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	-	-27,481	-100 %	0.00 %	0 bp
+300 bp	14,231	-13,249	-48 %	4.31 %	-354 bp
+200 bp	19,651	-7,830	-28 %	5.82 %	-203 bp
+100 bp	24,070	-3,411	-12 %	6.99 %	-86 bp
0 bp	27,481			7.85 %	
-100 bp	29,232	1,752	+6 %	8.26 %	+41 bp
-200 bp	30,298	2,818	+10 %	8.49 %	+64 bp
-300 bp	31,556	4,076	+15 %	8.76 %	+91 bp
-400 bp	-	-27,481	-100 %	0.00 %	0 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	06/30/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	7.85 %
Post-Shock NPV Ratio	5.82 %
Sensitivity Measure: Decline in NPV Ratio	203 bp

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

*** ASSETS ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
				*** Change in Interest Rates ***					
MORTGAGE LOANS & SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans & MBS:									
30-Yr Mortgage Loans	-	33,162	32,584	31,904	30,806	29,342	27,770	26,237	-
30-Yr Mortgage Securities ...	-	7,774	7,628	7,448	7,163	6,801	6,421	6,054	-
15-Year Mortgages & MBS	-	9,956	9,807	9,624	9,351	9,019	8,674	8,335	-
Balloon Mortgages & MBS	-	15,791	15,545	15,268	14,862	14,349	13,798	13,250	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	5,679	5,650	5,629	5,606	5,563	5,486	5,375	-
7 Mo to 2 Yrs Reset Freq ..	-	15,663	15,542	15,427	15,277	15,059	14,745	14,346	-
2+ to 5 Yrs Reset Freq	-	21,119	20,740	20,314	19,803	19,200	18,531	17,826	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	96,936	96,172	95,406	94,581	93,579	92,220	90,414	-
2 Mo to 5 Yrs Reset Freq...	-	27,787	27,324	26,846	26,306	25,672	24,922	24,074	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	10,513	10,411	10,317	10,225	10,137	10,045	9,955	-
Adjustable-Rate, Fully-Amort.	-	22,959	22,758	22,574	22,398	22,227	22,049	21,876	-
Fixed-Rate, Balloon	-	2,632	2,509	2,394	2,286	2,185	2,090	2,001	-
Fixed-Rate, Fully-Amortizing	-	4,594	4,319	4,071	3,846	3,641	3,454	3,283	-
Construction & Land Loans:									
Adjustable-Rate	-	2,073	2,069	2,066	2,062	2,059	2,056	2,052	-
Fixed-Rate	-	520	503	488	474	461	449	437	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	3,462	3,448	3,434	3,420	3,407	3,394	3,382	-
Fixed-Rate	-	1,479	1,442	1,408	1,375	1,344	1,315	1,286	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-658	-649	-640	-629	-615	-600	-583	-
Accrued Interest Receivable .	-	1,397	1,397	1,397	1,397	1,397	1,397	1,397	-
Advances for Taxes/Insurance	-	69	69	69	69	69	69	69	-
Float on Escrows on Owned Mtg	-	21	31	45	62	79	93	106	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-54	-59	-69	-79	-85	-88	-88	-
*Mortgage Loans & Securities	-	282,983	279,361	275,556	270,820	265,059	258,466	251,262	-

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
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	2,053	2,052	2,051	2,050	2,050	2,049	2,049	-
Fixed-Rate	-	913	882	853	825	798	773	749	-
Consumer Loans:									
Adjustable-Rate	-	2,608	2,600	2,593	2,585	2,578	2,572	2,565	-
Fixed-Rate	-	6,314	6,195	6,081	5,971	5,866	5,765	5,669	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-352	-347	-343	-338	-334	-330	-326	-
Accrued Interest Receivable .	-	83	83	83	83	83	83	83	-
*Nonmortgage Loans	-	11,619	11,464	11,317	11,176	11,041	10,912	10,788	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	6,371	6,371	6,371	6,371	6,371	6,371	6,371	-
Equities & All Mutual Funds ...	-	526	507	488	467	445	424	402	-
Zero-Coupon Securities	-	94	92	89	87	86	84	83	-
Govt & Agency Securities	-	1,441	1,386	1,334	1,286	1,240	1,197	1,157	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,729	1,720	1,711	1,703	1,694	1,686	1,678	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	1,300	1,194	1,102	1,023	953	892	838	-
Mortgage-Derivative Securities:									
Valued by OTS	-	11	11	11	11	11	10	10	-
Valued by Institution	-	36,205	36,046	35,798	35,117	33,808	32,439	30,873	-
Structured Securities, Valued by Institution	-	2,265	2,250	2,238	2,168	2,064	1,969	1,881	-
Less: Valuation Allowances for Investment Securities ..	-	1	1	1	1	1	1	1	-
*Cash, Deposits, & Securities	-	49,941	49,575	49,142	48,232	46,671	45,071	43,291	-

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
REPOSSESSED ASSETS	-	410	410	410	410	410	410	410	-
REAL ESTATE HELD FOR INVESTMENT	-	157	157	157	157	157	157	157	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	17	16	16	15	14	12	10	-
OFFICE PREMISES & EQUIPMENT	-	2,613	2,613	2,613	2,613	2,613	2,613	2,613	-
*Subtotal	-	3,197	3,197	3,196	3,196	3,194	3,193	3,191	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	799	884	1,134	1,460	1,670	1,761	1,778	-
Adj-Rate Servicing	-	773	807	833	851	859	869	872	-
Float on Mtgs Svc'd for Others	-	403	475	563	670	756	828	887	-
*Mtg Ln Servicing for Others	-	1,974	2,166	2,531	2,982	3,286	3,458	3,536	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	9,467	9,467	9,467	9,467	9,467	9,467	9,467	-
Deposit Intangibles:									
Retail CD Intangible	-	204	224	240	251	265	278	287	-
Transaction Acct Intangible .	-	133	429	737	1,032	1,311	1,570	1,814	-
MMDA Intangible	-	8	185	530	1,068	1,638	2,191	2,731	-
Passbook Account Intangible .	-	-42	-15	59	491	995	1,466	1,904	-
Non-Int-Bearing Acct Intang .	-	623	839	1,044	1,242	1,429	1,611	1,784	-
*Other Assets	-	10,393	11,128	12,077	13,551	15,105	16,583	17,987	-
*** TOTAL ASSETS	-	360,108	356,891	353,819	349,955	344,356	337,683	330,055	-

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 ...	-	82,098	81,745	81,393	81,047	80,705	80,367	80,031	-
Maturing in 13 Mo or More ...	-	12,275	12,033	11,797	11,568	11,346	11,130	10,920	-
Variable-Rate, Fixed-Maturity .	-	3,175	3,168	3,162	3,156	3,150	3,144	3,138	-
Non-Maturity:									
Transaction Accts	-	11,103	11,103	11,103	11,103	11,103	11,103	11,103	-
MMDAs	-	45,118	45,118	45,118	45,118	45,118	45,118	45,118	-
Passbook Accts	-	14,979	14,979	14,979	14,979	14,979	14,979	14,979	-
Non-Interest-Bearing Accts ..	-	11,096	11,096	11,096	11,096	11,096	11,096	11,096	-
* Deposits	-	179,844	179,242	178,649	178,068	177,497	176,938	176,385	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	82,228	81,787	81,352	80,924	80,502	80,087	79,677	-
Maturing in 37 Mo or More ...	-	15,318	14,693	14,100	13,537	13,003	12,495	12,012	-
Variable-Rate, Fixed-Maturity .	-	42,649	42,636	42,623	42,610	42,597	42,584	42,570	-
* Borrowings	-	140,194	139,115	138,075	137,071	136,102	135,165	134,259	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,293	1,293	1,293	1,293	1,293	1,293	1,293	-
Other Escrow Accounts	-	538	522	507	493	480	467	455	-
Collat. Mtg Securities Issued .	-	3	3	3	3	3	3	3	-
Miscellaneous I	-	6,131	6,131	6,131	6,131	6,131	6,131	6,131	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	7,965	7,949	7,934	7,920	7,907	7,894	7,882	-
OPTIONS ON LIABILITIES	-	-67	-38	-5	49	83	126	167	-
*** TOTAL LIABILITIES	-	327,935	326,268	324,653	323,107	321,589	320,123	318,694	-

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	-	186	140	85	-14	-143	-280	-411	-
ARMs	-	81	67	48	19	-21	-76	-139	-
Other Mortgages	-	155	124	71	-	-79	-159	-238	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	201	146	86	-2	-115	-236	-357	-
Sell Mortgages & MBS	-	-595	-412	-184	153	547	943	1,315	-
Purchase Non-Mortgage Items ...	-	2	1	1	-	-1	-1	-2	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-27	-18	-6	3	9	17	24	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-1,949	-1,207	-520	116	707	1,255	1,766	-
Pay Floating, Receive Fixed ...	-	62	46	31	17	2	-12	-25	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	11	40	107	242	480	802	1,153	-
INTEREST-RATE FLOORS	-	408	254	127	48	15	6	4	-
FUTURES	-	-80	-53	-26	-	16	50	77	-
OPTIONS ON FUTURES	-	32	30	29	29	31	36	42	-
CONSTRUCTION LIP	-	20	5	-8	-20	-31	-41	-50	-
SELF-VALUED [CMR911-CMR919]	-	878	511	225	42	-116	-214	-288	-
*** OFF-BALANCE-SHEET POSITIONS	-	-616	-324	66	633	1,303	2,091	2,870	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	360,108	356,891	353,819	349,955	344,356	337,683	330,055	-
- LIABILITIES	-	327,935	326,268	324,653	323,107	321,589	320,123	318,694	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-616	-324	66	633	1,303	2,091	2,870	-
*** NET PORTFOLIO VALUE	-	31,556	30,298	29,232	27,481	24,070	19,651	14,231	-

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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	31,066	30,806	99.16	4.2
30-Yr Mortgage Securities ...	7,277	7,163	98.45	4.5
15-Year Mortgages & MBS	9,411	9,351	99.35	3.2
Balloon Mortgages & MBS	15,013	14,862	99.00	3.1
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	5,548	5,606	101.04	0.6
7 Mo to 2 Yrs Reset Freq ..	15,245	15,277	100.21	1.2
2+ to 5 Yrs Reset Freq	20,039	19,803	98.82	2.8
Lagging Market Index ARMs:				
1 Mo Reset Freq............	94,478	94,581	100.11	1.0
2 Mo to 5 Yrs Reset Freq...	26,605	26,306	98.88	2.2
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	10,221	10,225	100.04	0.9
Adjustable-Rate, Fully-Amort.	22,742	22,398	98.49	0.8
Fixed-Rate, Balloon	2,341	2,286	97.67	4.6
Fixed-Rate, Fully-Amortizing	4,122	3,846	93.29	5.6
Construction & Land Loans:				
Adjustable-Rate	2,066	2,062	99.82	0.2
Fixed-Rate	483	474	98.09	2.9
Second Mtg Loans & Securities:				
Adjustable-Rate	3,496	3,420	97.84	0.4
Fixed-Rate	1,360	1,375	101.14	2.3
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-629	-629	100.00	2.0
Accrued Interest Receivable .	1,397	1,397	100.00	0.0
Advances for Taxes/Insurance	69	69	100.04	0.0
Float on Escrows on Owned Mtg		62		-27.1
Less: Value of Servicing on Mtgs Serviced by Others ...		-79		-9.9
*Mortgage Loans & Securities	272,349	270,820	99.44	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	2,094	2,050	97.91	0.0
Fixed-Rate	849	825	97.18	3.3
Consumer Loans:				
Adjustable-Rate	2,614	2,585	98.91	0.3
Fixed-Rate	5,693	5,971	104.89	1.8
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-338	-338	99.78	1.3
Accrued Interest Receivable .	83	83	99.59	0.0
*Nonmortgage Loans	10,994	11,176	101.66	1.2
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	6,371	6,371	100.00	0.0
Equities & All Mutual Funds ...	467	467	99.95	4.5
Zero-Coupon Securities	83	87	105.32	2.1
Govt & Agency Securities	1,256	1,286	102.38	3.7
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,705	1,703	99.86	0.5
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,137	1,023	89.96	7.3
Mortgage-Derivative Securities:				
Valued by OTS	11	11	0.03	0.5
Valued by Institution	35,095	35,117	-	2.8
Structured Securities, Valued by Institution	2,071	2,168	104.70	4.0
Less: Valuation Allowances for Investment Securities ..	1	1	133.50	2.0
*Cash, Deposits, & Securities	48,195	48,232	100.08	2.6

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	410	410	99.98	0.0
REAL ESTATE HELD FOR INVESTMENT	157	157	100.23	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	15	15	100.59	6.1
OFFICE PREMISES & EQUIPMENT	2,613	2,613	100.01	0.0
*Subtotal	3,196	3,196	100.02	0.0
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,460		-18.3
Adj-Rate Servicing		851		-1.6
Float on Mtgs Svc'd for Others		670		-14.4
*Mtg Ln Servicing for Others		2,982		-12.7
OTHER ASSETS				
Purchased & Excess Servicing ..	2,868			
Margin Account	-	-	-	-
Miscellaneous I	9,467	9,467	100.00	0.0
Miscellaneous II	2,322			
Deposit Intangibles:				
Retail CD Intangible		251		-4.9
Transaction Acct Intangible .		1,032		-27.8
MMDA Intangible		1,068		-51.9
Passbook Account Intangible .		491		-95.2
Non-Int-Bearing Acct Intang .		1,242		-15.5
*Other Assets	14,657	13,551		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	316			
*** TOTAL ASSETS	349,707	349,955	101/100*	1.4/1.8*

*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 ...	81,221	81,047	99.79	0.4
Maturing in 13 Mo or More ...	11,694	11,568	98.93	1.9
Variable-Rate, Fixed-Maturity .	3,158	3,156	-	0.2
Non-Maturity:				
Transaction Accts	11,103	11,103	100/ 91*	0.0/2.9*
MMDAs	45,118	45,118	100/ 98*	0.0/1.3*
Passbook Accts	14,979	14,979	100/ 97*	0.0/3.2*
Non-Interest-Bearing Accts ..	11,096	11,096	100/ 89*	0.0/2.0*
* Deposits	178,369	178,068	102/ 99*	0.3/1.2*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	81,140	80,924	99.73	0.5
Maturing in 37 Mo or More ...	13,961	13,537	96.97	4.1
Variable-Rate, Fixed-Maturity .	42,704	42,610	92.91	0.0
* Borrowings	137,805	137,071	97.24	0.7
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,293	1,293	100.00	0.0
Other Escrow Accounts	590	493	83.52	2.8
Collat. Mtg Securities Issued .	3	3	93.07	0.0
Miscellaneous I	6,131	6,131	100.00	0.0
Miscellaneous II	588			
*Other Liabilities	8,605	7,920	98.79	0.2
OPTIONS ON LIABILITIES	-	49	-	-90.3
UNAMORTIZED YIELD ADJUSTMENTS ..	45			
*** TOTAL LIABILITIES	324,823	323,107	100/ 98**	0.5/1.0**

*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	-14
ARMs	19
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-2
Sell Mortgages & MBS	153
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	3
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	116
Pay Floating, Receive Fixed ...	17
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	242
INTEREST-RATE FLOORS	48
FUTURES	-
OPTIONS ON FUTURES	29
CONSTRUCTION LIP	-20
SELF-VALUED [CMR911-CMR919]	42
	=========
*** OFF-BALANCE-SHEET POSITIONS	633

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	349,707	349,955	101/100*	1.4/1.8*	*Including/excluding deposit intangible values.
- LIABILITIES	324,823	323,107	100/ 98**	0.5/1.0**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		633			
	=========	=========			
*** NET PORTFOLIO VALUE	24,884	27,481	110.42	9.4	

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS

FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Coupon: Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	6,887	18,922	3,742	1,000	516
WARM (in months)		345 mo	339 mo	308 mo	237 mo	219 mo
WAC		6.71%	7.36%	8.33%	9.34%	10.85%
$ of Which Are FHA or VA Guaranteed	$	158	527	211	50	35
Securities Backed By Conventional Mortgages	$	3,339	1,288	315	82	54
WARM (in months)		339 mo	315 mo	286 mo	239 mo	209 mo
Wtd Avg Pass-Thru Rate		6.28%	7.23%	8.15%	9.28%	10.38%
Securities Backed By FHA or VA Mortgages	$	733	1,160	200	65	40
WARM (in months)		350 mo	338 mo	314 mo	256 mo	220 mo
Wtd Avg Pass-Thru Rate		6.50%	7.19%	8.07%	9.09%	10.19%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	3,536	2,699	628	205	161
WAC		6.59%	7.32%	8.35%	9.37%	11.07%
Mortgage Securities	$	1,742	313	104	13	11
Wtd Avg Pass-Thru Rate		6.17%	7.21%	8.18%	9.21%	10.89%
WARM (of Loans & Securities)		160 mo	158 mo	134 mo	119 mo	115 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	8,234	5,719	395	67	32
WAC		6.69%	7.25%	8.32%	9.38%	10.99%
Mortgage Securities	$	381	183	2	0	0
Wtd Avg Pass-Thru Rate		6.17%	7.07%	8.02%	9.38%	0.00%
WARM (of Loans & Securities)		92 mo	88 mo	100 mo	112 mo	121 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 62,767

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 . .	$	125	2,450	731	4,594	3,016
WAC		6.26%	5.42%	6.43%	5.26%	5.78%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	5,423	12,795	19,308	89,884	23,589
Wtd Avg Margin (in bp)		246 bp	266 bp	266 bp	236 bp	279 bp
WAC		7.31%	7.22%	6.89%	6.87%	7.12%
WARM (in months)		278 mo	307 mo	342 mo	337 mo	330 mo
Wtd Avg Time Until Next Payment Reset (mo) .		3 mo	10 mo	43 mo	6 mo	27 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 161,915

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 LIFETIME CAP						
Balances w/Coupon Within 200 bp of Lifetime Cap	$	75	82	287	1,654	42
Wtd Avg Distance from Lifetime Cap (in bp) .		168 bp	175 bp	180 bp	169 bp	156 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	1,942	3,497	1,012	10,464	6,633
Wtd Avg Distance from Lifetime Cap		319 bp	326 bp	333 bp	314 bp	361 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	3,490	11,518	18,617	82,255	19,735
Wtd Avg Distance from Lifetime Cap		581 bp	561 bp	527 bp	561 bp	501 bp
Balances Without Lifetime Cap	$	41	147	123	104	196
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	4,705	14,344	12,364	1,587	18,325
Wtd Avg Periodic Rate Cap (in bp)		119 bp	193 bp	227 bp	202 bp	188 bp
Balances Subject to Periodic Rate Floors . . .	$	4,598	13,885	12,173	1,628	17,924
MBS INCLUDED IN ARM BALANCES	$	1,721	3,301	18	27,333	1,051

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	10,221	22,742
WARM (in months)	82 mo	270 mo
Remaining Term to Full Amort. .	270 mo	
Rate Index Code	0000	0000
Margin (in bp)	273 bp	244 bp
Reset Frequency	4 mo	3 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	223	270
WA Distance to Lifetime Cap .	171 bp	78 bp
Fixed-Rate:		
Balances . . . . $	2,341	4,122
WARM (in months)	78 mo	183 mo
Remaining Term to Full Amort. .	283 mo	
WAC	8.24%	8.01%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,066	483
WARM (in months)	14 mo	55 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	154 bp	8.60%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	3,496	1,360
WARM (in months)	205 mo	185 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	151 bp	9.52%
Reset Frequency (in months) . . .	1 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,094	849
WARM (in months)	53 mo	50 mo
Margin in Col 1 (bp); WAC in Col 2	102 bp	7.86%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	2,614	5,693
WARM (in months)	171 mo	76 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	476 bp	12.94%
Reset Frequency	8 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	12	5,434
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	485	26,421
Remaining WAL 5-10 Years . . . $	164	2,545
Remaining WAL over 10 Years . $	13	
Super Floaters . . . . $	1	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	30	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	0	0
WAC . . . . $	9.50%	8.50%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities--Book Value . $	705	34,401

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	$	39,376	85,389	18,984	3,869	2,400
WARM (in months)		257 mo	293 mo	266 mo	205 mo	194 mo
Wtd Avg Servicing Fee (in bp)		32 bp	32 bp	38 bp	43 bp	49 bp
Total # of Fixed-Rate Loans Serviced That Are:						
Conventional Loans		1,217,293				
FHA/VA Loans		318,535 lns				
Subserviced by Others		531,812 lns				

Adjustable-Rate Mortgage Loan Servicing		Index on Serviced Loan Current Mkt	Index on Serviced Loan Lagging Mkt
Balances Serviced	$	10,684	37,124
WARM (in months)		273 mo	296 mo
Wtd Avg Servicing Fee (in bp)		52 bp	75 bp

Total # of Adjustable-Rate Loans Serviced . . . 474,820 lns
Of Which, Number Subserviced By Others . 29,852 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 197,826

CASH, DEPOSITS, & SECURITIES

		Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . .	$	6,371		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$	467		
Zero-Coupon Securities	$	83	5.26%	19 mo
Government & Agency Securities	$	1,256	6.09%	68 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$	1,705	4.99%	6 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$	1,137	6.09%	166 mo
Structured Securities	$	2,071		
Total Cash, Deposits, & Securities	$	13,090		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	1,460
Accrued Interest Receivable	$	1,397
Advances for Taxes and Insurance	$	69
Less: Unamortized Yield Adjustments	$	-685
Valuation Allowances	$	2,089
Unrealized Gains (Losses)	$	-280

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	102
Accrued Interest Receivable	$	83
Less: Unamortized Yield Adjustments	$	-3
Valuation Allowances	$	441
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	157
REPOSSESSED ASSETS	$	410
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	15
OFFICE PREMISES AND EQUIPMENT	$	2,613

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-68
Less: Unamortized Yield Adjustments	$	24
Valuation Allowances	$	1

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	2,868
Margin Account	$	0
Miscellaneous I	$	9,467
Miscellaneous II	$	2,322
TOTAL ASSETS	$	349,707

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	39
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,141
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	417
Mortgage-Related Mutual Funds	$	50
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	10,571
Wtd Avg Servicing Fee (in bp)		14 bp
Adjustable-Rate Mortgage Loans Serviced	$	16,166
Wtd Avg Servicing Fee (in bp)		24 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	13

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	$	27,056	5,375	724	$	0
WAC		4.78%	5.53%	6.36%		
WARM (in months)		2 mo	2 mo	1 mo		
Balances Maturing in 4 to 12 Months	$	35,885	10,505	1,675	$	0
WAC		4.74%	5.18%	6.57%		
WARM (in months)		7 mo	7 mo	7 mo		
Balances Maturing in 13 to 36 Months	$		7,677	2,339	$	0
WAC			5.06%	5.90%		
WARM (in months)			18 mo	26 mo		
Balances Maturing in 37 or More Months	$			1,678	$	0
WAC				5.57%		
WARM (in months)				49 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 92,915

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	482	293	180
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	58,943	22,725	6,107
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.43 mo	5.00 mo	6.84 mo
Balances in New Accounts (Optional)	$	30	41	3

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 %	$	20,575	3,713	798	4.71%
5.00 to 5.99 %	$	16,816	36,924	11,347	5.34%
6.00 to 6.99 %	$	1,305	1,396	1,187	6.21%
7.00 to 7.99 %	$	15	44	185	7.36%
8.00 to 8.99 %	$	12	129	305	8.56%
9.00 to 9.99 %	$	2	208	18	9.70%
10.00 to 10.99 %	$	0	1	112	10.10%
11.00% and Above	$	0	1	8	12.55%
WARM		1 mo	12 mo	58 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 95,101

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	10,024	-3 bp	2 mo	2 mo	24 mo
Position 2	0000	0000	$	6,776	7 bp	2 mo	1 mo	16 mo
Position 3	0000	0000	$	19,560	-11 bp	3 mo	2 mo	19 mo
All Other Positions			$	9,500	-10 bp	3 mo	1 mo	20 mo

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

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

NON-MATURITY DEPOSITS	Total Balances	WAC	Balances in New Accounts (Optional)
Transaction Accounts	$ 11,103	1.22%	$ 17
Money Market Deposit Accounts (MMDAs)	$ 45,118	3.98%	$ 53
Passbook Accounts	$ 14,979	2.68%	$ 36
Non-Interest-Bearing Non-Maturity Deposits	$ 11,096		$ 11
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 324	0.64%	
Escrow for Mortgages Serviced for Others	$ 969	0.32%	
Other Escrows	$ 590	0.14%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 84,179		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 6		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 39		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 3		
Miscellaneous I	$ 6,131		
Miscellaneous II	$ 588		
TOTAL LIABILITIES	$ 324,823	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 595		
EQUITY CAPITAL	$ 24,289		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 349,707		

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	9	$ 543	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	10	$ 151	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	20	$ 1,071	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	12	$ 977	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	18	$ 112	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	37	$ 475	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	37	$ 2,613	-	-	-
1016	optional commitment to originate "other" mortgages	25	$ 2,586	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 3	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 17	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 1	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$ 10	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 78	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 10	-	-	-
2022	commitment to sell 1-mo COFI ARM loans, svc retained	-	$ 17	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 58	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 3	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 2	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	14	$ 697	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	20	$ 3,164	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 7	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 1	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 3	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 171	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 931	-	-	-
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	-	$ 185	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	6	$ 2,829	-	-	-

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
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	$ 49	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 1	-	-	-
2102	commitment to purchase 1-mo COFI ARM loans, svc released	-	$ 2	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 388	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 44	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 13	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 442	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 1	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 8	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 3	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	7	$ 9	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	18	$ 116	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 4	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 2	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 16	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	6	$ 10	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	-	$ 1	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	-	$ 7	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	13	$ 9	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	16	$ 223	-	-	-
2216	firm commitment to originate "other" mortgage loans	15	$ 87	-	-	-
3030	option to sell 5- or 7-yr balloon or 2-step mtgs	-	$ 0	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 1	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 131	-	-	-
3036	option to sell "other" mortgages	-	$ 1	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 357	-	-	-
4002	commitment to purchase non-mortgage financial assets	7	$ 49	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 37	-	-	-

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
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 22	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	8	$ 12,203	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 4,460	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 410	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 1,682	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 207	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR	-	$ 37	-	-	-
5504	interest rate swap, amortizing: pay fixed, receive 3-month LIBOR	-	$ 150	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 232	-	-	-
6004	interest rate cap based on 3-month LIBOR	8	$ 21,290	-	-	-
6006	interest rate cap based on 6-month LIBOR	-	$ 100	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 985	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 227	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 37	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 993	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 115	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 350	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 4,013	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$ 1,425	-	-	-
8036	short futures contract on 2-year Treasury note	-	$ 1,300	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 48	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 11	-	-	-
8042	short futures contract on Treasury bond	-	$ 6	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 1,200	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 25	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 35	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 51	-	-	-
9038	long put option on 1-month LIBOR futures contract	-	$ 3	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
9502	fixed-rate construction loans in process	35	$ 284	-	-	-
9512	adjustable-rate construction loans in process	26	$ 594	-	-	-

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	$ -288	$ 30,873	$ 167	$ 0	$ 1,881
+ 200	$ -214	$ 32,439	$ 126	$ 0	$ 1,969
+ 100	$ -116	$ 33,808	$ 83	$ 0	$ 2,064
No Change	$ 42	$ 35,117	$ 49	$ 0	$ 2,168
- 100	$ 225	$ 35,798	$ -5	$ 0	$ 2,238
- 200	$ 511	$ 36,046	$ -38	$ 0	$ 2,250
- 300	$ 878	$ 36,205	$ -67	$ 0	$ 2,265
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 2,850