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	-	-15,049	-100 %	0.00 %	0 bp
+300 bp	10,002	-5,048	-34 %	6.36 %	-269 bp
+200 bp	11,979	-3,070	-20 %	7.46 %	-159 bp
+100 bp	13,734	-1,315	-9 %	8.39 %	-66 bp
0 bp	15,049			9.05 %	
-100 bp	15,456	407	+3 %	9.20 %	+15 bp
-200 bp	15,618	568	+4 %	9.22 %	+17 bp
-300 bp	16,364	1,314	+9 %	9.55 %	+50 bp
-400 bp	-	-15,049	-100 %	0.00 %	0 bp

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

	12/31/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	9.05 %
Post-Shock NPV Ratio	7.46 %
Sensitivity Measure: Decline in NPV Ratio	159 bp

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** Change in Interest Rates ***

*** ASSETS ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
MORTGAGE LOANS & SECURITIES									
Fixed-Rate Single-Family									
First-Mortgage Loans & MBS:									
30-Yr Mortgage Loans	-	24,387	23,938	23,512	22,725	21,617	20,452	19,334	-
30-Yr Mortgage Securities ...	-	5,538	5,437	5,339	5,154	4,893	4,621	4,363	-
15-Year Mortgages & MBS	-	18,628	18,349	18,062	17,578	16,964	16,330	15,711	-
Balloon Mortgages & MBS	-	5,553	5,477	5,412	5,314	5,178	5,029	4,876	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	3,568	3,555	3,544	3,529	3,502	3,459	3,396	-
7 Mo to 2 Yrs Reset Freq ..	-	19,550	19,355	19,191	19,042	18,863	18,612	18,268	-
2+ to 5 Yrs Reset Freq	-	15,495	15,219	14,945	14,646	14,309	13,928	13,504	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	277	273	271	268	266	263	260	-
2 Mo to 5 Yrs Reset Freq...	-	2,216	2,183	2,153	2,125	2,095	2,060	2,018	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	2,692	2,670	2,649	2,631	2,616	2,602	2,586	-
Adjustable-Rate, Fully-Amort.	-	4,190	4,155	4,122	4,090	4,061	4,032	4,004	-
Fixed-Rate, Balloon	-	2,313	2,217	2,127	2,041	1,960	1,884	1,812	-
Fixed-Rate, Fully-Amortizing	-	2,958	2,825	2,702	2,589	2,483	2,385	2,294	-
Construction & Land Loans:									
Adjustable-Rate	-	2,971	2,965	2,959	2,952	2,947	2,942	2,936	-
Fixed-Rate	-	1,515	1,470	1,427	1,388	1,351	1,316	1,283	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	4,604	4,589	4,576	4,563	4,550	4,539	4,527	-
Fixed-Rate	-	4,503	4,405	4,311	4,222	4,136	4,055	3,976	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	244	241	237	232	226	219	212	-
Accrued Interest Receivable .	-	655	655	655	655	655	655	655	-
Advances for Taxes/Insurance	-	17	17	17	17	17	17	17	-
Float on Escrows on Owned Mtg	-	39	58	88	123	150	172	191	-
Less: Value of Servicing on Mtgs									
Serviced by Others ...	-	30	30	31	33	36	40	42	-
*Mortgage Loans & Securities	-	121,883	120,021	118,269	115,851	112,803	109,531	106,183	-

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	-	2,802	2,797	2,793	2,790	2,786	2,783	2,779	-
Fixed-Rate	-	3,683	3,489	3,310	3,143	2,988	2,843	2,709	-
Consumer Loans:									
Adjustable-Rate	-	3,675	3,660	3,647	3,633	3,619	3,606	3,593	-
Fixed-Rate	-	12,102	11,917	11,739	11,567	11,400	11,239	11,084	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-461	-458	-455	-452	-449	-447	-444	-
Accrued Interest Receivable .	-	194	194	194	194	194	194	194	-
*Nonmortgage Loans	-	21,994	21,600	21,227	20,874	20,537	20,219	19,915	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	4,174	4,174	4,174	4,174	4,174	4,174	4,174	-
Equities & All Mutual Funds ...	-	351	339	327	314	299	284	269	-
Zero-Coupon Securities	-	132	128	125	122	119	116	114	-
Govt & Agency Securities	-	2,578	2,499	2,426	2,357	2,293	2,233	2,177	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,463	1,460	1,458	1,456	1,454	1,452	1,450	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	1,074	1,040	1,008	978	951	926	902	-
Mortgage-Derivative Securities:									
Valued by OTS	-	66	66	66	65	63	62	60	-
Valued by Institution	-	4,687	4,669	4,650	4,597	4,477	4,322	4,144	-
Structured Securities, Valued by Institution	-	3,976	3,938	3,915	3,824	3,656	3,497	3,333	-
Less: Valuation Allowances for Investment Securities ..	-	1	1	1	1	1	1	1	-
*Cash, Deposits, & Securities	-	18,501	18,312	18,148	17,886	17,485	17,065	16,621	-

AREA: CENTRAL REGION
TYPE: ALL REPORTING CMR
FIRMS REPORTING: 286
CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

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

*** Change in Interest Rates ***

*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
REPOSSESSED ASSETS	-	170	170	170	170	170	170	170	-
REAL ESTATE HELD FOR INVESTMENT	-	62	62	62	62	62	62	62	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	53	51	50	46	41	34	26	-
OFFICE PREMISES & EQUIPMENT	-	1,881	1,881	1,881	1,881	1,881	1,881	1,881	-
*Subtotal	-	2,167	2,165	2,163	2,160	2,154	2,148	2,140	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	835	926	1,208	1,510	1,650	1,678	1,658	-
Adj-Rate Servicing	-	103	107	108	109	109	109	109	-
Float on Mtgs Svc'd for Others	-	450	542	693	855	963	1,040	1,097	-
*Mtg Ln Servicing for Others	-	1,388	1,575	2,010	2,474	2,722	2,827	2,864	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	5,416	5,416	5,416	5,416	5,416	5,416	5,416	-
Deposit Intangibles:									
Retail CD Intangible	-	32	46	58	71	83	96	107	-
Transaction Acct Intangible .	-	-25	45	200	412	621	820	1,004	-
MMDA Intangible	-	-12	15	79	188	324	466	605	-
Passbook Account Intangible .	-	-29	7	112	516	920	1,295	1,644	-
Non-Int-Bearing Acct Intang .	-	96	213	325	432	534	632	726	-
*Other Assets	-	5,480	5,742	6,191	7,035	7,899	8,725	9,502	-
*** TOTAL ASSETS	-	171,412	169,415	168,008	166,279	163,600	160,515	157,226	-

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 ...	-	49,247	49,009	48,774	48,542	48,312	48,084	47,860	-
Maturing in 13 Mo or More ...	-	25,257	24,633	24,031	23,450	22,890	22,350	21,828	-
Variable-Rate, Fixed-Maturity .	-	566	566	565	565	565	564	564	-
Non-Maturity:									
Transaction Accts	-	7,832	7,832	7,832	7,832	7,832	7,832	7,832	-
MMDAs	-	11,553	11,553	11,553	11,553	11,553	11,553	11,553	-
Passbook Accts	-	11,942	11,942	11,942	11,942	11,942	11,942	11,942	-
Non-Interest-Bearing Accts ..	-	5,733	5,733	5,733	5,733	5,733	5,733	5,733	-
* Deposits	-	112,131	111,268	110,430	109,616	108,826	108,058	107,310	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	22,711	22,575	22,441	22,310	22,181	22,054	21,929	-
Maturing in 37 Mo or More ...	-	11,204	10,658	10,144	9,661	9,207	8,779	8,375	-
Variable-Rate, Fixed-Maturity .	-	5,345	5,341	5,337	5,333	5,329	5,325	5,321	-
* Borrowings	-	39,260	38,574	37,923	37,304	36,717	36,158	35,626	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,401	1,401	1,401	1,401	1,401	1,401	1,401	-
Other Escrow Accounts	-	71	69	67	65	63	61	60	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	2,992	2,992	2,992	2,992	2,992	2,992	2,992	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	4,464	4,462	4,460	4,458	4,456	4,455	4,453	-
OPTIONS ON LIABILITIES	-	-231	-158	-68	60	189	342	458	-
*** TOTAL LIABILITIES	-	155,624	154,145	152,744	151,438	150,188	149,011	147,847	-

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	-	310	236	174	42	-147	-342	-526	-
ARMs	-	23	15	10	4	-2	-11	-22	-
Other Mortgages	-	12	8	4	-	-6	-13	-22	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	170	127	85	17	-71	-159	-244	-
Sell Mortgages & MBS	-	-1,042	-777	-512	-55	518	1,090	1,624	-
Purchase Non-Mortgage Items ...	-	2	2	1	-	-1	-1	-2	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	8	6	4	1	2	6	9	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-616	-436	-264	-102	53	200	339	-
Pay Floating, Receive Fixed ...	-	1,114	770	457	172	-88	-325	-542	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	-	-	0	1	7	15	24	-
INTEREST-RATE FLOORS	-	84	59	36	18	7	4	3	-
FUTURES	-	-2	-1	-1	-	1	1	2	-
OPTIONS ON FUTURES	-	4	3	1	0	0	-	-	-
CONSTRUCTION LIP	-	91	56	23	-7	-36	-62	-88	-
SELF-VALUED [CMR911-CMR919]	-	416	281	175	116	84	75	68	-
*** OFF-BALANCE-SHEET POSITIONS	-	575	348	192	208	322	476	623	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	171,412	169,415	168,008	166,279	163,600	160,515	157,226	-
- LIABILITIES	-	155,624	154,145	152,744	151,438	150,188	149,011	147,847	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	575	348	192	208	322	476	623	-
*** NET PORTFOLIO VALUE	-	16,364	15,618	15,456	15,049	13,734	11,979	10,002	-

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	22,547	22,725	100.78	4.2
30-Yr Mortgage Securities ...	5,138	5,154	100.32	4.3
15-Year Mortgages & MBS	17,464	17,578	100.65	3.1
Balloon Mortgages & MBS	5,276	5,314	100.75	2.2
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	3,433	3,529	102.76	0.6
7 Mo to 2 Yrs Reset Freq ..	18,839	19,042	101.07	0.9
2+ to 5 Yrs Reset Freq	14,635	14,646	100.08	2.2
Lagging Market Index ARMs:				
1 Mo Reset Freq............	267	268	100.38	0.9
2 Mo to 5 Yrs Reset Freq...	2,151	2,125	98.79	1.4
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	2,649	2,631	99.32	0.6
Adjustable-Rate, Fully-Amort.	4,059	4,090	100.77	0.7
Fixed-Rate, Balloon	2,027	2,041	100.70	4.1
Fixed-Rate, Fully-Amortizing	2,604	2,589	99.41	4.2
Construction & Land Loans:				
Adjustable-Rate	2,989	2,952	98.78	0.2
Fixed-Rate	1,411	1,388	98.34	2.8
Second Mtg Loans & Securities:				
Adjustable-Rate	4,622	4,563	98.73	0.3
Fixed-Rate	4,069	4,222	103.76	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	232	232	100.07	2.3
Accrued Interest Receivable .	655	655	100.00	0.0
Advances for Taxes/Insurance	17	17	102.28	0.0
Float on Escrows on Owned Mtg		123		-25.2
Less: Value of Servicing on Mtgs Serviced by Others ...		33		-7.5
*Mortgage Loans & Securities	115,084	115,851	100.67	2.4

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	2,838	2,790	98.29	0.1
Fixed-Rate	3,492	3,143	90.00	5.1
Consumer Loans:				
Adjustable-Rate	3,628	3,633	100.13	0.4
Fixed-Rate	11,775	11,567	98.23	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-452	-452	100.04	0.6
Accrued Interest Receivable .	194	194	99.79	0.0
*Nonmortgage Loans	21,474	20,874	97.20	1.7
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	4,174	4,174	99.99	0.0
Equities & All Mutual Funds ...	314	314	99.88	4.6
Zero-Coupon Securities	116	122	104.90	2.4
Govt & Agency Securities	2,269	2,357	103.89	2.8
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,456	1,456	100.01	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	999	978	97.92	2.9
Mortgage-Derivative Securities:				
Valued by OTS	65	65	1.39	2.1
Valued by Institution	4,590	4,597	-	1.9
Structured Securities, Valued by Institution	3,172	3,824	120.56	3.4
Less: Valuation Allowances for Investment Securities ..	1	1	69.30	1.2
*Cash, Deposits, & Securities	17,153	17,886	104.27	1.9

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	170	170	100.09	0.0
REAL ESTATE HELD FOR INVESTMENT	62	62	100.11	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	46	46	100.46	10.0
OFFICE PREMISES & EQUIPMENT	1,881	1,881	100.02	0.0
*Subtotal	2,160	2,160	100.04	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,510		-14.6
Adj-Rate Servicing		109		-0.3
Float on Mtgs Svc'd for Others		855		-15.8
*Mtg Ln Servicing for Others		2,474		-14.4
OTHER ASSETS				
Purchased & Excess Servicing ..	2,560			
Margin Account	-	-	-	-
Miscellaneous I	5,416	5,416	100.01	0.0
Miscellaneous II	1,359			
Deposit Intangibles:				
Retail CD Intangible		71		-17.6
Transaction Acct Intangible .		412		-51.0
MMDA Intangible		188		-65.2
Passbook Account Intangible .		516		-78.3
Non-Int-Bearing Acct Intang .		432		-24.2
*Other Assets	9,335	7,035		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	138			
*** TOTAL ASSETS	165,344	166,279	101/100*	1.3/1.9*

*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 ...	48,444	48,542	100.20	0.5
Maturing in 13 Mo or More ...	22,991	23,450	102.00	2.4
Variable-Rate, Fixed-Maturity .	562	565	-	0.1
Non-Maturity:				
Transaction Accts	7,832	7,832	100/ 95*	0.0/2.8*
MMDAs	11,553	11,553	100/ 98*	0.0/1.1*
Passbook Accts	11,942	11,942	100/ 96*	0.0/3.5*
Non-Interest-Bearing Accts ..	5,733	5,733	100/ 92*	0.0/2.0*
* Deposits	109,057	109,616	101/100*	0.7/1.5*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	22,298	22,310	100.04	0.6
Maturing in 37 Mo or More ...	9,800	9,661	98.59	4.9
Variable-Rate, Fixed-Maturity .	5,325	5,333	90.59	0.1
* Borrowings	37,424	37,304	98.20	1.6
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,401	1,401	100.02	0.0
Other Escrow Accounts	78	65	82.93	2.8
Collat. Mtg Securities Issued .	-	-	-	-
Miscellaneous I	2,992	2,992	100.00	0.0
Miscellaneous II	657			
*Other Liabilities	5,128	4,458	99.71	0.0
OPTIONS ON LIABILITIES	-	60	-	-216.1
UNAMORTIZED YIELD ADJUSTMENTS ..	-48			
*** TOTAL LIABILITIES	151,561	151,438	100/ 99**	0.8/1.4**

*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	42
ARMs	4
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	17
Sell Mortgages & MBS	-55
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	1
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-102
Pay Floating, Receive Fixed ...	172
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	1
INTEREST-RATE FLOORS	18
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-7
SELF-VALUED [CMR911-CMR919]	116
	=========
*** OFF-BALANCE-SHEET POSITIONS	208

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	165,344	166,279	101/100*	1.3/1.9*	*Including/excluding deposit intangible values.
- LIABILITIES	151,561	151,438	100/ 99**	0.8/1.4**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		208			
	=========	=========			
*** NET PORTFOLIO VALUE	13,784	15,049	109.17	5.7	

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	$	3,888	11,133	5,591	1,053	883
WARM (in months)		328 mo	334 mo	337 mo	314 mo	313 mo
WAC		6.64%	7.47%	8.30%	9.37%	11.22%
$ of Which Are FHA or VA Guaranteed	$	94	391	532	94	35
Securities Backed By Conventional Mortgages	$	1,169	2,659	695	60	20
WARM (in months)		322 mo	334 mo	338 mo	229 mo	254 mo
Wtd Avg Pass-Thru Rate		6.20%	7.16%	8.04%	9.14%	10.59%
Securities Backed By FHA or VA Mortgages	$	82	257	177	14	5
WARM (in months)		302 mo	319 mo	311 mo	186 mo	171 mo
Wtd Avg Pass-Thru Rate		6.43%	7.21%	8.02%	9.22%	11.22%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	4,911	7,590	1,715	447	262
WAC		6.53%	7.32%	8.30%	9.34%	11.03%
Mortgage Securities	$	1,060	1,271	184	21	3
Wtd Avg Pass-Thru Rate		6.16%	7.16%	8.07%	9.18%	10.34%
WARM (of Loans & Securities)		137 mo	149 mo	146 mo	104 mo	121 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	1,542	2,203	734	223	314
WAC		6.58%	7.41%	8.33%	9.41%	11.30%
Mortgage Securities	$	205	51	3	0	0
Wtd Avg Pass-Thru Rate		5.99%	7.14%	8.06%	9.38%	10.24%
WARM (of Loans & Securities)		60 mo	72 mo	77 mo	93 mo	169 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 50,425

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 . .	$	958	2,209	434	0	23
WAC		7.75%	7.87%	8.15%	0.00%	7.43%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	2,476	16,631	14,201	267	2,128
Wtd Avg Margin (in bp)		309 bp	321 bp	296 bp	168 bp	239 bp
WAC		7.98%	8.13%	7.53%	7.14%	7.54%
WARM (in months)		301 mo	310 mo	330 mo	257 mo	244 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	11 mo	40 mo	1 mo	12 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 39,325

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)		Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ARM BALANCES BY DISTANCE TO LIFTIME CAP		6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
Balances w/Coupon Within 200 bp of Lifetime Cap	$	158	906	49	4	32
Wtd Avg Distance from Lifetime Cap (in bp) .		138 bp	163 bp	163 bp	129 bp	158 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	1,236	4,948	593	34	396
Wtd Avg Distance from Lifetime Cap		316 bp	328 bp	332 bp	302 bp	334 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	1,706	12,438	13,782	215	1,640
Wtd Avg Distance from Lifetime Cap		552 bp	559 bp	576 bp	656 bp	624 bp
Balances Without Lifetime Cap	$	334	547	211	13	83
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	2,915	16,156	13,821	196	1,902
Wtd Avg Periodic Rate Cap (in bp)		185 bp	192 bp	258 bp	209 bp	167 bp
Balances Subject to Periodic Rate Floors . . .	$	1,425	14,162	13,598	170	1,774
MBS INCLUDED IN ARM BALANCES	$	212	2,142	64	197	119

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	2,649	4,059
WARM (in months)	89 mo	180 mo
Remaining Term to Full Amort. .	288 mo	
Rate Index Code	0000	0000
Margin (in bp)	254 bp	255 bp
Reset Frequency	20 mo	21 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	322	98
WA Distance to Lifetime Cap .	161 bp	140 bp
Fixed-Rate:		
Balances . . . . $	2,027	2,604
WARM (in months)	66 mo	124 mo
Remaining Term to Full Amort. .	267 mo	
WAC	8.19%	8.28%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,989	1,411
WARM (in months)	50 mo	47 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	109 bp	8.64%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	4,622	4,069
WARM (in months)	108 mo	150 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	89 bp	10.01%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,838	3,492
WARM (in months)	37 mo	85 mo
Margin in Col 1 (bp); WAC in Col 2	77 bp	7.46%
Reset Frequency	3 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	3,628	11,775
WARM (in months)	49 mo	58 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	592 bp	11.72%
Reset Frequency	13 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	59	2,340
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	82	1,739
Remaining WAL 5-10 Years . . . $	141	185
Remaining WAL over 10 Years . $	57	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	5	
Other . . . . $	0	27
CMO Residuals: $		
Fixed-Rate . . . . $	0	2
Floating-Rate . . . . $	0	4
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	0	12
WAC . . . . $	11.89%	7.78%
Principal-Only MBS . . . . $	0	0
WAC	11.89%	11.09%
Total Mortgage-Derivative Securities--Book Value . $	344	4,310

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 . . . . $	39,784	65,965	32,940	7,014	4,111
WARM (in months)	262 mo	280 mo	291 mo	240 mo	200 mo
Wtd Avg Servicing Fee (in bp)	30 bp	32 bp	37 bp	42 bp	54 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	1,446,381				
FHA/VA Loans	374,821 lns				
Subserviced by Others	4,019 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	11,981	251
WARM (in months)	288 mo	205 mo
Wtd Avg Servicing Fee (in bp)	37 bp	24 bp

Total # of Adjustable-Rate Loans Serviced 110,167 lns
Of Which, Number Subserviced By Others . 11 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 162,046

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	4,174		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	314		
Zero-Coupon Securities . . . . $	116	5.92%	24 mo
Government & Agency Securities . . . . $	2,269	6.20%	40 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	1,456	6.14%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	999	6.56%	49 mo
Structured Securities . . . . $	3,172		
Total Cash, Deposits, & Securities . . . . $	12,499		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	775
Accrued Interest Receivable	$	655
Advances for Taxes and Insurance	$	17
Less: Unamortized Yield Adjustments	$	-8
Valuation Allowances	$	543
Unrealized Gains (Losses)	$	15

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	185
Accrued Interest Receivable	$	194
Less: Unamortized Yield Adjustments	$	-177
Valuation Allowances	$	637
Unrealized Gains (Losses)	$	-1

REAL ESTATE HELD FOR INVESTMENT	$	62
REPOSSESSED ASSETS	$	170
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	46
OFFICE PREMISES AND EQUIPMENT	$	1,881

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-30
Less: Unamortized Yield Adjustments	$	30
Valuation Allowances	$	1

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	2,560
Margin Account	$	0
Miscellaneous I	$	5,416
Miscellaneous II	$	1,359
TOTAL ASSETS	$	165,344

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	95
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	3,935
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	237
Mortgage-Related Mutual Funds	$	77
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	2,617
Wtd Avg Servicing Fee (in bp)		42 bp
Adjustable-Rate Mortgage Loans Serviced	$	5,476
Wtd Avg Servicing Fee (in bp)		48 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	96

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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	$	10,948	4,142	389	$ 1
WAC		5.99%	5.59%	6.09%	
WARM (in months)		2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	16,602	15,375	988	$ 1
WAC		6.44%	6.30%	6.20%	
WARM (in months)		7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months	$		13,127	2,931	$ 1
WAC			6.54%	5.98%	
WARM (in months)			19 mo	26 mo	
Balances Maturing in 37 or More Months	$			6,933	$ 0
WAC				6.86%	
WARM (in months)				53 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 71,435

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	2,251	4,930	4,554
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	22,047	24,014	5,590
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.30 mo	5.33 mo	5.81 mo
Balances in New Accounts (Optional)	$	513	476	198

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

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

Balances by Coupon Class:		Remaining Maturity in Months: 0 to 3	4 to 36	37 or More	WAC
Under 5.00 %	$	266	1,781	3,768	4.78%
5.00 to 5.99 %	$	2,216	2,100	1,318	5.58%
6.00 to 6.99 %	$	8,827	5,941	3,872	6.48%
7.00 to 7.99 %	$	331	733	465	7.29%
8.00 to 8.99 %	$	1	103	275	8.46%
9.00 to 9.99 %	$	0	1	0	9.47%
10.00 to 10.99 %	$	0	0	0	10.08%
11.00% and Above	$	0	0	102	11.87%
WARM		1 mo	14 mo	71 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 32,099

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	3,169	22 bp	2 mo	2 mo	18 mo
Position 2	0000	0000	$	1,133	-9 bp	2 mo	1 mo	14 mo
Position 3	0000	0000	$	559	15 bp	2 mo	2 mo	29 mo
All Other Positions			$	1,026	8 bp	2 mo	1 mo	38 mo

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

(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	$ 7,832	2.20%	$ 16
Money Market Deposit Accounts (MMDAs)	$ 11,553	4.23%	$ 32
Passbook Accounts	$ 11,942	2.88%	$ 11
Non-Interest-Bearing Non-Maturity Deposits	$ 5,733		$ 5
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 406	0.08%	
Escrow for Mortgages Serviced for Others	$ 995	0.01%	
Other Escrows	$ 78	0.02%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 38,539		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -52		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 4		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 0		
Miscellaneous I	$ 2,992		
Miscellaneous II	$ 657		
TOTAL LIABILITIES	$ 151,561	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 56		
EQUITY CAPITAL	$ 13,728		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 165,344		

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

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
1002	optional commitment to originate 1-month COFI ARMs	-	$ 67	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	13	$ 6	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	69	$ 647	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	42	$ 81	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	32	$ 79	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	116	$ 584	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	105	$ 3,810	-	-	-
1016	optional commitment to originate "other" mortgages	73	$ 328	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 0	-	-	-
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	-	$ 2	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$ 1	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 0	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 1	-	-	-
2022	commitment to sell 1-mo COFI ARM loans, svc retained	-	$ 0	-	-	-
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 . .	-	$ 3	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 8	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	22	$ 992	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	30	$ 6,302	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 46	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 298	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 327	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	8	$ 2,112	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 2	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 1	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 33	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 9	-	-	-

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
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 33	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 1	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	13	$ 7	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	22	$ 303	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 2	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 7	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	18	$ 127	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	12	$ 23	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	11	$ 19	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	33	$ 160	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	29	$ 993	-	-	-
2216	firm commitment to originate "other" mortgage loans	23	$ 34	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 1	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 1	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 79	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 0	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 59	-	-	-
4002	commitment to purchase non-mortgage financial assets	14	$ 63	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 1	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 145	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 4,696	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 5,077	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 100	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 45	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$ 495	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 3	-	-	-
7010	interest rate floor based on 1-year Treasury	-	$ 3	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 770	-	-	-

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
8016	long futures contract on 3-month Eurodollar	-	$ 2,000	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 2,225	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 20	-	-	-
9502	fixed-rate construction loans in process	140	$ 575	-	-	-
9512	adjustable-rate construction loans in process	91	$ 1,320	-	-	-

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	$ 68	$ 4,144	$ 458	$ 0	$ 3,333
+ 200	$ 75	$ 4,322	$ 342	$ 0	$ 3,497
+ 100	$ 84	$ 4,477	$ 189	$ 0	$ 3,656
No Change	$ 116	$ 4,597	$ 60	$ 0	$ 3,824
- 100	$ 175	$ 4,650	$ -68	$ 0	$ 3,915
- 200	$ 281	$ 4,669	$ -158	$ 0	$ 3,938
- 300	$ 416	$ 4,687	$ -231	$ 0	$ 3,976
- 400	$ 0	$ 0	$ 0	$ 0	$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 7,353