	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 428	-	-	-
8042	short futures contract on Treasury bond	-	$ 188	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 7,210	-	-	-
9008	long call option on 5-year Treasury note futures contract	-	$ 1	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 255	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 8	-	-	-
9502	fixed-rate construction loans in process	163	$ 612	-	-	-
9512	adjustable-rate construction loans in process	93	$ 1,004	-	-	-

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	$ -67	$ 6,547	$ 239	$ 0	$ 286
+ 200	$ -54	$ 6,741	$ 183	$ 0	$ 294
+ 100	$ -33	$ 6,896	$ 119	$ 0	$ 302
No Change	$ 73	$ 7,026	$ 19	$ 0	$ 310
- 100	$ 80	$ 7,059	$ 9	$ 0	$ 314
- 200	$ 186	$ 7,054	$ 9	$ 0	$ 312
- 300	$ 321	$ 7,070	$ 10	$ 0	$ 313
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 2,400