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	9,944	-13,665	-58 %	3.25 %	-403 bp
+200 bp	15,195	-8,414	-36 %	4.86 %	-242 bp
+100 bp	19,699	-3,910	-17 %	6.19 %	-110 bp
0 bp	23,609			7.29 %	
-100 bp	25,814	2,205	+9 %	7.88 %	+59 bp
-200 bp	26,737	3,128	+13 %	8.10 %	+81 bp
-300 bp	27,174	3,565	+15 %	8.18 %	+89 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	03/31/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	7.29 %
Post-Shock NPV Ratio	4.86 %
Sensitivity Measure: Decline in NPV Ratio	242 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	-	15,050	14,828	14,455	13,838	13,135	12,438	11,777	-
30-Yr Mortgage Securities ...	-	7,550	7,419	7,185	6,845	6,470	6,103	5,758	-
15-Year Mortgages & MBS	-	4,556	4,484	4,368	4,217	4,058	3,901	3,750	-
Balloon Mortgages & MBS	-	6,648	6,563	6,439	6,259	6,058	5,856	5,660	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	8,629	8,590	8,548	8,479	8,371	8,220	8,028	-
7 Mo to 2 Yrs Reset Freq ..	-	10,114	10,044	9,963	9,845	9,675	9,453	9,190	-
2+ to 5 Yrs Reset Freq	-	21,623	21,208	20,711	20,112	19,444	18,727	17,980	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	102,952	102,081	101,179	100,121	98,707	96,825	94,464	-
2 Mo to 5 Yrs Reset Freq...	-	23,381	22,967	22,511	21,990	21,389	20,708	19,971	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	9,812	9,713	9,625	9,540	9,457	9,369	9,282	-
Adjustable-Rate, Fully-Amort.	-	25,557	25,311	25,100	24,907	24,719	24,524	24,331	-
Fixed-Rate, Balloon	-	2,051	1,949	1,854	1,765	1,682	1,604	1,532	-
Fixed-Rate, Fully-Amortizing	-	2,218	2,112	2,013	1,921	1,836	1,758	1,684	-
Construction & Land Loans:									
Adjustable-Rate	-	1,304	1,302	1,300	1,298	1,296	1,294	1,293	-
Fixed-Rate	-	398	375	355	338	322	308	295	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	3,784	3,781	3,778	3,774	3,772	3,770	3,768	-
Fixed-Rate	-	2,143	2,091	2,042	1,995	1,950	1,907	1,866	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-751	-741	-729	-714	-697	-679	-659	-
Accrued Interest Receivable .	-	1,323	1,323	1,323	1,323	1,323	1,323	1,323	-
Advances for Taxes/Insurance	-	121	121	121	121	121	121	121	-
Float on Escrows on Owned Mtg	-	33	46	61	75	87	97	107	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-139	-150	-160	-166	-167	-167	-165	-
*Mortgage Loans & Securities	-	248,635	245,717	242,359	238,213	233,341	227,793	221,684	-

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	-	1,281	1,280	1,278	1,277	1,276	1,275	1,274	-
Fixed-Rate	-	702	677	653	631	610	590	571	-
Consumer Loans:									
Adjustable-Rate	-	731	730	730	729	728	728	727	-
Fixed-Rate	-	4,798	4,727	4,658	4,591	4,526	4,463	4,402	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-221	-219	-216	-214	-212	-209	-207	-
Accrued Interest Receivable .	-	53	53	53	53	53	53	53	-
*Nonmortgage Loans	-	7,344	7,248	7,156	7,067	6,982	6,900	6,821	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	6,249	6,249	6,249	6,249	6,249	6,249	6,249	-
Equities & All Mutual Funds ...	-	380	366	353	338	324	308	293	-
Zero-Coupon Securities	-	16	16	16	16	16	16	16	-
Govt & Agency Securities	-	671	649	627	607	588	571	554	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,547	1,546	1,544	1,543	1,542	1,540	1,539	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	717	672	633	598	566	537	511	-
Mortgage-Derivative Securities:									
Valued by OTS	-	2	2	1	1	1	1	1	-
Valued by Institution	-	48,608	48,415	47,690	46,686	44,872	43,274	41,615	-
Structured Securities, Valued by Institution	-	2,435	2,428	2,407	2,292	2,194	2,101	2,017	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	60,625	60,342	59,521	58,330	56,351	54,598	52,796	-

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	-	235	235	235	235	235	235	235	-
REAL ESTATE HELD FOR INVESTMENT	-	127	127	127	127	127	127	127	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	43	42	40	36	31	25	18	-
OFFICE PREMISES & EQUIPMENT	-	2,275	2,275	2,275	2,275	2,275	2,275	2,275	-
*Subtotal	-	2,680	2,679	2,677	2,673	2,668	2,662	2,655	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	807	1,054	1,391	1,555	1,590	1,572	1,532	-
Adj-Rate Servicing	-	844	869	891	905	919	925	923	-
Float on Mtgs Svc'd for Others	-	424	510	609	683	740	788	827	-
*Mtg Ln Servicing for Others	-	2,076	2,433	2,891	3,142	3,248	3,284	3,281	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	9,102	9,102	9,102	9,102	9,102	9,102	9,102	-
Deposit Intangibles:									
Retail CD Intangible	-	232	248	262	275	284	296	307	-
Transaction Acct Intangible .	-	416	714	1,000	1,273	1,524	1,761	1,985	-
MMDA Intangible	-	131	468	939	1,466	1,982	2,484	2,974	-
Passbook Account Intangible .	-	-9	43	413	824	1,210	1,569	1,904	-
Non-Int-Bearing Acct Intang .	-	911	1,131	1,342	1,544	1,738	1,924	2,103	-
*Other Assets	-	10,782	11,707	13,059	14,482	15,839	17,135	18,375	-
*** TOTAL ASSETS	-	332,141	330,124	327,662	323,909	318,430	312,372	305,612	-

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

*** LIABILITIES ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
				*** Change in Interest Rates ***					
DEPOSITS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 12 Mo or Less ...	-	73,703	73,363	73,026	72,694	72,365	72,039	71,719	-
Maturing in 13 Mo or More ...	-	13,602	13,370	13,144	12,924	12,710	12,500	12,295	-
Variable-Rate, Fixed-Maturity .	-	90	90	90	90	90	90	90	-
Non-Maturity:									
Transaction Accts	-	10,793	10,793	10,793	10,793	10,793	10,793	10,793	-
MMDAs	-	41,867	41,867	41,867	41,867	41,867	41,867	41,867	-
Passbook Accts	-	12,278	12,278	12,278	12,278	12,278	12,278	12,278	-
Non-Interest-Bearing Accts ..	-	11,919	11,919	11,919	11,919	11,919	11,919	11,919	-
* Deposits	-	164,252	163,680	163,118	162,566	162,022	161,486	160,961	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	60,352	60,046	59,744	59,447	59,154	58,865	58,581	-
Maturing in 37 Mo or More ...	-	11,286	10,842	10,420	10,019	9,638	9,277	8,933	-
Variable-Rate, Fixed-Maturity .	-	62,762	62,753	62,743	62,734	62,724	62,714	62,704	-
* Borrowings	-	134,401	133,640	132,907	132,200	131,516	130,856	130,218	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	693	693	693	693	693	693	693	-
Other Escrow Accounts	-	589	572	556	541	527	514	501	-
Collat. Mtg Securities Issued .	-	2	2	2	2	2	2	2	-
Miscellaneous I	-	4,597	4,597	4,597	4,597	4,597	4,597	4,597	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	5,881	5,864	5,848	5,833	5,819	5,806	5,793	-
OPTIONS ON LIABILITIES	-	-81	-41	-19	4	8	-1	-16	-
*** TOTAL LIABILITIES	-	304,453	303,144	301,854	300,602	299,366	298,148	296,956	-

AREA: 11th DISTRICT
TYPE: ALL REPORTING CMR
FIRMS REPORTING: 49
CYCLE: MAR 2000

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	-	45	34	22	-2	-33	-65	-94	-
ARMs	-	37	28	14	-5	-30	-60	-97	-
Other Mortgages	-	165	123	66	-	-69	-136	-202	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	64	42	17	-20	-67	-118	-171	-
Sell Mortgages & MBS	-	-206	-150	-86	17	140	265	385	-
Purchase Non-Mortgage Items ...	-	-58	-38	-19	-	18	35	51	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	0	0	-1	-2	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-916	-496	-98	279	638	978	1,301	-
Pay Floating, Receive Fixed ...	-	122	63	7	-45	-94	-140	-183	-
Basis Swaps	-	0	0	0	0	0	0	0	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	2	5	16	55	117	181	245	-
INTEREST-RATE FLOORS	-	0	1	1	0	0	0	0	-
FUTURES	-	-60	-40	-20	-	21	42	62	-
OPTIONS ON FUTURES	-	-	-	-	0	3	11	18	-
CONSTRUCTION LIP	-	10	5	1	-2	-6	-9	-12	-
SELF-VALUED [CMR911-CMR919]	-	282	180	84	24	-3	-12	-13	-
*** OFF-BALANCE-SHEET POSITIONS	-	-514	-243	7	302	636	970	1,288	-
*** NET PORTFOLIO VALUE ***									
ASSETS	-	332,141	330,124	327,662	323,909	318,430	312,372	305,612	-
- LIABILITIES	-	304,453	303,144	301,854	300,602	299,366	298,148	296,956	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-514	-243	7	302	636	970	1,288	-
*** NET PORTFOLIO VALUE	-	27,174	26,737	25,814	23,609	19,699	15,195	9,944	-

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	14,215	13,838	97.35	4.8
30-Yr Mortgage Securities ...	7,115	6,845	96.22	5.2
15-Year Mortgages & MBS	4,340	4,217	97.17	3.7
Balloon Mortgages & MBS	6,422	6,259	97.44	3.0
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	8,467	8,479	100.14	1.0
7 Mo to 2 Yrs Reset Freq ..	9,871	9,845	99.74	1.5
2+ to 5 Yrs Reset Freq	20,790	20,112	96.74	3.1
Lagging Market Index ARMs:				
1 Mo Reset Freq............	101,014	100,121	99.12	1.2
2 Mo to 5 Yrs Reset Freq...	23,058	21,990	95.37	2.6
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	9,541	9,540	99.99	0.9
Adjustable-Rate, Fully-Amort.	25,303	24,907	98.43	0.8
Fixed-Rate, Balloon	1,893	1,765	93.23	4.9
Fixed-Rate, Fully-Amortizing	2,111	1,921	91.02	4.6
Construction & Land Loans:				
Adjustable-Rate	1,300	1,298	99.83	0.1
Fixed-Rate	337	338	100.20	5.0
Second Mtg Loans & Securities:				
Adjustable-Rate	3,828	3,774	98.60	0.1
Fixed-Rate	2,022	1,995	98.65	2.3
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-714	-714	100.04	2.2
Accrued Interest Receivable .	1,323	1,323	99.99	0.0
Advances for Taxes/Insurance	121	121	99.67	0.0
Float on Escrows on Owned Mtg		75		-16.9
Less: Value of Servicing on Mtgs Serviced by Others ...		-166		-2.1
*Mortgage Loans & Securities	242,356	238,213	98.29	1.9

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	1,291	1,277	98.93	0.1
Fixed-Rate	646	631	97.66	3.4
Consumer Loans:				
Adjustable-Rate	732	729	99.59	0.1
Fixed-Rate	4,282	4,591	107.21	1.4
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-214	-214	99.90	1.1
Accrued Interest Receivable .	53	53	100.08	0.0
*Nonmortgage Loans	6,790	7,067	104.08	1.2
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	6,249	6,249	99.99	0.0
Equities & All Mutual Funds ...	338	338	100.14	4.3
Zero-Coupon Securities	16	16	101.16	0.3
Govt & Agency Securities	602	607	100.87	3.2
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,544	1,543	99.94	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	656	598	91.12	5.6
Mortgage-Derivative Securities:				
Valued by OTS	1	1	0.00	2.2
Valued by Institution	46,688	46,686	-	3.0
Structured Securities, Valued by Institution	2,263	2,292	101.27	4.7
Less: Valuation Allowances for Investment Securities ..	0	0	-	0.2
*Cash, Deposits, & Securities	58,357	58,330	99.95	2.7

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
REPOSSESSED ASSETS	235	235	100.02	0.0
REAL ESTATE HELD FOR INVESTMENT	127	127	99.98	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	36	36	100.49	11.9
OFFICE PREMISES & EQUIPMENT	2,275	2,275	100.00	0.0
*Subtotal	2,673	2,673	100.00	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,555		-6.4
Adj-Rate Servicing		905		-1.5
Float on Mtgs Svc'd for Others		683		-9.6
*Mtg Ln Servicing for Others		3,142		-5.7
OTHER ASSETS				
Purchased & Excess Servicing ..	2,269			
Margin Account	-	-	-	-
Miscellaneous I	9,102	9,102	100.00	0.0
Miscellaneous II	1,685			
Deposit Intangibles:				
Retail CD Intangible		275		-4.0
Transaction Acct Intangible .		1,273		-20.6
MMDA Intangible		1,466		-35.6
Passbook Account Intangible .		824		-48.4
Non-Int-Bearing Acct Intang .		1,544		-12.8
*Other Assets	13,056	14,482		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	407			
*** TOTAL ASSETS	323,640	323,909	101/ 99*	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 ...	73,014	72,694	99.56	0.5
Maturing in 13 Mo or More ...	13,197	12,924	97.93	1.7
Variable-Rate, Fixed-Maturity .	90	90	-	0.0
Non-Maturity:				
Transaction Accts	10,793	10,793	100/ 88*	0.0/2.7*
MMDAs	41,867	41,867	100/ 96*	0.0/1.3*
Passbook Accts	12,278	12,278	100/ 93*	0.0/3.5*
Non-Interest-Bearing Accts ..	11,919	11,919	100/ 87*	0.0/1.9*
* Deposits	163,159	162,566	100/ 96*	0.3/1.2*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	59,733	59,447	99.52	0.5
Maturing in 37 Mo or More ...	10,584	10,019	94.67	3.9
Variable-Rate, Fixed-Maturity .	62,686	62,734	99.93	0.0
* Borrowings	133,003	132,200	99.33	0.5
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	693	693	99.98	0.0
Other Escrow Accounts	668	541	80.99	2.7
Collat. Mtg Securities Issued .	2	2	100.20	0.0
Miscellaneous I	4,597	4,597	100.01	0.0
Miscellaneous II	610			
*Other Liabilities	6,571	5,833	97.87	0.2
OPTIONS ON LIABILITIES	-	4	-	-383.9
UNAMORTIZED YIELD ADJUSTMENTS ..	14			
*** TOTAL LIABILITIES	302,747	300,602	99/ 98**	0.4/0.9**

*Excluding/including deposit intangible values listed on asset side of report.

**Excluding/including deposit intangible values.

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	-2
ARMs	-5
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-20
Sell Mortgages & MBS	17
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	279
Pay Floating, Receive Fixed ...	-45
Basis Swaps	0
Swaptions	-
INTEREST-RATE CAPS	55
INTEREST-RATE FLOORS	0
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-2
SELF-VALUED [CMR911-CMR919]	24
	=========
*** OFF-BALANCE-SHEET POSITIONS	302

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	323,640	323,909	101/ 99*	1.4/1.9*	*Including/excluding deposit intangible values.
- LIABILITIES	302,747	300,602	99/ 98**	0.4/0.9**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		302			
	=========	=========			
*** NET PORTFOLIO VALUE	20,893	23,609	112.98	13.0	

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	$	2,253	7,907	2,819	684	552
WARM (in months)		334 mo	328 mo	309 mo	252 mo	272 mo
WAC		6.73%	7.40%	8.36%	9.36%	11.08%
$ of Which Are FHA or VA Guaranteed	$	82	349	299	65	26
Securities Backed By Conventional Mortgages .	$	2,739	1,473	425	138	71
WARM (in months)		340 mo	319 mo	288 mo	226 mo	199 mo
Wtd Avg Pass-Thru Rate		6.16%	7.45%	8.30%	9.34%	10.43%
Securities Backed By FHA or VA Mortgages . . .	$	677	995	519	46	31
WARM (in months)		344 mo	336 mo	347 mo	247 mo	214 mo
Wtd Avg Pass-Thru Rate		6.48%	7.22%	8.13%	9.10%	10.21%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	1,127	966	237	74	117
WAC		6.70%	7.30%	8.34%	9.41%	11.19%
Mortgage Securities	$	1,439	241	108	20	11
Wtd Avg Pass-Thru Rate		6.17%	7.38%	8.22%	9.41%	10.78%
WARM (of Loans & Securities)		151 mo	157 mo	131 mo	132 mo	139 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	2,553	2,650	768	35	33
WAC		6.62%	7.40%	8.24%	9.38%	11.65%
Mortgage Securities	$	267	115	1	1	0
Wtd Avg Pass-Thru Rate		6.17%	7.03%	8.01%	9.51%	10.25%
WARM (of Loans & Securities)		73 mo	74 mo	70 mo	113 mo	147 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 32,092

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 . .	$	1,465	550	485	9,739	983
WAC		5.54%	7.62%	6.22%	5.74%	6.43%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	7,002	9,321	20,305	91,275	22,075
Wtd Avg Margin (in bp)		320 bp	262 bp	258 bp	244 bp	283 bp
WAC		8.46%	7.43%	6.98%	7.37%	7.28%
WARM (in months)		307 mo	313 mo	346 mo	336 mo	328 mo
Wtd Avg Time Until Next Payment Reset (mo) .		5 mo	11 mo	41 mo	6 mo	28 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 163,199

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	$	793	189	12	3,894	87
Wtd Avg Distance from Lifetime Cap (in bp) .		113 bp	165 bp	198 bp	134 bp	160 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	2,482	2,705	404	27,613	6,475
Wtd Avg Distance from Lifetime Cap		322 bp	324 bp	356 bp	317 bp	360 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	5,159	6,917	20,300	69,456	16,406
Wtd Avg Distance from Lifetime Cap		553 bp	562 bp	522 bp	543 bp	497 bp
Balances Without Lifetime Cap	$	33	60	74	50	89
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	6,150	9,177	14,685	1,383	20,681
Wtd Avg Periodic Rate Cap (in bp)		136 bp	193 bp	200 bp	238 bp	178 bp
Balances Subject to Periodic Rate Floors . . .	$	6,070	8,943	14,289	1,422	20,435
MBS INCLUDED IN ARM BALANCES	$	1,163	2,545	24	24,092	645

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	9,541	25,303
WARM (in months)	80 mo	273 mo
Remaining Term to Full Amort. .	268 mo	
Rate Index Code	0000	0000
Margin (in bp)	271 bp	243 bp
Reset Frequency	4 mo	2 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	364	363
WA Distance to Lifetime Cap .	172 bp	171 bp
Fixed-Rate:		
Balances . . . . $	1,893	2,111
WARM (in months)	89 mo	140 mo
Remaining Term to Full Amort. .	257 mo	
WAC	8.27%	8.40%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	1,300	337
WARM (in months)	10 mo	108 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	140 bp	9.03%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	3,828	2,022
WARM (in months)	210 mo	187 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	115 bp	9.00%
Reset Frequency (in months) . . .	1 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	1,291	646
WARM (in months)	62 mo	54 mo
Margin in Col 1 (bp); WAC in Col 2	122 bp	8.08%
Reset Frequency	3 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	732	4,282
WARM (in months)	62 mo	53 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	276 bp	14.66%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	4,665	14,005
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	745	17,503
Remaining WAL 5-10 Years . . . $	2,002	6,877
Remaining WAL over 10 Years . $	854	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	40	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	0	0
WAC . . . . $	0.00%	0.00%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities--Book Value . $	8,305	38,384

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 . . . . $	26,303	61,028	17,251	2,903	1,776
WARM (in months)	267 mo	297 mo	272 mo	199 mo	186 mo
Wtd Avg Servicing Fee (in bp)	35 bp	39 bp	43 bp	44 bp	46 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	858,496 lns				
FHA/VA Loans	283,849 lns				
Subserviced by Others	66,010 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	8,215	45,977
WARM (in months)	272 mo	306 mo
Wtd Avg Servicing Fee (in bp)	53 bp	63 bp

Total # of Adjustable-Rate Loans Serviced 434,337 lns
Of Which, Number Subserviced By Others . 4,439 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 163,454

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	6,249		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	338		
Zero-Coupon Securities . . . . $	16	5.73%	3 mo
Government & Agency Securities . . . . $	602	6.32%	77 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	1,544	5.29%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	656	5.96%	110 mo
Structured Securities . . . . $	2,263		
Total Cash, Deposits, & Securities . . . . $	11,668		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	1,110
Accrued Interest Receivable	$	1,323
Advances for Taxes and Insurance	$	121
Less: Unamortized Yield Adjustments	$	-873
Valuation Allowances	$	1,824
Unrealized Gains (Losses)	$	-424

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	52
Accrued Interest Receivable	$	53
Less: Unamortized Yield Adjustments	$	-93
Valuation Allowances	$	266
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	127
REPOSSESSED ASSETS	$	235
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	36
OFFICE PREMISES AND EQUIPMENT	$	2,275

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-123
Less: Unamortized Yield Adjustments	$	12
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	2,269
Margin Account	$	0
Miscellaneous I	$	9,102
Miscellaneous II	$	1,685
TOTAL ASSETS	$	323,640

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	13
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	706
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	291
Mortgage-Related Mutual Funds	$	48
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	10,688
Wtd Avg Servicing Fee (in bp)		16 bp
Adjustable-Rate Mortgage Loans Serviced	$	21,793
Wtd Avg Servicing Fee (in bp)		18 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	2

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	$	26,076	2,727	412	$	0
WAC		5.15%	5.03%	6.29%		
WARM (in months)		2 mo	2 mo	1 mo		
Balances Maturing in 4 to 12 Months	$	26,391	16,846	562	$	0
WAC		5.53%	5.47%	5.58%		
WARM (in months)		7 mo	9 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		10,203	1,964	$	0
WAC			5.84%	5.89%		
WARM (in months)			18 mo	24 mo		
Balances Maturing in 37 or More Months	$			1,030	$	0
WAC				5.77%		
WARM (in months)				52 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 86,211

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,355	200	39
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	48,929	29,021	3,855
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.60 mo	4.82 mo	7.08 mo
Balances in New Accounts (Optional)	$	24	5	0

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

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

Remaining Maturity in Months

Balances by Coupon Class:		0 to 3	4 to 36	37 or More	WAC
Under 5.00 %	$	1,174	1,244	435	3.53%
5.00 to 5.99 %	$	18,973	8,949	7,734	5.66%
6.00 to 6.99 %	$	12,570	16,096	1,406	6.26%
7.00 to 7.99 %	$	2	492	656	7.23%
8.00 to 8.99 %	$	2	21	226	8.66%
9.00 to 9.99 %	$	0	207	13	9.70%
10.00 to 10.99 %	$	0	1	112	10.10%
11.00% and Above	$	0	2	1	15.61%
WARM		1 mo	13 mo	56 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 70,317

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	14,204	-8 bp	3 mo	2 mo	23 mo
Position 2	0000	0000	$	6,082	5 bp	1 mo	1 mo	29 mo
Position 3	0000	0000	$	28,751	-10 bp	3 mo	1 mo	12 mo
All Other Positions			$	13,739	-9 bp	3 mo	1 mo	17 mo

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

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

NON-MATURITY DEPOSITS	Total Balances	WAC	Balances in New Accounts (Optional)
Transaction Accounts	$ 10,793	1.11%	$ 0
Money Market Deposit Accounts (MMDAs)	$ 41,867	4.26%	$ 0
Passbook Accounts	$ 12,278	2.56%	$ 0
Non-Interest-Bearing Non-Maturity Deposits	$ 11,919		$ 0
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 150	0.59%	
Escrow for Mortgages Serviced for Others	$ 543	0.47%	
Other Escrows	$ 668	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 78,219		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 11		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 2		
Miscellaneous I	$ 4,597		
Miscellaneous II	$ 610		
TOTAL LIABILITIES	$ 302,747	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 612		
EQUITY CAPITAL	$ 20,281		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 323,639		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

OFF-BALANCE-SHEET POSITIONS

OFF-BALANCE-SHEET CONTRACT POSITIONS	(1) Contract Code	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
1.	0000	$ 0	0000	0.00	0.00
2.	0000	$ 0	0000	0.00	0.00
3.	0000	$ 0	0000	0.00	0.00
4.	0000	$ 0	0000	0.00	0.00
5.	0000	$ 0	0000	0.00	0.00
6.	0000	$ 0	0000	0.00	0.00
7.	0000	$ 0	0000	0.00	0.00
8.	0000	$ 0	0000	0.00	0.00
9.	0000	$ 0	0000	0.00	0.00
10.	0000	$ 0	0000	0.00	0.00
11.	0000	$ 0	0000	0.00	0.00
12.	0000	$ 0	0000	0.00	0.00
13.	0000	$ 0	0000	0.00	0.00
14.	0000	$ 0	0000	0.00	0.00
15.	0000	$ 0	0000	0.00	0.00
16.	0000	$ 0	0000	0.00	0.00

MEMO: Reconciliation of Off-Balance-Sheet Contract Positions Reported	# of Positions
Reported Above at CMR801-CMR880	0
Reported Using Optional Supplemental Reporting	0
Self-Valued & Reported as "Additional" Positions at CMR911-CMR919	0

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
1002	optional commitment to originate 1-month COFI ARMs	6	$ 513	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	7	$ 57	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	14	$ 813	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	9	$ 214	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	6	$ 29	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	17	$ 141	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	16	$ 594	-	-	-
1016	optional commitment to originate "other" mortgages	22	$ 2,442	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 1	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 1	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 4	-	-	-
2022	commitment to sell 1-mo COFI ARM loans, svc retained	-	$ 298	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 9	-	-	-
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 . . .	-	$ 119	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	-	$ 851	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 0	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 27	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 9	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 55	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 132	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 12	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 122	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 1,036	-	-	-
2076	commitment to sell "other" MBS	-	$ 1	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 800	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 11	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, 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
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 256	-	-	-
2122	commitment to sell 1-mo COFI ARM loans, svc released	-	$ 0	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 2	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 16	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 2	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	-	$ 1	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	8	$ 62	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 8	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 0	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 25	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	-	$ 12	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	-	$ 5	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	-	$ 2	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	-	$ 8	-	-	-
2216	firm commitment to originate "other" mortgage loans	7	$ 35	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 6	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 3	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 4	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 3	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 18	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 505	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 13	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 13,858	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 493	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 343	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 1,168	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR .	-	$ 29	-	-	-
5504	interest rate swap, amortizing: pay fixed, receive 3-month LIBOR .	-	$ 200	-	-	-

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
5576	interest rate swap, amortizing: pay 6-mo LIBOR, receive MBS coupon	-	$	15	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$	232	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$	7,982	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$	537	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$	27	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$	29	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$	537	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$	75	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$	1,175	-	-	-
8036	short futures contract on 2-year Treasury note	-	$	795	-	-	-
8038	short futures contract on 5-year Treasury note	-	$	48	-	-	-
8040	short futures contract on 10-year Treasury note	-	$	38	-	-	-
8042	short futures contract on Treasury bond	-	$	11	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$	603	-	-	-
9036	long put option on Treasury bond futures contract	-	$	75	-	-	-
9502	fixed-rate construction loans in process	14	$	113	-	-	-
9512	adjustable-rate construction loans in process	17	$	128	-	-	-

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

REPORTING OF MARKET VALUE ESTIMATES

Estimated Market Value After Specified Rate Shock

	Required Reporting Items		Optional Reporting Items		Required Reporting Item
Rate Shock in Basis Points	Off-Balance-Sheet Contracts Reported Under "Additional"	Mortgage-Derivative Securities	Options on Liabilities	Collateralized Mortgage Securities Issued	Structured Securities
+ 400	$ 0	$ 0	$ 0	$ 0	$ 0
+ 300	$ -13	$ 41,615	$ -16	$ 0	$ 2,017
+ 200	$ -12	$ 43,274	$ -1	$ 0	$ 2,101
+ 100	$ -3	$ 44,872	$ 8	$ 0	$ 2,194
No Change	$ 24	$ 46,686	$ 4	$ 0	$ 2,292
- 100	$ 84	$ 47,690	$ -19	$ 0	$ 2,407
- 200	$ 180	$ 48,415	$ -41	$ 0	$ 2,428
- 300	$ 282	$ 48,608	$ -81	$ 0	$ 2,435
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 3,850