OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

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

	Net Portfolio Value			NPV as % of PV of Assets	
Change in Rates	$ Amount	$ Change	% Change	NPV Ratio	Change
+400 bp	-	-9,816	-100 %	0.00 %	0 bp
+300 bp	7,711	-2,105	-21 %	8.24 %	-183 bp
+200 bp	8,679	-1,137	-12 %	9.12 %	-95 bp
+100 bp	9,394	-422	-4 %	9.74 %	-33 bp
0 bp	9,816			10.07 %	
-100 bp	10,062	246	+3 %	10.23 %	+16 bp
-200 bp	10,349	532	+5 %	10.42 %	+35 bp
-300 bp	10,845	1,029	+10 %	10.80 %	+73 bp
-400 bp	-	-9,816	-100 %	0.00 %	0 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	03/31/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.07 %
Post-Shock NPV Ratio	9.12 %
Sensitivity Measure: Decline in NPV Ratio	95 bp

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** ASSETS ***	*** Change in Interest Rates ***								
	-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	-	12,969	12,731	12,496	12,204	11,808	11,339	10,838	-
30-Yr Mortgage Securities ...	-	3,416	3,351	3,285	3,204	3,099	2,969	2,827	-
15-Year Mortgages & MBS	-	9,989	9,844	9,696	9,486	9,194	8,866	8,535	-
Balloon Mortgages & MBS	-	2,998	2,956	2,915	2,863	2,789	2,701	2,610	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	3,078	3,058	3,042	3,028	3,010	2,982	2,940	-
7 Mo to 2 Yrs Reset Freq ..	-	10,204	10,115	10,041	9,968	9,874	9,731	9,529	-
2+ to 5 Yrs Reset Freq	-	2,881	2,841	2,801	2,755	2,697	2,628	2,549	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	2,720	2,699	2,681	2,661	2,639	2,612	2,576	-
2 Mo to 5 Yrs Reset Freq...	-	3,928	3,872	3,820	3,770	3,715	3,651	3,572	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	1,255	1,243	1,231	1,220	1,210	1,197	1,185	-
Adjustable-Rate, Fully-Amort.	-	2,556	2,536	2,517	2,499	2,481	2,461	2,441	-
Fixed-Rate, Balloon	-	1,546	1,479	1,416	1,357	1,301	1,248	1,199	-
Fixed-Rate, Fully-Amortizing	-	2,319	2,243	2,172	2,105	2,041	1,981	1,925	-
Construction & Land Loans:									
Adjustable-Rate	-	2,937	2,928	2,919	2,911	2,902	2,894	2,886	-
Fixed-Rate	-	3,246	3,224	3,204	3,184	3,165	3,147	3,130	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	706	704	702	700	699	697	696	-
Fixed-Rate	-	2,816	2,756	2,699	2,644	2,592	2,541	2,493	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-11	-10	-10	-9	-8	-7	-6	-
Accrued Interest Receivable .	-	484	484	484	484	484	484	484	-
Advances for Taxes/Insurance	-	28	28	28	28	28	28	28	-
Float on Escrows on Owned Mtg	-	40	61	97	153	211	262	303	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-13	-13	-12	-12	-12	-14	-16	-
*Mortgage Loans & Securities	-	70,118	69,157	68,250	67,227	65,942	64,427	62,754	-

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

*** ASSETS (Cont.) ***	*** Change in Interest Rates ***								
	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	2,434	2,427	2,421	2,414	2,408	2,402	2,397	-
Fixed-Rate	-	2,409	2,367	2,326	2,288	2,250	2,215	2,180	-
Consumer Loans:									
Adjustable-Rate	-	4,708	4,704	4,700	4,695	4,692	4,688	4,684	-
Fixed-Rate	-	4,699	4,619	4,541	4,465	4,392	4,322	4,253	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-128	-127	-127	-126	-125	-124	-124	-
Accrued Interest Receivable .	-	98	98	98	98	98	98	98	-
*Nonmortgage Loans	-	14,220	14,087	13,959	13,835	13,716	13,600	13,489	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	2,228	2,228	2,228	2,228	2,228	2,228	2,228	-
Equities & All Mutual Funds ...	-	254	247	240	231	220	208	196	-
Zero-Coupon Securities	-	58	55	52	49	47	45	44	-
Govt & Agency Securities	-	3,572	3,386	3,217	3,063	2,922	2,794	2,676	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,213	1,211	1,209	1,207	1,205	1,203	1,201	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	556	528	503	480	459	439	422	-
Mortgage-Derivative Securities:									
Valued by OTS	-	34	34	34	34	34	34	33	-
Valued by Institution	-	3,504	3,467	3,438	3,405	3,333	3,244	3,146	-
Structured Securities, Valued by Institution	-	202	199	197	194	186	178	169	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	11,621	11,354	11,118	10,891	10,633	10,373	10,115	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	-	188	188	188	188	188	188	188	-
REAL ESTATE HELD FOR INVESTMENT	-	29	29	29	29	29	29	29	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	19	19	18	18	17	15	13	-
OFFICE PREMISES & EQUIPMENT	-	1,179	1,179	1,179	1,179	1,179	1,179	1,179	-
*Subtotal	-	1,415	1,414	1,413	1,413	1,412	1,410	1,408	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	424	435	487	595	704	775	808	-
Adj-Rate Servicing	-	130	137	142	144	146	147	150	-
Float on Mtgs Svc'd for Others	-	205	240	284	346	411	461	499	-
*Mtg Ln Servicing for Others	-	759	813	912	1,085	1,262	1,384	1,457	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	2,188	2,188	2,188	2,188	2,188	2,188	2,188	-
Deposit Intangibles:									
Retail CD Intangible	-	69	78	87	94	101	109	115	-
Transaction Acct Intangible .	-	-10	43	167	308	443	570	687	-
MMDA Intangible	-	-14	7	62	163	296	427	555	-
Passbook Account Intangible .	-	-18	-11	-2	27	153	285	407	-
Non-Int-Bearing Acct Intang .	-	118	176	233	286	338	387	434	-
*Other Assets	-	2,333	2,482	2,733	3,066	3,518	3,965	4,386	-
*** TOTAL ASSETS	-	100,466	99,306	98,384	97,517	96,483	95,159	93,609	-

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

*** Change in Interest Rates ***

*** LIABILITIES ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
DEPOSITS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 12 Mo or Less ...	-	27,684	27,566	27,449	27,334	27,219	27,106	26,994	-
Maturing in 13 Mo or More ...	-	10,489	10,271	10,059	9,853	9,654	9,461	9,273	-
Variable-Rate, Fixed-Maturity .	-	873	872	872	871	871	870	870	-
Non-Maturity:									
Transaction Accts	-	5,027	5,027	5,027	5,027	5,027	5,027	5,027	-
MMDAs	-	10,369	10,369	10,369	10,369	10,369	10,369	10,369	-
Passbook Accts	-	3,945	3,945	3,945	3,945	3,945	3,945	3,945	-
Non-Interest-Bearing Accts ..	-	2,852	2,852	2,852	2,852	2,852	2,852	2,852	-
* Deposits	-	61,238	60,902	60,573	60,251	59,937	59,629	59,329	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	13,288	13,226	13,166	13,106	13,047	12,989	12,932	-
Maturing in 37 Mo or More ...	-	5,597	5,235	4,903	4,598	4,316	4,057	3,817	-
Variable-Rate, Fixed-Maturity .	-	6,717	6,711	6,706	6,701	6,696	6,690	6,685	-
* Borrowings	-	25,602	25,173	24,775	24,404	24,059	23,736	23,435	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,336	1,336	1,336	1,336	1,336	1,336	1,336	-
Other Escrow Accounts	-	60	58	57	55	54	52	51	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	1,706	1,706	1,706	1,706	1,706	1,706	1,706	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	3,102	3,101	3,099	3,097	3,096	3,094	3,093	-
OPTIONS ON LIABILITIES	-	7	8	12	18	38	61	83	-
*** TOTAL LIABILITIES	-	89,950	89,183	88,458	87,771	87,129	86,521	85,940	-

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	-	65	48	31	-2	-47	-94	-139	-
ARMs	-	3	2	2	1	-1	-3	-5	-
Other Mortgages	-	34	25	16	-	-23	-49	-75	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	84	60	35	2	-41	-90	-142	-
Sell Mortgages & MBS	-	-131	-94	-52	10	89	170	248	-
Purchase Non-Mortgage Items ...	-	2	1	1	-	-1	-1	-2	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	0	1	2	3	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-119	-77	-37	2	40	76	111	-
Pay Floating, Receive Fixed ...	-	-	-	-	-	-	-	-	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	0	1	1	1	1	1	1	-
INTEREST-RATE CAPS	-	0	0	0	1	2	6	12	-
INTEREST-RATE FLOORS	-	252	160	77	22	5	2	2	-
FUTURES	-	-	-	-	-	-	-	-	-
OPTIONS ON FUTURES	-	10	6	2	-	0	1	2	-
CONSTRUCTION LIP	-	94	67	41	15	-9	-32	-55	-
SELF-VALUED [CMR911-CMR919]	-	36	28	20	17	24	53	82	-
*** OFF-BALANCE-SHEET POSITIONS	-	329	226	136	70	41	42	42	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	100,466	99,306	98,384	97,517	96,483	95,159	93,609	-
- LIABILITIES	-	89,950	89,183	88,458	87,771	87,129	86,521	85,940	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	329	226	136	70	41	42	42	-
*** NET PORTFOLIO VALUE	-	10,845	10,349	10,062	9,816	9,394	8,679	7,711	-

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	11,815	12,204	103.30	2.8
30-Yr Mortgage Securities ...	3,114	3,204	102.86	2.9
15-Year Mortgages & MBS	9,371	9,486	101.23	2.6
Balloon Mortgages & MBS	2,841	2,863	100.79	2.2
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	3,030	3,028	99.92	0.5
7 Mo to 2 Yrs Reset Freq ..	9,888	9,968	100.81	0.8
2+ to 5 Yrs Reset Freq	2,738	2,755	100.57	1.9
Lagging Market Index ARMs:				
1 Mo Reset Freq............	2,612	2,661	101.89	0.8
2 Mo to 5 Yrs Reset Freq...	3,796	3,770	99.31	1.4
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	1,223	1,220	99.79	0.9
Adjustable-Rate, Fully-Amort.	2,525	2,499	98.96	0.7
Fixed-Rate, Balloon	1,382	1,357	98.19	4.2
Fixed-Rate, Fully-Amortizing	2,134	2,105	98.62	3.1
Construction & Land Loans:				
Adjustable-Rate	2,918	2,911	99.75	0.3
Fixed-Rate	3,162	3,184	100.70	0.6
Second Mtg Loans & Securities:				
Adjustable-Rate	709	700	98.79	0.2
Fixed-Rate	2,607	2,644	101.43	2.0
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-9	-9	96.92	9.3
Accrued Interest Receivable .	484	484	100.00	0.0
Advances for Taxes/Insurance	28	28	98.30	0.0
Float on Escrows on Owned Mtg		153		-37.6
Less: Value of Servicing on Mtgs Serviced by Others ...		-12		0.5
*Mortgage Loans & Securities	66,368	67,227	101.29	1.7

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

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	2,427	2,414	99.47	0.3
Fixed-Rate	2,299	2,288	99.50	1.7
Consumer Loans:				
Adjustable-Rate	4,790	4,695	98.03	0.1
Fixed-Rate	4,574	4,465	97.62	1.7
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-126	-126	99.92	0.6
Accrued Interest Receivable .	98	98	100.49	0.0
*Nonmortgage Loans	14,061	13,835	98.39	0.9
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	2,228	2,228	100.01	0.0
Equities & All Mutual Funds ...	231	231	99.79	4.4
Zero-Coupon Securities	46	49	107.22	4.6
Govt & Agency Securities	2,891	3,063	105.95	4.8
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,206	1,207	100.07	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	461	480	104.02	4.6
Mortgage-Derivative Securities:				
Valued by OTS	34	34	0.99	0.3
Valued by Institution	3,409	3,405	-	1.5
Structured Securities, Valued by Institution	196	194	98.87	2.9
Less: Valuation Allowances for Investment Securities ..	0	0	-	1.0
*Cash, Deposits, & Securities	10,700	10,891	101.76	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	188	188	99.77	0.0
REAL ESTATE HELD FOR INVESTMENT	29	29	99.42	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	18	18	98.16	4.4
OFFICE PREMISES & EQUIPMENT	1,179	1,179	99.97	0.0
*Subtotal	1,413	1,413	99.91	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		595		-18.3
Adj-Rate Servicing		144		-1.5
Float on Mtgs Svc'd for Others		346		-18.5
*Mtg Ln Servicing for Others		1,085		-16.1
OTHER ASSETS				
Purchased & Excess Servicing ..	1,235			
Margin Account	-	-	-	-
Miscellaneous I	2,188	2,188	99.99	0.0
Miscellaneous II	677			
Deposit Intangibles:				
Retail CD Intangible		94		-7.9
Transaction Acct Intangible .		308		-44.9
MMDA Intangible		163		-71.6
Passbook Account Intangible .		27		-284.7
Non-Int-Bearing Acct Intang .		286		-18.4
*Other Assets	4,100	3,066		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	352			
*** TOTAL ASSETS	96,995	97,517	102/101*	1.0/1.4*

*Including/excluding deposit intangible values.

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

*** LIABILITIES ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
DEPOSITS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 12 Mo or Less ...	27,268	27,334	100.24	0.4
Maturing in 13 Mo or More ...	9,758	9,853	100.98	2.1
Variable-Rate, Fixed-Maturity .	871	871	-	0.1
Non-Maturity:				
Transaction Accts	5,027	5,027	100/ 94*	0.0/2.9*
MMDAs	10,369	10,369	100/ 98*	0.0/1.1*
Passbook Accts	3,945	3,945	100/ 99*	0.0/2.0*
Non-Interest-Bearing Accts ..	2,852	2,852	100/ 90*	0.0/2.0*
* Deposits	60,090	60,251	102/100*	0.5/1.2*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	13,101	13,106	100.03	0.5
Maturing in 37 Mo or More ...	4,927	4,598	93.31	6.4
Variable-Rate, Fixed-Maturity .	6,714	6,701	88.34	0.1
* Borrowings	24,743	24,404	95.28	1.5
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,336	1,336	100.03	0.0
Other Escrow Accounts	65	55	84.66	2.8
Collat. Mtg Securities Issued .	-	-	-	-
Miscellaneous I	1,706	1,706	100.00	0.0
Miscellaneous II	89			
*Other Liabilities	3,196	3,097	99.69	0.1
OPTIONS ON LIABILITIES	-	18	-	-72.8
UNAMORTIZED YIELD ADJUSTMENTS ..	1			
*** TOTAL LIABILITIES	88,030	87,771	100/ 99**	0.8/1.2**

*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	-2
ARMs	1
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	2
Sell Mortgages & MBS	10
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	2
Pay Floating, Receive Fixed ...	-
Basis Swaps	-
Swaptions	1
INTEREST-RATE CAPS	1
INTEREST-RATE FLOORS	22
FUTURES	-
OPTIONS ON FUTURES	-
CONSTRUCTION LIP	15
SELF-VALUED [CMR911-CMR919]	17
*** OFF-BALANCE-SHEET POSITIONS	70

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	96,995	97,517	102/101*	1.0/1.4*	*Including/excluding deposit intangible values.
- LIABILITIES	88,030	87,771	100/ 99**	0.8/1.2**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		70			
*** NET PORTFOLIO VALUE	8,965	9,816	109.44	3.4	

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	$	1,578	4,079	1,884	2,004	2,270
WARM (in months)		343 mo	325 mo	291 mo	176 mo	157 mo
WAC		6.67%	7.35%	8.33%	9.40%	10.67%
$ of Which Are FHA or VA Guaranteed	$	190	482	502	1,343	1,862
Securities Backed By Conventional Mortgages	$	586	256	636	177	106
WARM (in months)		343 mo	312 mo	257 mo	221 mo	200 mo
Wtd Avg Pass-Thru Rate		6.23%	7.25%	8.17%	9.22%	10.42%
Securities Backed By FHA or VA Mortgages	$	261	240	494	298	61
WARM (in months)		347 mo	323 mo	265 mo	243 mo	202 mo
Wtd Avg Pass-Thru Rate		6.10%	7.29%	8.14%	9.23%	10.34%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	3,481	3,220	1,028	334	207
WAC		6.58%	7.34%	8.32%	9.32%	10.70%
Mortgage Securities	$	807	233	40	16	4
Wtd Avg Pass-Thru Rate		6.16%	7.15%	8.23%	9.16%	10.51%
WARM (of Loans & Securities)		158 mo	148 mo	129 mo	103 mo	82 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	858	1,223	314	106	25
WAC		6.62%	7.35%	8.34%	9.28%	10.62%
Mortgage Securities	$	268	46	1	0	0
Wtd Avg Pass-Thru Rate		6.13%	7.08%	8.40%	9.56%	0.00%
WARM (of Loans & Securities)		71 mo	71 mo	59 mo	40 mo	40 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 27,141

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 . .	$	110	232	76	0	67
WAC		6.94%	6.62%	6.79%	0.00%	6.77%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	2,920	9,656	2,663	2,612	3,729
Wtd Avg Margin (in bp)		199 bp	252 bp	263 bp	191 bp	196 bp
WAC		7.56%	7.28%	7.41%	6.56%	7.22%
WARM (in months)		276 mo	296 mo	293 mo	291 mo	252 mo
Wtd Avg Time Until Next Payment Reset (mo) .		6 mo	10 mo	33 mo	5 mo	11 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 22,064

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)		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
ARM BALANCES BY DISTANCE TO LIFTIME CAP						
Balances w/Coupon Within 200 bp of Lifetime Cap	$	193	92	8	46	87
Wtd Avg Distance from Lifetime Cap (in bp) .		174 bp	167 bp	152 bp	161 bp	186 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	1,146	1,402	251	424	947
Wtd Avg Distance from Lifetime Cap		325 bp	324 bp	343 bp	351 bp	324 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	1,517	8,196	2,345	2,129	2,576
Wtd Avg Distance from Lifetime Cap		615 bp	560 bp	553 bp	608 bp	607 bp
Balances Without Lifetime Cap	$	173	198	133	13	185
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	2,056	8,887	1,922	73	3,208
Wtd Avg Periodic Rate Cap (in bp)		115 bp	185 bp	198 bp	146 bp	190 bp
Balances Subject to Periodic Rate Floors . . .	$	1,474	7,986	1,784	77	2,707
MBS INCLUDED IN ARM BALANCES	$	876	2,117	89	1,619	706

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	1,223	2,525
WARM (in months)	76 mo	138 mo
Remaining Term to Full Amort. .	271 mo	
Rate Index Code	0000	0000
Margin (in bp)	230 bp	203 bp
Reset Frequency	27 mo	15 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	76	95
WA Distance to Lifetime Cap .	139 bp	159 bp
Fixed-Rate:		
Balances . . . . $	1,382	2,134
WARM (in months)	71 mo	87 mo
Remaining Term to Full Amort. .	266 mo	
WAC	8.34%	8.29%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,918	3,162
WARM (in months)	21 mo	9 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	123 bp	7.37%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	709	2,607
WARM (in months)	153 mo	118 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	122 bp	8.96%
Reset Frequency (in months) . . .	5 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,427	2,299
WARM (in months)	32 mo	24 mo
Margin in Col 1 (bp); WAC in Col 2	123 bp	7.54%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	4,790	4,574
WARM (in months)	53 mo	58 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	550 bp	9.17%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	13	1,589
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	31	1,024
Remaining WAL 5-10 Years . . . $	10	550
Remaining WAL over 10 Years . $	152	
Super Floaters . . . . $	2	
Inverse Floaters & Super POs . . $	10	
Other . . . . $	0	18
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	37	0
WAC . . . . $	6.72%	9.50%
Principal-Only MBS . . . . $	6	0
WAC	8.69%	11.50%
Total Mortgage-Derivative Securities--Book Value . $	261	3,182

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	$	14,200	33,591	13,382	8,198	6,846
WARM (in months)		258 mo	287 mo	271 mo	224 mo	210 mo
Wtd Avg Servicing Fee (in bp)		29 bp	31 bp	38 bp	44 bp	44 bp

Total # of Fixed-Rate Loans Serviced That Are:	
Conventional Loans	539,990 lns
FHA/VA Loans	561,442 lns
Subserviced by Others	369,557 lns

Adjustable-Rate Mortgage Loan Servicing		Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced	$	11,083	1,119
WARM (in months)		296 mo	248 mo
Wtd Avg Servicing Fee (in bp)		53 bp	43 bp

Total # of Adjustable-Rate Loans Serviced	131,065 lns
Of Which, Number Subserviced By Others .	6,553 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 88,419

CASH, DEPOSITS, & SECURITIES		Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . .	$	2,228		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$	231		
Zero-Coupon Securities	$	46	5.64%	46 mo
Government & Agency Securities	$	2,891	6.22%	75 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$	1,206	4.80%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . .	$	461	6.62%	79 mo
Structured Securities	$	196		
Total Cash, Deposits, & Securities	$	7,258		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	366
Accrued Interest Receivable	$	484
Advances for Taxes and Insurance	$	28
Less: Unamortized Yield Adjustments	$	-323
Valuation Allowances	$	375
Unrealized Gains (Losses)	$	11

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	114
Accrued Interest Receivable	$	98
Less: Unamortized Yield Adjustments	$	-21
Valuation Allowances	$	240
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	29
REPOSSESSED ASSETS	$	188
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	18
OFFICE PREMISES AND EQUIPMENT	$	1,179

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-1
Less: Unamortized Yield Adjustments	$	1
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,235
Margin Account	$	0
Miscellaneous I	$	2,188
Miscellaneous II	$	677

TOTAL ASSETS	$	96,995

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1,533
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,652
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	117
Mortgage-Related Mutual Funds	$	114
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	5,045
Wtd Avg Servicing Fee (in bp)		10 bp
Adjustable-Rate Mortgage Loans Serviced	$	6,739
Wtd Avg Servicing Fee (in bp)		36 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	591

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:		Original Maturity in Months: 12 or Less	13 to 36	37 or More		Early Withdrawal During Quarter (Optional)
Balances Maturing in 3 Months or Less	$	6,730	2,348	444	$	4
WAC		4.96%	5.75%	6.00%		
WARM (in months)		1 mo	1 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	9,056	7,302	1,388	$	7
WAC		4.91%	5.64%	6.47%		
WARM (in months)		6 mo	7 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		5,679	2,357	$	3
WAC			5.31%	6.29%		
WARM (in months)			19 mo	24 mo		
Balances Maturing in 37 or More Months	$			1,722	$	1
WAC				5.82%		
WARM (in months)				48 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 37,026

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,138	462	23
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	11,702	11,220	4,322
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.01 mo	5.43 mo	6.60 mo
Balances in New Accounts (Optional)	$	111	23	9

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 %	$	7,011	1,197	2,275	4.66%
5.00 to 5.99 %	$	1,794	1,817	2,031	5.37%
6.00 to 6.99 %	$	190	986	410	6.36%
7.00 to 7.99 %	$	6	32	45	7.50%
8.00 to 8.99 %	$	50	18	163	8.18%
9.00 to 9.99 %	$	1	0	2	9.21%
10.00 to 10.99 %	$	0	0	0	0.00%
11.00% and Above	$	0	0	1	12.94%
WARM		1 mo	16 mo	98 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 18,028

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	2,879	-2 bp	2 mo	2 mo	37 mo
Position 2	0000	0000	$	3,959	2 bp	3 mo	2 mo	12 mo
Position 3	0000	0000	$	702	-7 bp	5 mo	5 mo	14 mo
All Other Positions			$	45	-19 bp	12 mo	5 mo	5 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	$ 5,027	1.80%	$ 7
Money Market Deposit Accounts (MMDAs)	$ 10,369	3.85%	$ 99
Passbook Accounts	$ 3,945	3.00%	$ 58
Non-Interest-Bearing Non-Maturity Deposits	$ 2,852		$ 12
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 662	0.04%	
Escrow for Mortgages Serviced for Others	$ 674	0.14%	
Other Escrows	$ 65	0.17%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 23,594		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 0		
Miscellaneous I	$ 1,706		
Miscellaneous II	$ 89		
TOTAL LIABILITIES	$ 88,030	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 233		
EQUITY CAPITAL	$ 8,732		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 96,995		

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	-	$ 0	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	16	$ 8	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	34	$ 56	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	21	$ 41	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	15	$ 23	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	83	$ 282	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	69	$ 787	-	-	-
1016	optional commitment to originate "other" mortgages	56	$ 867	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$ 1	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	6	$ 27	-	-	-
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	-	$ 0	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	8	$ 5	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 74	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 1	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 8	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 0	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 3	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	16	$ 15	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	19	$ 83	-	-	-
2042	commitment to purchase 1-month COFI ARM MBS	-	$ 1	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 1	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 7	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 52	-	-	-
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	-	$ 197	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	6	$ 528	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 1	-	-	-

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
2104	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc released .	-	$ 1	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 17	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 1	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 3	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 18	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 49	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	7	$ 23	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 3	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	22	$ 134	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	42	$ 490	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 7	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 1	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 1	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	13	$ 398	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	9	$ 6	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	8	$ 6	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	34	$ 120	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	26	$ 135	-	-	-
2216	firm commitment to originate "other" mortgage loans	17	$ 336	-	-	-
3004	option to purchase 6-mo or 1-yr COFI ARMs	-	$ 5	-	-	-
3006	option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 2	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 0	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 0	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 3	-	-	-
3030	option to sell 5- or 7-yr balloon or 2-step mtgs	-	$ 0	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 10	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 32	-	-	-
3036	option to sell "other" mortgages	-	$ 0	-	-	-

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 2	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 3	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 12	-	-	-
4002	commitment to purchase non-mortgage financial assets	17	$ 181	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 1	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 1,152	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 485	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 175	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 10	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 5	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 1,768	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 29	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 150	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 165	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 3,420	-	-	-
9012	long call option on Treasury bond futures contract	-	$ 30	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 10	-	-	-
9502	fixed-rate construction loans in process	99	$ 365	-	-	-
9512	adjustable-rate construction loans in process	39	$ 1,281	-	-	-

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	$ 82	$ 3,146	$ 83	$ 0	$ 169
+ 200	$ 53	$ 3,244	$ 61	$ 0	$ 178
+ 100	$ 24	$ 3,333	$ 38	$ 0	$ 186
No Change	$ 17	$ 3,405	$ 18	$ 0	$ 194
- 100	$ 20	$ 3,438	$ 12	$ 0	$ 197
- 200	$ 28	$ 3,467	$ 8	$ 0	$ 199
- 300	$ 36	$ 3,504	$ 7	$ 0	$ 202
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 1,266