OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

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

Change in Rates	Net Portfolio Value $ Amount	$ Change	% Change	NPV as % of PV of Assets NPV Ratio	Change
+400 bp	-	-22,306	-100 %	0.00 %	0 bp
+300 bp	8,659	-13,647	-61 %	2.94 %	-420 bp
+200 bp	14,029	-8,276	-37 %	4.65 %	-248 bp
+100 bp	18,622	-3,684	-17 %	6.05 %	-108 bp
0 bp	22,306			7.13 %	
-100 bp	24,609	2,303	+10 %	7.78 %	+64 bp
-200 bp	25,787	3,482	+16 %	8.08 %	+95 bp
-300 bp	26,559	4,253	+19 %	8.27 %	+114 bp
-400 bp	-	-22,306	-100 %	0.00 %	0 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***

	12/31/1999
Pre-Shock NPV Ratio: NPV as % of PV of Assets	7.13 %
Post-Shock NPV Ratio	4.65 %
Sensitivity Measure: Decline in NPV Ratio	248 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	-	15,822	15,567	15,200	14,613	13,901	13,167	12,456	-
30-Yr Mortgage Securities ...	-	7,226	7,087	6,876	6,571	6,222	5,870	5,536	-
15-Year Mortgages & MBS	-	4,705	4,632	4,523	4,374	4,209	4,043	3,883	-
Balloon Mortgages & MBS	-	6,876	6,781	6,661	6,480	6,264	6,037	5,812	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	7,157	7,128	7,098	7,052	6,975	6,860	6,709	-
7 Mo to 2 Yrs Reset Freq ..	-	11,759	11,673	11,581	11,452	11,263	11,009	10,705	-
2+ to 5 Yrs Reset Freq	-	20,293	19,921	19,500	19,005	18,439	17,810	17,146	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	104,257	103,416	102,514	101,439	99,999	98,064	95,643	-
2 Mo to 5 Yrs Reset Freq...	-	21,798	21,427	21,012	20,526	19,955	19,304	18,600	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	9,850	9,756	9,668	9,583	9,498	9,411	9,323	-
Adjustable-Rate, Fully-Amort.	-	24,813	24,593	24,401	24,215	24,026	23,835	23,648	-
Fixed-Rate, Balloon	-	2,133	2,037	1,947	1,862	1,783	1,708	1,637	-
Fixed-Rate, Fully-Amortizing	-	2,208	2,102	2,004	1,913	1,829	1,750	1,677	-
Construction & Land Loans:									
Adjustable-Rate	-	1,301	1,298	1,296	1,294	1,292	1,289	1,287	-
Fixed-Rate	-	352	336	321	308	297	286	277	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	3,504	3,501	3,498	3,495	3,492	3,490	3,488	-
Fixed-Rate	-	2,082	2,032	1,985	1,939	1,896	1,855	1,816	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-747	-738	-726	-712	-695	-676	-656	-
Accrued Interest Receivable .	-	1,244	1,244	1,244	1,244	1,244	1,244	1,244	-
Advances for Taxes/Insurance	-	85	85	85	85	85	85	85	-
Float on Escrows on Owned Mtg	-	15	24	35	45	56	65	74	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-105	-110	-113	-114	-113	-113	-113	-
*Mortgage Loans & Securities	-	246,839	244,014	240,836	236,898	232,140	226,619	220,501	-

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

	*** Change in Interest Rates ***								
*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	1,332	1,332	1,332	1,332	1,332	1,332	1,332	-
Fixed-Rate	-	564	544	524	506	488	471	456	-
Consumer Loans:									
Adjustable-Rate	-	749	748	747	747	746	745	744	-
Fixed-Rate	-	4,440	4,375	4,313	4,252	4,194	4,137	4,081	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-191	-188	-186	-184	-182	-181	-179	-
Accrued Interest Receivable .	-	54	54	54	54	54	54	54	-
*Nonmortgage Loans	-	6,948	6,864	6,784	6,706	6,631	6,558	6,488	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	5,160	5,160	5,160	5,160	5,160	5,160	5,160	-
Equities & All Mutual Funds ...	-	346	333	320	307	293	279	265	-
Zero-Coupon Securities	-	46	46	46	46	46	46	46	-
Govt & Agency Securities	-	607	586	566	548	530	514	499	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,290	1,287	1,284	1,280	1,277	1,273	1,270	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	553	514	479	447	419	394	371	-
Mortgage-Derivative Securities:									
Valued by OTS	-	2	2	2	2	2	2	2	-
Valued by Institution	-	43,917	43,737	43,125	41,903	40,235	38,586	36,891	-
Structured Securities, Valued by Institution	-	2,405	2,397	2,385	2,265	2,163	2,067	1,979	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	54,327	54,063	53,367	51,958	50,125	48,322	46,483	-

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	-	246	246	246	246	246	246	246	-
REAL ESTATE HELD FOR INVESTMENT	-	133	133	133	133	133	133	133	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	11	11	10	10	8	7	5	-
OFFICE PREMISES & EQUIPMENT	-	2,277	2,277	2,277	2,277	2,277	2,277	2,277	-
*Subtotal	-	2,667	2,667	2,666	2,666	2,665	2,663	2,662	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	624	753	995	1,200	1,305	1,335	1,331	-
Adj-Rate Servicing	-	768	796	821	837	851	860	863	-
Float on Mtgs Svc'd for Others	-	398	472	568	666	739	805	852	-
*Mtg Ln Servicing for Others	-	1,790	2,021	2,383	2,703	2,895	3,000	3,045	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	7,616	7,616	7,616	7,616	7,616	7,616	7,616	-
Deposit Intangibles:									
Retail CD Intangible	-	166	181	193	208	218	227	239	-
Transaction Acct Intangible .	-	207	499	781	1,050	1,303	1,538	1,759	-
MMDA Intangible	-	16	218	630	1,161	1,681	2,189	2,685	-
Passbook Account Intangible .	-	-24	7	116	523	920	1,289	1,634	-
Non-Int-Bearing Acct Intang .	-	649	845	1,032	1,212	1,383	1,549	1,707	-
*Other Assets	-	8,629	9,366	10,368	11,768	13,122	14,408	15,639	-
*** TOTAL ASSETS	-	321,200	318,995	316,404	312,700	307,577	301,569	294,818	-

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 ...	-	73,646	73,325	73,007	72,690	72,379	72,071	71,763	-
Maturing in 13 Mo or More ...	-	13,450	13,224	13,003	12,788	12,578	12,373	12,173	-
Variable-Rate, Fixed-Maturity .	-	123	123	123	123	123	123	123	-
Non-Maturity:									
Transaction Accts	-	10,292	10,292	10,292	10,292	10,292	10,292	10,292	-
MMDAs	-	41,714	41,714	41,714	41,714	41,714	41,714	41,714	-
Passbook Accts	-	11,994	11,994	11,994	11,994	11,994	11,994	11,994	-
Non-Interest-Bearing Accts ..	-	10,270	10,270	10,270	10,270	10,270	10,270	10,270	-
* Deposits	-	161,490	160,944	160,404	159,873	159,351	158,838	158,330	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	59,022	58,736	58,453	58,175	57,900	57,629	57,362	-
Maturing in 37 Mo or More ...	-	11,344	10,909	10,496	10,103	9,730	9,374	9,034	-
Variable-Rate, Fixed-Maturity .	-	56,948	56,896	56,845	56,794	56,742	56,691	56,641	-
* Borrowings	-	127,314	126,541	125,794	125,072	124,372	123,694	123,037	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	689	689	689	689	689	689	689	-
Other Escrow Accounts	-	465	452	439	427	416	405	395	-
Collat. Mtg Securities Issued .	-	2	2	2	2	2	2	2	-
Miscellaneous I	-	4,540	4,540	4,540	4,540	4,540	4,540	4,540	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	5,695	5,682	5,669	5,658	5,646	5,636	5,626	-
OPTIONS ON LIABILITIES	-	-48	-20	-16	21	38	52	65	-
*** TOTAL LIABILITIES	-	294,452	293,147	291,852	290,622	289,407	288,220	287,057	-

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	-	28	21	12	-4	-24	-44	-64	-
ARMs	-	23	18	12	3	-9	-25	-44	-
Other Mortgages	-	157	121	66	-	-69	-138	-205	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	68	48	24	-9	-51	-98	-145	-
Sell Mortgages & MBS	-	-163	-114	-53	36	141	249	351	-
Purchase Non-Mortgage Items ...	-	0	0	0	-	0	0	0	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-	-	0	0	0	0	0	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-504	-284	-74	125	315	496	668	-
Pay Floating, Receive Fixed ...	-	22	15	8	1	-5	-12	-18	-
Basis Swaps	-	0	0	0	0	0	0	0	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	2	5	20	57	126	202	278	-
INTEREST-RATE FLOORS	-	3	3	2	1	1	0	0	-
FUTURES	-	-105	-70	-35	-	37	72	106	-
OPTIONS ON FUTURES	-	-	-	-	0	3	6	9	-
CONSTRUCTION LIP	-	24	15	7	-1	-9	-16	-23	-
SELF-VALUED [CMR911-CMR919]	-	256	162	69	19	-3	-12	-16	-
*** OFF-BALANCE-SHEET POSITIONS	-	-190	-60	57	228	451	680	898	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	321,200	318,995	316,404	312,700	307,577	301,569	294,818	-
- LIABILITIES	-	294,452	293,147	291,852	290,622	289,407	288,220	287,057	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-190	-60	57	228	451	680	898	-
*** NET PORTFOLIO VALUE	-	26,559	25,787	24,609	22,306	18,622	14,029	8,659	-

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

*** ASSETS ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
MORTGAGE LOANS & SECURITIES				
Fixed-Rate Single-Family First-Mortgage Loans & MBS:				
30-Yr Mortgage Loans	14,952	14,613	97.73	4.4
30-Yr Mortgage Securities ...	6,833	6,571	96.15	5.0
15-Year Mortgages & MBS	4,481	4,374	97.61	3.6
Balloon Mortgages & MBS	6,582	6,480	98.46	3.1
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	7,010	7,052	100.61	0.9
7 Mo to 2 Yrs Reset Freq ..	11,438	11,452	100.13	1.4
2+ to 5 Yrs Reset Freq	19,472	19,005	97.61	2.8
Lagging Market Index ARMs:				
1 Mo Reset Freq............	101,719	101,439	99.72	1.2
2 Mo to 5 Yrs Reset Freq...	21,288	20,526	96.42	2.6
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	9,594	9,583	99.89	0.9
Adjustable-Rate, Fully-Amort.	24,643	24,215	98.26	0.8
Fixed-Rate, Balloon	1,966	1,862	94.73	4.4
Fixed-Rate, Fully-Amortizing	2,058	1,913	92.97	4.6
Construction & Land Loans:				
Adjustable-Rate	1,297	1,294	99.76	0.2
Fixed-Rate	306	308	100.73	4.0
Second Mtg Loans & Securities:				
Adjustable-Rate	3,537	3,495	98.81	0.1
Fixed-Rate	1,936	1,939	100.17	2.3
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-712	-712	99.98	2.2
Accrued Interest Receivable .	1,244	1,244	99.99	0.0
Advances for Taxes/Insurance	85	85	99.72	0.0
Float on Escrows on Owned Mtg		45		-23.2
Less: Value of Servicing on Mtgs Serviced by Others ...		-114		0.1
*Mortgage Loans & Securities	239,730	236,898	98.82	1.8

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	1,362	1,332	97.79	0.0
Fixed-Rate	526	506	96.14	3.6
Consumer Loans:				
Adjustable-Rate	745	747	100.21	0.1
Fixed-Rate	3,984	4,252	106.74	1.4
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-184	-184	100.22	1.1
Accrued Interest Receivable .	54	54	99.32	0.0
*Nonmortgage Loans	6,486	6,706	103.37	1.1
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	5,160	5,160	100.01	0.0
Equities & All Mutual Funds ...	307	307	99.92	4.4
Zero-Coupon Securities	46	46	100.48	0.1
Govt & Agency Securities	542	548	101.06	3.3
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,283	1,280	99.78	0.3
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	512	447	87.32	6.7
Mortgage-Derivative Securities:				
Valued by OTS	2	2	0.01	1.8
Valued by Institution	41,898	41,903	-	3.4
Structured Securities, Valued by Institution	2,215	2,265	102.25	4.9
Less: Valuation Allowances for Investment Securities ..	0	0	-	0.0
*Cash, Deposits, & Securities	51,966	51,958	99.99	3.1

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	246	246	99.84	0.0
REAL ESTATE HELD FOR INVESTMENT	133	133	100.13	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	10	10	95.25	9.7
OFFICE PREMISES & EQUIPMENT	2,277	2,277	100.02	0.0
*Subtotal	2,666	2,666	99.99	0.0
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,200		-12.9
Adj-Rate Servicing		837		-1.8
Float on Mtgs Svc'd for Others		666		-12.9
*Mtg Ln Servicing for Others		2,703		-9.5
OTHER ASSETS				
Purchased & Excess Servicing ..	2,116			
Margin Account	-	-	-	-
Miscellaneous I	7,616	7,616	99.99	0.0
Miscellaneous II	1,753			
Deposit Intangibles:				
Retail CD Intangible		208		-6.0
Transaction Acct Intangible .		1,050		-24.9
MMDA Intangible		1,161		-45.3
Passbook Account Intangible .		523		-76.9
Non-Int-Bearing Acct Intang .		1,212		-14.5
*Other Assets	11,485	11,768		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	414			
*** TOTAL ASSETS	312,746	312,700	101/ 99*	1.4/1.9*

*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 ...	72,917	72,690	99.69	0.4	
Maturing in 13 Mo or More ...	12,951	12,788	98.74	1.7	
Variable-Rate, Fixed-Maturity .	123	123	-	0.0	
Non-Maturity:					
Transaction Accts	10,292	10,292	100/ 90*	0.0/2.8*	
MMDAs	41,714	41,714	100/ 97*	0.0/1.3*	
Passbook Accts	11,994	11,994	100/ 96*	0.0/3.5*	*Excluding/including deposit intangible values
Non-Interest-Bearing Accts ..	10,270	10,270	100/ 88*	0.0/1.9*	listed on asset side of report.
* Deposits	160,262	159,873	100/ 97*	0.3/1.2*	
BORROWINGS					
Fixed-Rate, Fixed-Maturity:					
Maturing in 36 Mo or Less ...	58,417	58,175	99.59	0.5	
Maturing in 37 Mo or More ...	10,580	10,103	95.49	3.8	
Variable-Rate, Fixed-Maturity .	56,818	56,794	99.74	0.1	
* Borrowings	125,815	125,072	99.31	0.6	
OTHER LIABILITIES					
Escrow Accounts					
For Mortgages	689	689	99.95	0.0	
Other Escrow Accounts	523	427	81.67	2.7	
Collat. Mtg Securities Issued .	2	2	107.95	0.0	
Miscellaneous I	4,540	4,540	99.99	0.0	
Miscellaneous II	512				
*Other Liabilities	6,265	5,658	98.32	0.2	
OPTIONS ON LIABILITIES	-	21	-	-130.2	
UNAMORTIZED YIELD ADJUSTMENTS ..	38				
*** TOTAL LIABILITIES	292,380	290,622	100/ 98**	0.4/0.9**	**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	-4
ARMs	3
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-9
Sell Mortgages & MBS	36
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	125
Pay Floating, Receive Fixed ...	1
Basis Swaps	0
Swaptions	-
INTEREST-RATE CAPS	57
INTEREST-RATE FLOORS	1
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-1
SELF-VALUED [CMR911-CMR919]	19
	=========
*** OFF-BALANCE-SHEET POSITIONS	228

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	312,746	312,700	101/ 99*	1.4/1.9*	*Including/excluding deposit intangible values.
- LIABILITIES	292,380	290,622	100/ 98**	0.4/0.9**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		228			
	=========	=========			
*** NET PORTFOLIO VALUE	20,365	22,306	109.51	13.4	

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	$	2,388	8,505	2,770	681	608
WARM (in months)		338 mo	332 mo	312 mo	247 mo	275 mo
WAC		6.71%	7.41%	8.33%	9.36%	10.98%
$ of Which Are FHA or VA Guaranteed	$	105	339	330	50	27
Securities Backed By Conventional Mortgages	$	2,796	1,578	414	147	75
WARM (in months)		342 mo	322 mo	286 mo	229 mo	202 mo
Wtd Avg Pass-Thru Rate		6.16%	7.41%	8.32%	9.33%	10.43%
Securities Backed By FHA or VA Mortgages	$	663	895	184	49	33
WARM (in months)		346 mo	336 mo	324 mo	250 mo	217 mo
Wtd Avg Pass-Thru Rate		6.50%	7.19%	8.06%	9.10%	10.20%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	1,163	1,095	225	61	74
WAC		6.62%	7.33%	8.34%	9.39%	11.09%
Mortgage Securities	$	1,479	234	114	24	12
Wtd Avg Pass-Thru Rate		6.17%	7.37%	8.22%	9.39%	10.76%
WARM (of Loans & Securities)		159 mo	159 mo	131 mo	120 mo	118 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	2,567	3,213	333	35	33
WAC		6.61%	7.38%	8.25%	9.48%	11.12%
Mortgage Securities	$	282	117	1	1	0
Wtd Avg Pass-Thru Rate		6.17%	7.04%	8.01%	9.51%	10.41%
WARM (of Loans & Securities)		74 mo	72 mo	77 mo	124 mo	145 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 32,848

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
		6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
TEASER ARMS:						
Balances Currently Subject to Intro Rates . .	$	351	574	559	9,189	1,125
WAC		7.07%	7.44%	6.38%	5.56%	6.09%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	6,659	10,863	18,912	92,530	20,163
Wtd Avg Margin (in bp)		316 bp	295 bp	254 bp	241 bp	282 bp
WAC		8.01%	7.46%	6.92%	7.09%	7.19%
WARM (in months)		298 mo	318 mo	343 mo	336 mo	328 mo
Wtd Avg Time Until Next Payment Reset (mo) .		5 mo	11 mo	42 mo	6 mo	26 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 160,927

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)		Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ARM BALANCES BY DISTANCE TO LIFETIME CAP		6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
Balances w/Coupon Within 200 bp of Lifetime Cap	$	438	77	332	3,314	44
Wtd Avg Distance from Lifetime Cap (in bp) .		145 bp	170 bp	180 bp	158 bp	158 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	1,724	2,526	372	17,213	6,247
Wtd Avg Distance from Lifetime Cap		316 bp	326 bp	357 bp	312 bp	358 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	4,820	8,689	18,671	81,085	14,761
Wtd Avg Distance from Lifetime Cap		575 bp	577 bp	526 bp	548 bp	510 bp
Balances Without Lifetime Cap	$	28	145	97	108	236
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	5,748	9,187	5,705	1,404	18,735
Wtd Avg Periodic Rate Cap (in bp)		170 bp	193 bp	199 bp	205 bp	176 bp
Balances Subject to Periodic Rate Floors . . .	$	5,712	8,980	5,554	1,444	18,463
MBS INCLUDED IN ARM BALANCES	$	1,250	2,345	5	24,967	735

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	9,594	24,643
WARM (in months)	82 mo	273 mo
Remaining Term to Full Amort. .	270 mo	
Rate Index Code	0000	0000
Margin (in bp)	271 bp	242 bp
Reset Frequency	4 mo	2 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	293	320
WA Distance to Lifetime Cap .	160 bp	113 bp
Fixed-Rate:		
Balances . . . . $	1,966	2,058
WARM (in months)	75 mo	140 mo
Remaining Term to Full Amort. .	277 mo	
WAC	8.19%	8.38%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	1,297	306
WARM (in months)	12 mo	87 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	141 bp	8.90%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	3,537	1,936
WARM (in months)	214 mo	176 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	125 bp	9.44%
Reset Frequency (in months) . . .	1 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	1,362	526
WARM (in months)	57 mo	54 mo
Margin in Col 1 (bp); WAC in Col 2	113 bp	8.01%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	745	3,984
WARM (in months)	47 mo	50 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	300 bp	14.45%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	2,253	10,237
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	1,296	16,076
Remaining WAL 5-10 Years . . . $	4,559	7,380
Remaining WAL over 10 Years . $	66	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	33	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	0	0
WAC . . . . $	0.00%	0.00%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities--Book Value . $	8,208	33,693

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	$ 25,747	57,733	15,368	2,917	1,804
WARM (in months)	268 mo	298 mo	271 mo	195 mo	190 mo
Wtd Avg Servicing Fee (in bp)	35 bp	36 bp	41 bp	45 bp	51 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	813,183 lns				
FHA/VA Loans	279,295 lns				
Subserviced by Others	23,380 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced	$ 8,838	39,524
WARM (in months)	272 mo	305 mo
Wtd Avg Servicing Fee (in bp)	56 bp	68 bp

Total # of Adjustable-Rate Loans Serviced 421,314 lns
Of Which, Number Subserviced By Others . 1,872 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 151,932

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$ 5,160		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$ 307		
Zero-Coupon Securities	$ 46	4.70%	2 mo
Government & Agency Securities	$ 542	6.25%	83 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$ 1,283	5.07%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$ 512	5.95%	136 mo
Structured Securities	$ 2,215		
Total Cash, Deposits, & Securities	$ 10,065		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	1,174
Accrued Interest Receivable	$	1,244
Advances for Taxes and Insurance	$	85
Less: Unamortized Yield Adjustments	$	-824
Valuation Allowances	$	1,886
Unrealized Gains (Losses)	$	-355

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	62
Accrued Interest Receivable	$	54
Less: Unamortized Yield Adjustments	$	-65
Valuation Allowances	$	246
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	133
REPOSSESSED ASSETS	$	246
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	10
OFFICE PREMISES AND EQUIPMENT	$	2,277

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-110
Less: Unamortized Yield Adjustments	$	11
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	2,116
Margin Account	$	0
Miscellaneous I	$	7,616
Miscellaneous II	$	1,753
TOTAL ASSETS	$	312,746

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	34
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	887
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	279
Mortgage-Related Mutual Funds	$	28
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	10,486
Wtd Avg Servicing Fee (in bp)		23 bp
Adjustable-Rate Mortgage Loans Serviced	$	20,926
Wtd Avg Servicing Fee (in bp)		18 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	2

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:		Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawal During Quarter (Optional)	
Balances Maturing in 3 Months or Less	$	22,347	3,341	717	$	0
WAC		4.78%	5.09%	6.72%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	32,913	12,919	679	$	0
WAC		5.23%	5.32%	5.94%		
WARM (in months)		6 mo	9 mo	7 mo		
Balances Maturing in 13 to 36 Months	$		9,951	2,038	$	0
WAC			5.51%	5.88%		
WARM (in months)			17 mo	24 mo		
Balances Maturing in 37 or More Months	$			962	$	0
WAC				5.50%		
WARM (in months)				50 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 85,868

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,220	202	39
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	51,687	25,626	4,293
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.32 mo	4.85 mo	6.40 mo
Balances in New Accounts (Optional)	$	57	6	0

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

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

		Remaining Maturity in Months			
Balances by Coupon Class:		0 to 3	4 to 36	37 or More	WAC
Under 5.00 %	$	1,729	1,251	435	3.67%
5.00 to 5.99 %	$	31,928	18,104	8,167	5.62%
6.00 to 6.99 %	$	1,860	3,227	1,502	6.24%
7.00 to 7.99 %	$	15	48	117	7.29%
8.00 to 8.99 %	$	20	22	233	8.65%
9.00 to 9.99 %	$	0	207	13	9.70%
10.00 to 10.99 %	$	0	1	112	10.10%
11.00% and Above	$	0	2	2	15.60%
WARM		2 mo	13 mo	54 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 68,997

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	9,153	-5 bp	3 mo	2 mo	12 mo
Position 2	0000	0000	$	7,269	-2 bp	1 mo	1 mo	24 mo
Position 3	0000	0000	$	28,437	-9 bp	3 mo	2 mo	14 mo
All Other Positions			$	12,082	-6 bp	3 mo	1 mo	11 mo

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

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

NON-MATURITY DEPOSITS	Total Balances	WAC	Balances in New Accounts (Optional)
Transaction Accounts	$ 10,292	1.11%	$ 0
Money Market Deposit Accounts (MMDAs)	$ 41,714	4.11%	$ 0
Passbook Accounts	$ 11,994	2.60%	$ 0
Non-Interest-Bearing Non-Maturity Deposits	$ 10,270		$ 0
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 214	1.46%	
Escrow for Mortgages Serviced for Others	$ 475	0.97%	
Other Escrows	$ 523	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 75,482		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 35		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 2		
Miscellaneous I	$ 4,540		
Miscellaneous II	$ 512		
TOTAL LIABILITIES	$ 292,380	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 601		
EQUITY CAPITAL	$ 19,765		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 312,746		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

OFF-BALANCE-SHEET POSITIONS

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

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

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
1002	optional commitment to originate 1-month COFI ARMs	6	$ 344	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	9	$ 26	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	13	$ 376	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	9	$ 105	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	9	$ 47	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	19	$ 109	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	21	$ 352	-	-	-
1016	optional commitment to originate "other" mortgages	21	$ 2,243	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 14	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 0	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 7	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 5	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 1	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 5	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	-	$ 94	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	6	$ 568	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 1	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 2	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 52	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 317	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 9	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 82	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 1,095	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 0	-	-	-
2102	commitment to purchase 1-mo COFI ARM loans, svc released	-	$ 109	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 315	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 25	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 8	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 229	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 1	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 0	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	-	$ 4	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	10	$ 103	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 1	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 4	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 31	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	-	$ 6	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	-	$ 0	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	-	$ 7	-	-	-
2216	firm commitment to originate "other" mortgage loans	6	$ 14	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 3	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 0	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 1	-	-	-
4002	commitment to purchase non-mortgage financial assets	-	$ 2	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 5	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 34	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 8,985	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 492	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 403	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 1,410	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 200	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR .	-	$ 31	-	-	-
5576	interest rate swap, amortizing: pay 6-mo LIBOR, receive MBS coupon	-	$ 10	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 232	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 8,872	-	-	-
6006	interest rate cap based on 6-month LIBOR	-	$ 600	-	-	-

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
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 577	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 577	-	-	-
6036	short interest rate cap based on 6-month LIBOR	-	$ 500	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 31	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 577	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 115	-	-	-
7034	short interest rate floor based on 3-month LIBOR	-	$ 1,425	-	-	-
8036	short futures contract on 2-year Treasury note	-	$ 1,645	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 29	-	-	-
8042	short futures contract on Treasury bond	-	$ 29	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 1,062	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 35	-	-	-
9502	fixed-rate construction loans in process	13	$ 168	-	-	-
9512	adjustable-rate construction loans in process	15	$ 234	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

REPORTING OF MARKET VALUE ESTIMATES

Estimated Market Value After Specified Rate Shock

	Required Reporting Items		Optional Reporting Items		Required Reporting Item
Rate Shock in Basis Points	Off-Balance-Sheet Contracts Reported Under "Additional"	Mortgage-Derivative Securities	Options on Liabilities	Collateralized Mortgage Securities Issued	Structured Securities
+ 400	$ 0	$ 0	$ 0	$ 0	$ 0
+ 300	$ -16	$ 36,891	$ 65	$ 0	$ 1,979
+ 200	$ -12	$ 38,586	$ 52	$ 0	$ 2,067
+ 100	$ -3	$ 40,235	$ 38	$ 0	$ 2,163
No Change	$ 19	$ 41,903	$ 21	$ 0	$ 2,265
- 100	$ 69	$ 43,125	$ -16	$ 0	$ 2,385
- 200	$ 162	$ 43,737	$ -20	$ 0	$ 2,397
- 300	$ 256	$ 43,917	$ -48	$ 0	$ 2,405
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 4,076