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
+300 bp	4,764	-2,952	-38 %	6.92 %	-356 bp
+200 bp	5,790	-1,926	-25 %	8.22 %	-226 bp
+100 bp	6,788	-928	-12 %	9.42 %	-106 bp
0 bp	7,716			10.48 %	
-100 bp	8,439	723	+9 %	11.26 %	+78 bp
-200 bp	8,725	1,009	+13 %	11.50 %	+102 bp
-300 bp	8,826	1,110	+14 %	11.52 %	+104 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	03/31/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.48 %
Post-Shock NPV Ratio	8.22 %
Sensitivity Measure: Decline in NPV Ratio	226 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	-	11,360	11,191	10,889	10,400	9,854	9,319	8,817	-
30-Yr Mortgage Securities ...	-	2,164	2,127	2,061	1,962	1,855	1,750	1,653	-
15-Year Mortgages & MBS	-	7,319	7,208	7,039	6,815	6,573	6,330	6,096	-
Balloon Mortgages & MBS	-	3,955	3,899	3,823	3,719	3,605	3,489	3,374	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	746	743	741	736	728	717	702	-
7 Mo to 2 Yrs Reset Freq ..	-	6,625	6,584	6,538	6,469	6,368	6,235	6,074	-
2+ to 5 Yrs Reset Freq	-	6,200	6,081	5,938	5,766	5,571	5,365	5,153	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	324	322	319	316	313	310	307	-
2 Mo to 5 Yrs Reset Freq...	-	850	840	828	815	799	780	759	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	446	442	437	433	429	425	421	-
Adjustable-Rate, Fully-Amort.	-	1,558	1,548	1,538	1,528	1,519	1,509	1,499	-
Fixed-Rate, Balloon	-	630	609	590	571	554	537	520	-
Fixed-Rate, Fully-Amortizing	-	1,780	1,715	1,654	1,597	1,544	1,494	1,447	-
Construction & Land Loans:									
Adjustable-Rate	-	2,679	2,676	2,672	2,668	2,664	2,661	2,657	-
Fixed-Rate	-	1,566	1,534	1,504	1,475	1,448	1,422	1,398	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	1,231	1,229	1,228	1,226	1,225	1,224	1,223	-
Fixed-Rate	-	999	977	956	936	917	899	881	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	90	88	87	85	84	83	81	-
Accrued Interest Receivable .	-	294	294	294	294	294	294	294	-
Advances for Taxes/Insurance	-	14	14	14	14	14	14	14	-
Float on Escrows on Owned Mtg	-	25	37	53	67	78	88	96	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-1	0	2	2	2	2	2	-
*Mortgage Loans & Securities	-	50,854	50,157	49,200	47,891	46,433	44,941	43,463	-

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	-	1,335	1,333	1,330	1,328	1,327	1,325	1,323	-
Fixed-Rate	-	1,318	1,276	1,235	1,198	1,162	1,128	1,096	-
Consumer Loans:									
Adjustable-Rate	-	482	481	480	479	479	478	477	-
Fixed-Rate	-	5,674	5,574	5,477	5,384	5,294	5,207	5,123	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-96	-94	-93	-91	-90	-89	-87	-
Accrued Interest Receivable .	-	59	59	59	59	59	59	59	-
*Nonmortgage Loans	-	8,772	8,628	8,490	8,357	8,230	8,108	7,991	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	1,977	1,977	1,977	1,977	1,977	1,977	1,977	-
Equities & All Mutual Funds ...	-	591	571	554	532	508	483	459	-
Zero-Coupon Securities	-	26	25	23	22	21	20	19	-
Govt & Agency Securities	-	2,164	2,109	2,057	2,007	1,959	1,913	1,870	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,222	1,219	1,216	1,214	1,211	1,208	1,206	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	350	337	325	314	304	295	287	-
Mortgage-Derivative Securities:									
Valued by OTS	-	27	27	27	26	26	25	24	-
Valued by Institution	-	5,640	5,603	5,509	5,342	5,142	4,922	4,687	-
Structured Securities, Valued by Institution	-	1,598	1,563	1,524	1,478	1,417	1,362	1,308	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	13,594	13,430	13,211	12,912	12,564	12,206	11,837	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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 ***					
REPOSSESSED ASSETS	-	139	139	139	139	139	139	139	-
REAL ESTATE HELD FOR INVESTMENT	-	142	142	142	142	142	142	142	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	36	35	33	30	26	21	15	-
OFFICE PREMISES & EQUIPMENT	-	1,054	1,054	1,054	1,054	1,054	1,054	1,054	-
*Subtotal	-	1,371	1,370	1,368	1,365	1,361	1,356	1,350	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	69	85	109	122	127	127	124	-
Adj-Rate Servicing	-	22	23	23	23	24	24	25	-
Float on Mtgs Svc'd for Others	-	43	53	65	76	84	91	96	-
*Mtg Ln Servicing for Others	-	134	161	197	222	235	242	244	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	1,472	1,472	1,472	1,472	1,472	1,472	1,472	-
Deposit Intangibles:									
Retail CD Intangible	-	103	109	114	119	123	128	132	-
Transaction Acct Intangible .	-	127	241	359	476	586	689	787	-
MMDA Intangible	-	23	67	132	203	274	344	412	-
Passbook Account Intangible .	-	-5	12	142	289	427	555	675	-
Non-Int-Bearing Acct Intang .	-	200	249	295	339	382	423	462	-
*Other Assets	-	1,919	2,150	2,514	2,899	3,264	3,611	3,941	-
*** TOTAL ASSETS	-	76,645	75,896	74,981	73,645	72,088	70,464	68,826	-

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 ...	-	23,081	22,969	22,858	22,749	22,640	22,532	22,426	-
Maturing in 13 Mo or More ...	-	9,686	9,461	9,244	9,033	8,829	8,632	8,442	-
Variable-Rate, Fixed-Maturity .	-	735	735	734	734	734	734	734	-
Non-Maturity:									
Transaction Accts	-	4,574	4,574	4,574	4,574	4,574	4,574	4,574	-
MMDAs	-	5,840	5,840	5,840	5,840	5,840	5,840	5,840	-
Passbook Accts	-	4,378	4,378	4,378	4,378	4,378	4,378	4,378	-
Non-Interest-Bearing Accts ..	-	2,612	2,612	2,612	2,612	2,612	2,612	2,612	-
* Deposits	-	50,907	50,569	50,240	49,920	49,608	49,303	49,006	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	7,777	7,697	7,619	7,542	7,468	7,395	7,323	-
Maturing in 37 Mo or More ...	-	3,158	3,012	2,875	2,746	2,625	2,511	2,403	-
Variable-Rate, Fixed-Maturity .	-	4,686	4,681	4,676	4,672	4,667	4,662	4,657	-
* Borrowings	-	15,621	15,390	15,170	14,960	14,759	14,567	14,383	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	241	241	241	241	241	241	241	-
Other Escrow Accounts	-	43	42	41	39	38	37	37	-
Collat. Mtg Securities Issued .	-	16	16	16	15	16	15	15	-
Miscellaneous I	-	827	827	827	827	827	827	827	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	1,127	1,126	1,124	1,123	1,122	1,121	1,120	-
OPTIONS ON LIABILITIES	-	-11	-7	-1	3	9	14	18	-
*** TOTAL LIABILITIES	-	67,644	67,078	66,534	66,007	65,499	65,005	64,527	-

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	-	20	15	10	-1	-14	-28	-41	-
ARMs	-	9	7	6	2	-3	-10	-17	-
Other Mortgages	-	7	5	3	-	-5	-10	-16	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	52	38	23	3	-24	-54	-86	-
Sell Mortgages & MBS	-	-45	-32	-19	2	27	53	78	-
Purchase Non-Mortgage Items ...	-	8	5	3	-	-3	-5	-7	-
Sell Non-Mortgage Items	-	0	0	-	-	-	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-1	-1	0	0	1	2	4	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-74	-45	-18	9	34	58	82	-
Pay Floating, Receive Fixed ...	-	6	3	1	-1	-3	-4	-6	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	0	0	1	4	10	19	29	-
INTEREST-RATE FLOORS	-	1	1	0	0	0	0	0	-
FUTURES	-	-	-	-	-	-	-	-	-
OPTIONS ON FUTURES	-	-	-	-	-	1	2	3	-
CONSTRUCTION LIP	-	49	27	8	-9	-25	-38	-50	-
SELF-VALUED [CMR911-CMR919]	-	-207	-116	-25	68	201	346	492	-
*** OFF-BALANCE-SHEET POSITIONS	-	-175	-92	-7	77	199	332	465	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	76,645	75,896	74,981	73,645	72,088	70,464	68,826	-
- LIABILITIES	-	67,644	67,078	66,534	66,007	65,499	65,005	64,527	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-175	-92	-7	77	199	332	465	-
*** NET PORTFOLIO VALUE	-	8,826	8,725	8,439	7,716	6,788	5,790	4,764	-

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	10,755	10,400	-	-
30-Yr Mortgage Securities ...	2,041	1,962	-	-
15-Year Mortgages & MBS	6,960	6,815	-	-
Balloon Mortgages & MBS	3,797	3,719	-	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	740	736	-	-
7 Mo to 2 Yrs Reset Freq ..	6,464	6,469	-	-
2+ to 5 Yrs Reset Freq	5,954	5,766	-	-
Lagging Market Index ARMs:				
1 Mo Reset Freq............	324	316	-	-
2 Mo to 5 Yrs Reset Freq...	844	815	-	-
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	440	433	-	-
Adjustable-Rate, Fully-Amort.	1,544	1,528	-	-
Fixed-Rate, Balloon	594	571	-	-
Fixed-Rate, Fully-Amortizing	1,707	1,597	-	-
Construction & Land Loans:				
Adjustable-Rate	2,676	2,668	-	-
Fixed-Rate	1,498	1,475	-	-
Second Mtg Loans & Securities:				
Adjustable-Rate	1,242	1,226	-	-
Fixed-Rate	932	936	-	-
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	85	85	-	-
Accrued Interest Receivable .	294	294	-	-
Advances for Taxes/Insurance	14	14	-	-
Float on Escrows on Owned Mtg		67		-
Less: Value of Servicing on Mtgs Serviced by Others ...		2		-
*Mortgage Loans & Securities	48,903	47,891	-	-

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	1,285	1,328	-	-
Fixed-Rate	1,166	1,198	-	-
Consumer Loans:				
Adjustable-Rate	473	479	-	-
Fixed-Rate	5,370	5,384	-	-
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-91	-91	-	-
Accrued Interest Receivable .	59	59	-	-
*Nonmortgage Loans	8,262	8,357	-	-
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	1,977	1,977	-	-
Equities & All Mutual Funds ...	532	532	-	-
Zero-Coupon Securities	20	22	-	-
Govt & Agency Securities	2,004	2,007	-	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,214	1,214	-	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	326	314	-	-
Mortgage-Derivative Securities:				
Valued by OTS	26	26	-	-
Valued by Institution	5,382	5,342	-	-
Structured Securities, Valued by Institution	1,528	1,478	-	-
Less: Valuation Allowances for Investment Securities ..	0	0	-	-
*Cash, Deposits, & Securities	13,009	12,912	-	-

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	139	139	-	-
REAL ESTATE HELD FOR INVESTMENT	142	142	-	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	30	30	-	-
OFFICE PREMISES & EQUIPMENT	1,054	1,054	-	-
*Subtotal	1,365	1,365	-	-
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		122		-
Adj-Rate Servicing		23		-
Float on Mtgs Svc'd for Others		76		-
*Mtg Ln Servicing for Others		222		-
OTHER ASSETS				
Purchased & Excess Servicing ..	186			
Margin Account	-	-	-	-
Miscellaneous I	1,472	1,472	-	-
Miscellaneous II	242			
Deposit Intangibles:				
Retail CD Intangible		119		-
Transaction Acct Intangible .		476		-
MMDA Intangible		203		-
Passbook Account Intangible .		289		-
Non-Int-Bearing Acct Intang .		339		-
*Other Assets	1,899	2,899		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-162			
*** TOTAL ASSETS	73,276	73,645	-	-

*Including/excluding deposit intangible values.

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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 ...	22,830	22,749	-	-
Maturing in 13 Mo or More ...	9,231	9,033	-	-
Variable-Rate, Fixed-Maturity .	735	734	-	-
Non-Maturity:				
Transaction Accts	4,574	4,574	-	-
MMDAs	5,840	5,840	-	-
Passbook Accts	4,378	4,378	-	-
Non-Interest-Bearing Accts ..	2,612	2,612	-	-
* Deposits	50,200	49,920	-	-
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	7,653	7,542	-	-
Maturing in 37 Mo or More ...	2,911	2,746	-	-
Variable-Rate, Fixed-Maturity .	4,671	4,672	-	-
* Borrowings	15,235	14,960	-	-
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	241	241	-	-
Other Escrow Accounts	49	39	-	-
Collat. Mtg Securities Issued .	15	15	-	-
Miscellaneous I	827	827	-	-
Miscellaneous II	127			
*Other Liabilities	1,259	1,123	-	-
OPTIONS ON LIABILITIES	-	3	-	-
UNAMORTIZED YIELD ADJUSTMENTS ..	-4			
*** TOTAL LIABILITIES	66,689	66,007	-	-

*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	-1
ARMs	2
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	3
Sell Mortgages & MBS	2
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	9
Pay Floating, Receive Fixed ...	-1
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	4
INTEREST-RATE FLOORS	0
FUTURES	-
OPTIONS ON FUTURES	-
CONSTRUCTION LIP	-9
SELF-VALUED [CMR911-CMR919]	68
*** OFF-BALANCE-SHEET POSITIONS	77

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
ASSETS	73,276	73,645	-	-
- LIABILITIES	66,689	66,007	-	-
+ OFF-BALANCE-SHEET POSITIONS ..		77		
*** NET PORTFOLIO VALUE	6,587	7,716	-	-

*Including/excluding deposit intangible values.
**Excluding/including deposit intangible values.

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS

FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	1,779	6,687	1,685	378	225
WARM (in months)		331 mo	329 mo	315 mo	261 mo	237 mo
WAC		6.71%	7.37%	8.33%	9.35%	11.21%
$ of Which Are FHA or VA Guaranteed	$	31	89	70	9	5
Securities Backed By Conventional Mortgages	$	711	533	111	17	8
WARM (in months)		326 mo	314 mo	262 mo	190 mo	198 mo
Wtd Avg Pass-Thru Rate		6.27%	7.19%	8.28%	9.23%	10.70%
Securities Backed By FHA or VA Mortgages	$	181	370	96	10	4
WARM (in months)		343 mo	327 mo	306 mo	210 mo	203 mo
Wtd Avg Pass-Thru Rate		6.40%	7.18%	8.11%	9.09%	10.47%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	2,223	2,385	971	398	214
WAC		6.59%	7.36%	8.34%	9.36%	10.94%
Mortgage Securities	$	564	135	58	10	3
Wtd Avg Pass-Thru Rate		6.19%	7.24%	8.13%	9.15%	10.98%
WARM (of Loans & Securities)		146 mo	153 mo	129 mo	104 mo	88 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	1,168	1,558	396	122	253
WAC		6.61%	7.34%	8.31%	9.46%	12.42%
Mortgage Securities	$	248	49	2	0	0
Wtd Avg Pass-Thru Rate		6.18%	7.12%	8.13%	9.61%	0.00%
WARM (of Loans & Securities)		79 mo	80 mo	78 mo	62 mo	74 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 23,553

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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 . .	$	22	217	37	266	16
WAC		7.83%	6.61%	7.41%	7.40%	7.07%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	718	6,247	5,917	57	828
Wtd Avg Margin (in bp)		249 bp	277 bp	279 bp	239 bp	254 bp
WAC		7.96%	7.62%	7.17%	7.08%	7.29%
WARM (in months)		256 mo	282 mo	331 mo	266 mo	247 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	10 mo	45 mo	6 mo	11 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 14,326

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	$	92	121	58	0	7
Wtd Avg Distance from Lifetime Cap (in bp) .		126 bp	157 bp	155 bp	125 bp	161 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	141	1,262	410	12	162
Wtd Avg Distance from Lifetime Cap		312 bp	336 bp	361 bp	321 bp	335 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	407	4,988	5,333	32	612
Wtd Avg Distance from Lifetime Cap		589 bp	545 bp	564 bp	605 bp	613 bp
Balances Without Lifetime Cap	$	100	92	153	279	63
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	386	5,503	5,675	3	765
Wtd Avg Periodic Rate Cap (in bp)		154 bp	194 bp	204 bp	197 bp	163 bp
Balances Subject to Periodic Rate Floors . . .	$	241	4,212	3,463	3	663
MBS INCLUDED IN ARM BALANCES	$	108	409	151	6	14

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	440	1,544
WARM (in months)	60 mo	138 mo
Remaining Term to Full Amort. .	231 mo	
Rate Index Code	0000	0000
Margin (in bp)	223 bp	230 bp
Reset Frequency	30 mo	18 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	6	49
WA Distance to Lifetime Cap .	35 bp	80 bp
Fixed-Rate:		
Balances . . . . $	594	1,707
WARM (in months)	52 mo	104 mo
Remaining Term to Full Amort. .	227 mo	
WAC	8.72%	8.62%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,676	1,498
WARM (in months)	23 mo	31 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	140 bp	8.17%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	1,242	932
WARM (in months)	150 mo	155 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	122 bp	9.83%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	1,285	1,166
WARM (in months)	32 mo	50 mo
Margin in Col 1 (bp); WAC in Col 2	269 bp	10.25%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	473	5,370
WARM (in months)	97 mo	64 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	292 bp	11.27%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	113	698
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	203	3,426
Remaining WAL 5-10 Years . . . $	489	354
Remaining WAL over 10 Years . $	110	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	8	0
CMO Residuals: $		
Fixed-Rate . . . . $	2	0
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	1	0
WAC . . . . $	7.67%	9.17%
Principal-Only MBS . . . . $	4	0
WAC	4.00%	12.52%
Total Mortgage-Derivative Securities--Book Value . $	930	4,478

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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 . . . . $	2,464	5,269	1,887	849	553
WARM (in months)	231 mo	279 mo	261 mo	235 mo	197 mo
Wtd Avg Servicing Fee (in bp)	34 bp	33 bp	36 bp	44 bp	51 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	129,691 lns				
FHA/VA Loans	17,296 lns				
Subserviced by Others	2,240 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	2,620	33
WARM (in months)	291 mo	198 mo
Wtd Avg Servicing Fee (in bp)	38 bp	48 bp

Total # of Adjustable-Rate Loans Serviced 24,199 lns
Of Which, Number Subserviced By Others . 416 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 13,676

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	1,977		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	532		
Zero-Coupon Securities . . . . $	20	9.01%	66 mo
Government & Agency Securities . . . . $	2,004	6.19%	40 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	1,214	5.78%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	326	6.81%	62 mo
Structured Securities . . . . $	1,528		
Total Cash, Deposits, & Securities . . . . $	7,601		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	328
Accrued Interest Receivable	$	294
Advances for Taxes and Insurance	$	14
Less: Unamortized Yield Adjustments	$	7
Valuation Allowances	$	243
Unrealized Gains (Losses)	$	-65

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	76
Accrued Interest Receivable	$	59
Less: Unamortized Yield Adjustments	$	23
Valuation Allowances	$	167
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	142
REPOSSESSED ASSETS	$	139
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	30
OFFICE PREMISES AND EQUIPMENT	$	1,054

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-69
Less: Unamortized Yield Adjustments	$	-2
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	186
Margin Account	$	0
Miscellaneous I	$	1,472
Miscellaneous II	$	242
TOTAL ASSETS	$	73,276

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	349
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	375
Mortgage-Related Mutual Funds	$	157
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	3,049
Wtd Avg Servicing Fee (in bp)		25 bp
Adjustable-Rate Mortgage Loans Serviced	$	2,448
Wtd Avg Servicing Fee (in bp)		32 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	20

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	$	5,294	1,491	336	$ 0
WAC		5.26%	5.49%	6.79%	
WARM (in months)		2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	10,380	4,855	473	$ 0
WAC		5.81%	5.48%	6.18%	
WARM (in months)		7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months	$		5,519	1,409	$ 0
WAC			6.08%	6.21%	
WARM (in months)			20 mo	26 mo	
Balances Maturing in 37 or More Months	$			2,302	$ 0
WAC				6.25%	
WARM (in months)				54 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 32,061

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,623	398	328
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	13,361	9,642	2,994
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.82 mo	6.84 mo	12.99 mo
Balances in New Accounts (Optional)	$	74	28	42

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 %	$	45	379	240	4.70%
5.00 to 5.99 %	$	651	2,818	1,529	5.51%
6.00 to 6.99 %	$	2,257	1,386	729	6.29%
7.00 to 7.99 %	$	1	84	99	7.25%
8.00 to 8.99 %	$	0	4	20	8.46%
9.00 to 9.99 %	$	16	10	290	9.24%
10.00 to 10.99 %	$	0	0	3	10.00%
11.00% and Above	$	0	0	0	14.79%
WARM		1 mo	21 mo	69 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 10,564

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	2,970	6 bp	2 mo	2 mo	5 mo
Position 2	0000	0000	$	1,064	-38 bp	1 mo	1 mo	3 mo
Position 3	0000	0000	$	1,215	-3 bp	3 mo	2 mo	11 mo
All Other Positions			$	155	20 bp	1 mo	1 mo	4 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	$ 4,574	1.74%	$ 8
Money Market Deposit Accounts (MMDAs)	$ 5,840	4.30%	$ 28
Passbook Accounts	$ 4,378	2.84%	$ 14
Non-Interest-Bearing Non-Maturity Deposits	$ 2,612		$ 10
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 149	0.44%	
Escrow for Mortgages Serviced for Others	$ 92	0.23%	
Other Escrows	$ 49	0.02%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 17,694		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -4		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 15		
Miscellaneous I	$ 827		
Miscellaneous II	$ 127		
TOTAL LIABILITIES	$ 66,689	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 149		
EQUITY CAPITAL	$ 6,438		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 73,276		

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	-	$ 5	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	-	$ 3	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	32	$ 76	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	22	$ 188	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	12	$ 47	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	63	$ 72	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	62	$ 226	-	-	-
1016	optional commitment to originate "other" mortgages	50	$ 206	-	-	-
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	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 1	-	-	-
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 .	7	$ 10	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	7	$ 6	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	9	$ 80	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 1	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	7	$ 2	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	8	$ 16	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 48	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 34	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 1	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 3	-	-	-
2056	commitment to purchase "other" MBS	-	$ 0	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 12	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 61	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 178	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	$ 2	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 2	-	-	-

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
2086	commitment to purchase high-risk mortgage derivative product . . .	-	$ 16	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 21	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 156	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 1	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 7	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 18	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 24	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 16	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	6	$ 8	-	-	-
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 . . .	15	$ 16	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	24	$ 144	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 47	-	-	-
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	12	$ 36	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	15	$ 89	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	-	$ 2	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	30	$ 30	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	23	$ 72	-	-	-
2216	firm commitment to originate "other" mortgage loans	22	$ 264	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 1	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 0	-	-	-
3016	option to purchase "other" mortgages	-	$ 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	-	$ 15	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 1	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 14	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 10	-	-	-

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
3074	short option to sell 25- or 30-yr FRMs	-	$	1	-	-	-
3076	short option to sell "other" mortgages	-	$	2	-	-	-
4002	commitment to purchase non-mortgage financial assets	17	$	213	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$	0	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$	156	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$	675	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$	35	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR .	-	$	46	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$	50	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$	776	-	-	-
6010	interest rate cap based on 1-year Treasury	-	$	100	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$	7	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$	13	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$	75	-	-	-
7014	interest rate floor based on 5-year Treasury	-	$	15	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$	25	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$	18	-	-	-
9502	fixed-rate construction loans in process	90	$	689	-	-	-
9512	adjustable-rate construction loans in process	44	$	598	-	-	-

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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	$ 492	$ 4,687	$ 18	$ 14	$ 1,308
+ 200	$ 346	$ 4,922	$ 14	$ 14	$ 1,362
+ 100	$ 201	$ 5,142	$ 9	$ 14	$ 1,417
No Change	$ 68	$ 5,342	$ 3	$ 14	$ 1,478
- 100	$ -25	$ 5,509	$ -1	$ 15	$ 1,524
- 200	$ -116	$ 5,603	$ -7	$ 15	$ 1,563
- 300	$ -207	$ 5,640	$ -11	$ 15	$ 1,598
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 267