OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

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

Change in Rates	Net Portfolio Value $ Amount	$ Change	% Change	NPV as % of PV of Assets NPV Ratio	Change
+300 bp	13,304	-13,530	-50 %	4.05 %	-369 bp
+200 bp	18,764	-8,070	-30 %	5.59 %	-214 bp
+100 bp	23,256	-3,578	-13 %	6.81 %	-93 bp
0 bp	26,834			7.74 %	
-100 bp	29,100	2,265	+8 %	8.30 %	+56 bp
-200 bp	30,291	3,457	+13 %	8.58 %	+84 bp
-300 bp	31,644	4,810	+18 %	8.90 %	+116 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	09/30/2000
Pre-Shock NPV Ratio: NPV as % of PV of Assets	7.74 %
Post-Shock NPV Ratio	5.59 %
Sensitivity Measure: Decline in NPV Ratio	214 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	-	17,414	17,148	16,787	16,131	15,335	14,526	13,756	-
30-Yr Mortgage Securities ...	-	7,517	7,396	7,192	6,870	6,499	6,132	5,788	-
15-Year Mortgages & MBS	-	4,371	4,307	4,208	4,070	3,920	3,770	3,625	-
Balloon Mortgages & MBS	-	6,011	5,939	5,853	5,712	5,539	5,361	5,186	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	8,899	8,855	8,817	8,768	8,687	8,563	8,390	-
7 Mo to 2 Yrs Reset Freq ..	-	15,004	14,853	14,712	14,547	14,323	14,030	13,676	-
2+ to 5 Yrs Reset Freq	-	25,804	25,241	24,639	23,981	23,264	22,492	21,675	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	115,601	114,628	113,606	112,448	111,016	109,106	106,682	-
2 Mo to 5 Yrs Reset Freq...	-	24,656	24,234	23,799	23,311	22,749	22,099	21,369	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	9,962	9,861	9,772	9,689	9,598	9,502	9,400	-
Adjustable-Rate, Fully-Amort.	-	26,304	26,044	25,838	25,645	25,459	25,268	25,069	-
Fixed-Rate, Balloon	-	2,358	2,251	2,150	2,056	1,967	1,883	1,804	-
Fixed-Rate, Fully-Amortizing	-	2,224	2,116	2,016	1,923	1,836	1,756	1,682	-
Construction & Land Loans:									
Adjustable-Rate	-	2,006	2,003	2,000	1,997	1,994	1,991	1,988	-
Fixed-Rate	-	986	950	919	891	866	844	824	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	4,172	4,168	4,165	4,161	4,158	4,155	4,153	-
Fixed-Rate	-	2,875	2,804	2,736	2,672	2,611	2,553	2,497	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-619	-611	-602	-590	-577	-563	-548	-
Accrued Interest Receivable .	-	1,581	1,581	1,581	1,581	1,581	1,581	1,581	-
Advances for Taxes/Insurance	-	73	73	73	73	73	73	73	-
Float on Escrows on Owned Mtg	-	25	36	50	63	74	84	93	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-182	-195	-212	-220	-222	-221	-218	-
*Mortgage Loans & Securities	-	277,406	274,071	270,523	266,218	261,193	255,428	248,981	-

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	-	1,741	1,739	1,737	1,735	1,734	1,732	1,731	-
Fixed-Rate	-	938	888	843	803	766	732	701	-
Consumer Loans:									
Adjustable-Rate	-	671	670	670	669	669	668	668	-
Fixed-Rate	-	5,918	5,827	5,740	5,655	5,572	5,492	5,415	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-297	-293	-288	-284	-280	-276	-273	-
Accrued Interest Receivable .	-	74	74	74	74	74	74	74	-
*Nonmortgage Loans	-	9,045	8,907	8,776	8,653	8,535	8,423	8,317	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	5,946	5,946	5,946	5,946	5,946	5,946	5,946	-
Equities & All Mutual Funds ...	-	502	483	465	445	426	406	385	-
Zero-Coupon Securities	-	47	47	47	47	46	46	46	-
Govt & Agency Securities	-	601	581	562	545	529	514	500	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,308	1,306	1,305	1,303	1,302	1,300	1,299	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	459	418	382	350	323	298	277	-
Mortgage-Derivative Securities:									
Valued by OTS	-	2	2	2	2	1	1	1	-
Valued by Institution	-	41,414	41,309	40,951	40,076	38,703	37,271	35,645	-
Structured Securities, Valued by Institution	-	2,605	2,598	2,575	2,468	2,381	2,285	2,200	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	52,882	52,689	52,233	51,181	49,656	48,067	46,299	-

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	-	205	205	205	205	205	205	205	-
REAL ESTATE HELD FOR INVESTMENT	-	107	107	107	107	107	107	107	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	76	74	72	66	56	46	34	-
OFFICE PREMISES & EQUIPMENT	-	2,292	2,292	2,292	2,292	2,292	2,292	2,292	-
*Subtotal	-	2,680	2,678	2,676	2,670	2,660	2,650	2,638	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	954	1,167	1,557	1,815	1,900	1,898	1,857	-
Adj-Rate Servicing	-	902	927	949	962	973	982	987	-
Float on Mtgs Svc'd for Others	-	485	575	688	793	863	918	971	-
*Mtg Ln Servicing for Others	-	2,341	2,670	3,193	3,570	3,736	3,798	3,815	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	9,902	9,902	9,902	9,902	9,902	9,902	9,902	-
Deposit Intangibles:									
Retail CD Intangible	-	137	154	170	183	196	212	223	-
Transaction Acct Intangible .	-	265	546	817	1,075	1,315	1,539	1,751	-
MMDA Intangible	-	38	258	727	1,253	1,767	2,267	2,754	-
Passbook Account Intangible .	-	-15	25	212	611	982	1,327	1,648	-
Non-Int-Bearing Acct Intang .	-	809	1,032	1,246	1,451	1,646	1,834	2,015	-
*Other Assets	-	11,136	11,917	13,074	14,475	15,808	17,080	18,293	-
*** TOTAL ASSETS	-	355,490	352,931	350,475	346,765	341,588	335,446	328,343	-

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 ...	-	79,850	79,482	79,116	78,755	78,399	78,046	77,695	-
Maturing in 13 Mo or More ...	-	10,860	10,657	10,458	10,265	10,078	9,895	9,717	-
Variable-Rate, Fixed-Maturity .	-	131	131	131	131	131	131	131	-
Non-Maturity:									
Transaction Accts	-	9,967	9,967	9,967	9,967	9,967	9,967	9,967	-
MMDAs	-	41,237	41,237	41,237	41,237	41,237	41,237	41,237	-
Passbook Accts	-	11,458	11,458	11,458	11,458	11,458	11,458	11,458	-
Non-Interest-Bearing Accts ..	-	11,832	11,832	11,832	11,832	11,832	11,832	11,832	-
* Deposits	-	165,336	164,764	164,200	163,645	163,101	162,566	162,037	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	69,717	69,264	68,820	68,384	67,956	67,535	67,122	-
Maturing in 37 Mo or More ...	-	9,698	9,318	8,957	8,614	8,289	7,979	7,686	-
Variable-Rate, Fixed-Maturity .	-	72,221	72,170	72,119	72,068	72,017	71,967	71,916	-
* Borrowings	-	151,636	150,752	149,896	149,066	148,262	147,481	146,723	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,368	1,368	1,368	1,368	1,368	1,368	1,368	-
Other Escrow Accounts	-	564	547	532	517	504	491	479	-
Collat. Mtg Securities Issued .	-	640	640	640	640	640	640	640	-
Miscellaneous I	-	4,994	4,994	4,994	4,994	4,994	4,994	4,994	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	7,566	7,549	7,534	7,520	7,506	7,493	7,481	-
OPTIONS ON LIABILITIES	-	-159	-103	-61	-35	-38	-70	-118	-
*** TOTAL LIABILITIES	-	324,379	322,962	321,569	320,196	318,831	317,469	316,122	-

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	-	86	67	48	11	-40	-93	-144	-
ARMs	-	30	21	12	2	-11	-28	-51	-
Other Mortgages	-	136	103	57	-	-63	-126	-188	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	147	108	70	11	-65	-145	-223	-
Sell Mortgages & MBS	-	-502	-373	-242	-34	229	500	761	-
Purchase Non-Mortgage Items ...	-	-80	-53	-26	-	26	51	75	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-	0	0	0	-2	-3	-5	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-794	-514	-246	11	257	494	720	-
Pay Floating, Receive Fixed ...	-	31	20	9	-2	-13	-23	-32	-
Basis Swaps	-	2	1	1	0	0	-1	-1	-
Swaptions	-	-	-	0	0	0	1	2	-
INTEREST-RATE CAPS	-	0	2	6	18	51	87	124	-
INTEREST-RATE FLOORS	-	670	410	211	105	57	32	18	-
FUTURES	-	10	6	3	-	-3	-7	-10	-
OPTIONS ON FUTURES	-	-	-	-	0	2	4	7	-
CONSTRUCTION LIP	-	33	21	10	0	-9	-18	-26	-
SELF-VALUED [CMR911-CMR919]	-	762	502	281	143	84	63	57	-
	=========	=========	=========	=========	=========	=========	=========	=========	=========
*** OFF-BALANCE-SHEET POSITIONS	-	533	323	194	265	498	787	1,084	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	355,490	352,931	350,475	346,765	341,588	335,446	328,343	-
- LIABILITIES	-	324,379	322,962	321,569	320,196	318,831	317,469	316,122	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	533	323	194	265	498	787	1,084	-
	=========	=========	=========	=========	=========	=========	=========	=========	=========
*** NET PORTFOLIO VALUE	-	31,644	30,291	29,100	26,834	23,256	18,764	13,304	-

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	16,289	16,131	99.04	4.5
30-Yr Mortgage Securities ...	7,025	6,870	97.78	5.0
15-Year Mortgages & MBS	4,122	4,070	98.77	3.5
Balloon Mortgages & MBS	5,774	5,712	98.90	2.7
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	8,750	8,768	100.21	0.7
7 Mo to 2 Yrs Reset Freq ..	14,518	14,547	100.21	1.3
2+ to 5 Yrs Reset Freq	24,806	23,981	96.67	2.9
Lagging Market Index ARMs:				
1 Mo Reset Freq............	111,682	112,448	100.69	1.2
2 Mo to 5 Yrs Reset Freq...	23,892	23,311	97.57	2.3
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	9,658	9,689	100.32	0.9
Adjustable-Rate, Fully-Amort.	26,047	25,645	98.46	0.7
Fixed-Rate, Balloon	2,069	2,056	99.36	4.5
Fixed-Rate, Fully-Amortizing	1,961	1,923	98.05	4.7
Construction & Land Loans:				
Adjustable-Rate	2,004	1,997	99.63	0.1
Fixed-Rate	893	891	99.80	3.0
Second Mtg Loans & Securities:				
Adjustable-Rate	4,220	4,161	98.61	0.1
Fixed-Rate	2,603	2,672	102.65	2.3
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-590	-590	100.00	2.1
Accrued Interest Receivable .	1,581	1,581	99.99	0.0
Advances for Taxes/Insurance	73	73	99.52	0.0
Float on Escrows on Owned Mtg		63		-18.9
Less: Value of Servicing on Mtgs Serviced by Others ...		-220		-2.2
*Mortgage Loans & Securities	267,375	266,218	99.57	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	1,734	1,735	100.08	0.1
Fixed-Rate	825	803	97.29	4.8
Consumer Loans:				
Adjustable-Rate	676	669	99.02	0.1
Fixed-Rate	5,307	5,655	106.55	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-284	-284	99.98	1.4
Accrued Interest Receivable .	74	74	100.58	0.0
*Nonmortgage Loans	8,332	8,653	103.85	1.4
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	5,946	5,946	99.99	0.0
Equities & All Mutual Funds ...	445	445	100.10	4.4
Zero-Coupon Securities	46	47	101.24	0.6
Govt & Agency Securities	530	545	102.79	3.0
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,302	1,303	100.09	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	401	350	87.39	8.4
Mortgage-Derivative Securities:				
Valued by OTS	2	2	0.00	2.0
Valued by Institution	40,136	40,076	-	2.8
Structured Securities, Valued by Institution	2,467	2,468	100.05	3.9
Less: Valuation Allowances for Investment Securities ..	0	0	-	0.5
*Cash, Deposits, & Securities	51,275	51,181	99.82	2.5

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	205	205	100.15	0.0
REAL ESTATE HELD FOR INVESTMENT	107	107	99.84	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	66	66	99.75	11.9
OFFICE PREMISES & EQUIPMENT	2,292	2,292	99.98	0.0
*Subtotal	2,670	2,670	99.98	0.3
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,815		-9.5
Adj-Rate Servicing		962		-1.2
Float on Mtgs Svc'd for Others		793		-11.1
*Mtg Ln Servicing for Others		3,570		-7.6
OTHER ASSETS				
Purchased & Excess Servicing ..	2,699			
Margin Account	-	-	-	-
Miscellaneous I	9,902	9,902	100.00	0.0
Miscellaneous II	1,659			
Deposit Intangibles:				
Retail CD Intangible		183		-7.1
Transaction Acct Intangible .		1,075		-23.2
MMDA Intangible		1,253		-41.5
Passbook Account Intangible .		611		-63.0
Non-Int-Bearing Acct Intang .		1,451		-13.8
*Other Assets	14,261	14,475		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	848			
*** TOTAL ASSETS	344,761	346,765	101/100*	1.3/1.7*

*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 ...	78,912	78,755	99.80	0.5
Maturing in 13 Mo or More ...	10,344	10,265	99.24	1.9
Variable-Rate, Fixed-Maturity .	131	131	-	0.0
Non-Maturity:				
Transaction Accts	9,967	9,967	100/ 89*	0.0/2.8*
MMDAs	41,237	41,237	100/ 97*	0.0/1.3*
Passbook Accts	11,458	11,458	100/ 95*	0.0/3.6*
Non-Interest-Bearing Accts ..	11,832	11,832	100/ 88*	0.0/1.9*
* Deposits	163,881	163,645	100/ 97*	0.3/1.2*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	68,557	68,384	99.75	0.6
Maturing in 37 Mo or More ...	8,833	8,614	97.53	3.9
Variable-Rate, Fixed-Maturity .	72,017	72,068	99.89	0.1
* Borrowings	149,407	149,066	99.69	0.5
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,368	1,368	100.00	0.0
Other Escrow Accounts	635	517	81.48	2.7
Collat. Mtg Securities Issued .	640	640	99.97	0.0
Miscellaneous I	4,994	4,994	100.01	0.0
Miscellaneous II	918			
*Other Liabilities	8,555	7,520	98.46	0.2
OPTIONS ON LIABILITIES	-	-35	-	31.4
UNAMORTIZED YIELD ADJUSTMENTS ..	9			
*** TOTAL LIABILITIES	321,851	320,196	100/ 98**	0.4/0.9**

*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	11
ARMs	2
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	11
Sell Mortgages & MBS	-34
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	11
Pay Floating, Receive Fixed ...	-2
Basis Swaps	0
Swaptions	0
INTEREST-RATE CAPS	18
INTEREST-RATE FLOORS	105
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	0
SELF-VALUED [CMR911-CMR919]	143
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*** OFF-BALANCE-SHEET POSITIONS	265

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	344,761	346,765	101/100*	1.3/1.7*	*Including/excluding deposit intangible values.
- LIABILITIES	321,851	320,196	100/ 98**	0.4/0.9**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		265			
	=========	=========			
*** NET PORTFOLIO VALUE	22,910	26,834	117.12	10.9	

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	$	2,411	8,190	3,781	1,133	773
WARM (in months)		327 mo	326 mo	323 mo	291 mo	294 mo
WAC		6.73%	7.42%	8.34%	9.36%	10.94%
$ of Which Are FHA or VA Guaranteed	$	32	271	353	80	24
Securities Backed By Conventional Mortgages	$	2,537	1,315	534	137	72
WARM (in months)		335 mo	312 mo	302 mo	219 mo	203 mo
Wtd Avg Pass-Thru Rate		6.14%	7.45%	8.22%	9.36%	10.36%
Securities Backed By FHA or VA Mortgages	$	718	1,013	630	42	28
WARM (in months)		338 mo	331 mo	349 mo	241 mo	208 mo
Wtd Avg Pass-Thru Rate		6.47%	7.22%	8.10%	9.10%	10.20%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	1,069	929	285	115	162
WAC		6.62%	7.33%	8.36%	9.44%	11.10%
Mortgage Securities	$	1,213	221	101	17	9
Wtd Avg Pass-Thru Rate		6.14%	7.37%	8.21%	9.40%	10.80%
WARM (of Loans & Securities)		148 mo	153 mo	141 mo	156 mo	160 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	2,122	2,153	1,143	34	25
WAC		6.61%	7.41%	8.28%	9.30%	11.49%
Mortgage Securities	$	165	131	1	1	0
Wtd Avg Pass-Thru Rate		6.22%	7.13%	8.01%	9.47%	10.25%
WARM (of Loans & Securities)		69 mo	72 mo	69 mo	102 mo	143 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 33,210

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 . .	$	455	51	0	10,742	626
WAC		6.23%	7.03%	7.88%	5.89%	7.01%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	8,294	14,466	24,806	100,940	23,266
Wtd Avg Margin (in bp)		238 bp	345 bp	265 bp	251 bp	285 bp
WAC		8.17%	7.99%	7.31%	8.02%	7.52%
WARM (in months)		303 mo	320 mo	346 mo	340 mo	327 mo
Wtd Avg Time Until Next Payment Reset (mo) .		5 mo	14 mo	47 mo	3 mo	28 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 183,647

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	$	1,096	629	17	11,216	188
Wtd Avg Distance from Lifetime Cap (in bp) .		133 bp	151 bp	189 bp	138 bp	142 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	4,265	2,751	396	55,736	9,002
Wtd Avg Distance from Lifetime Cap		313 bp	319 bp	359 bp	339 bp	361 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	3,322	11,081	24,316	44,367	14,622
Wtd Avg Distance from Lifetime Cap		538 bp	608 bp	519 bp	546 bp	480 bp
Balances Without Lifetime Cap	$	66	56	77	362	80
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	4,901	14,022	16,899	1,415	21,114
Wtd Avg Periodic Rate Cap (in bp)		136 bp	179 bp	203 bp	308 bp	180 bp
Balances Subject to Periodic Rate Floors . . .	$	4,801	13,721	16,794	1,457	20,838
MBS INCLUDED IN ARM BALANCES	$	1,072	2,119	20	26,842	613

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	9,658	26,047
WARM (in months)	80 mo	274 mo
Remaining Term to Full Amort. .	271 mo	
Rate Index Code	0000	0000
Margin (in bp)	275 bp	244 bp
Reset Frequency	4 mo	2 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	783	478
WA Distance to Lifetime Cap .	195 bp	170 bp
Fixed-Rate:		
Balances . . . . $	2,069	1,961
WARM (in months)	75 mo	137 mo
Remaining Term to Full Amort. .	267 mo	
WAC	8.22%	8.38%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,004	893
WARM (in months)	10 mo	67 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	129 bp	9.22%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	4,220	2,603
WARM (in months)	206 mo	183 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	111 bp	10.01%
Reset Frequency (in months) . . .	1 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	1,734	825
WARM (in months)	54 mo	99 mo
Margin in Col 1 (bp); WAC in Col 2	134 bp	8.75%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances . . . . $	676	5,307
WARM (in months)	74 mo	56 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	200 bp	14.50%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	8,646	5,025
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	519	18,714
Remaining WAL 5-10 Years . . . $	2,376	3,383
Remaining WAL over 10 Years . $	1,127	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	19	0
Floating-Rate . . . . $	26	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	297	0
WAC . . . . $	8.24%	0.00%
Principal-Only MBS . . . . $	5	0
WAC	7.34%	0.00%
Total Mortgage-Derivative Securities--Book Value . $	13,016	27,122

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

MORTGAGE LOANS SERVICED FOR OTHERS	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
	Coupon of Fixed-Rate Mortgages Serviced for Others				
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced . . . . $	27,432	67,096	29,204	6,524	2,401
WARM (in months)	264 mo	293 mo	300 mo	280 mo	236 mo
Wtd Avg Servicing Fee (in bp)	34 bp	37 bp	41 bp	44 bp	57 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	1,032,783				
FHA/VA Loans	283,464 lns				
Subserviced by Others	54,238 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan Current Mkt	Index on Serviced Loan Lagging Mkt
Balances Serviced . . . . $	8,692	52,499
WARM (in months)	272 mo	303 mo
Wtd Avg Servicing Fee (in bp)	49 bp	60 bp

Total # of Adjustable-Rate Loans Serviced 503,225 lns
Of Which, Number Subserviced By Others . 1,684 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 193,848

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	5,946		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	445		
Zero-Coupon Securities . . . . $	46	6.13%	7 mo
Government & Agency Securities . . . . $	530	6.44%	74 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	1,302	6.58%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	401	6.10%	176 mo
Structured Securities . . . . $	2,467		
Total Cash, Deposits, & Securities . . . . $	11,138		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	1,102
Accrued Interest Receivable	$	1,581
Advances for Taxes and Insurance	$	73
Less: Unamortized Yield Adjustments	$	-1,128
Valuation Allowances	$	1,692
Unrealized Gains (Losses)	$	-276

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	70
Accrued Interest Receivable	$	74
Less: Unamortized Yield Adjustments	$	-117
Valuation Allowances	$	354
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	107
REPOSSESSED ASSETS	$	205
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	66
OFFICE PREMISES AND EQUIPMENT	$	2,292

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-106
Less: Unamortized Yield Adjustments	$	13
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	2,699
Margin Account	$	0
Miscellaneous I	$	9,902
Miscellaneous II	$	1,659

TOTAL ASSETS	$	344,761

*** MEMORANDUM ITEMS ***

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	34
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	849
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	399
Mortgage-Related Mutual Funds	$	46
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	11,724
Wtd Avg Servicing Fee (in bp)		15 bp
Adjustable-Rate Mortgage Loans Serviced	$	27,075
Wtd Avg Servicing Fee (in bp)		17 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	0

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	$	18,712	7,478	193	$	0
WAC		5.66%	5.48%	5.55%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	30,144	21,645	739	$	0
WAC		6.13%	6.01%	5.77%		
WARM (in months)		6 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		7,446	1,565	$	0
WAC			6.27%	5.89%		
WARM (in months)			19 mo	23 mo		
Balances Maturing in 37 or More Months	$			1,333	$	0
WAC				6.27%		
WARM (in months)				53 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 89,256

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,605	219	39
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	44,249	35,650	3,659
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.03 mo	4.76 mo	7.21 mo
Balances in New Accounts (Optional)	$	16	3	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 %	$	1,096	473	380	3.17%
5.00 to 5.99 %	$	1,172	8,515	5,090	5.53%
6.00 to 6.99 %	$	26,776	23,541	1,306	6.62%
7.00 to 7.99 %	$	2,887	3,803	1,760	7.44%
8.00 to 8.99 %	$	4	127	172	8.72%
9.00 to 9.99 %	$	6	153	12	9.81%
10.00 to 10.99 %	$	0	2	111	10.10%
11.00% and Above	$	0	2	1	15.63%
WARM		1 mo	14 mo	56 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 77,390

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code		Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	$	22,853	-7 bp	3 mo	2 mo	21 mo
Position 2	0000	0000	$	4,586	7 bp	2 mo	1 mo	29 mo
Position 3	0000	0000	$	23,415	-2 bp	3 mo	1 mo	16 mo
All Other Positions			$	21,294	-4 bp	2 mo	1 mo	18 mo

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

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

	Total Balances	WAC	Balances in New Accounts (Optional)
NON-MATURITY DEPOSITS			
Transaction Accounts	$ 9,967	1.03%	$ 0
Money Market Deposit Accounts (MMDAs)	$ 41,237	4.39%	$ 0
Passbook Accounts	$ 11,458	2.56%	$ 0
Non-Interest-Bearing Non-Maturity Deposits	$ 11,832		$ 0
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$ 317	0.72%	
Escrow for Mortgages Serviced for Others	$ 1,051	0.46%	
Other Escrows	$ 635	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 76,497		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 8		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$ 640		
Miscellaneous I	$ 4,994		
Miscellaneous II	$ 918		
TOTAL LIABILITIES	$ 321,851	(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 618		
EQUITY CAPITAL	$ 22,293		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 344,763		

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	7	$	470	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	8	$	28	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	12	$	617	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	11	$	166	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	-	$	12	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	16	$	165	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	18	$	1,078	-	-	-
1016	optional commitment to originate "other" mortgages	22	$	2,282	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$	2	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$	15	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$	376	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	-	$	61	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	-	$	1,315	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$	7	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$	187	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$	7	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$	48	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$	972	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$	187	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$	112	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	6	$	2,887	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	102	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	0	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$	10	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$	256	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$	1	-	-	-
2122	commitment to sell 1-mo COFI ARM loans, svc released	-	$	1	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$	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
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$	10	-	-	-
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 . . .	6	$	45	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	10	$	266	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$	7	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$	26	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	-	$	2	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	-	$	0	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	-	$	2	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	6	$	15	-	-	-
2216	firm commitment to originate "other" mortgage loans	8	$	39	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$	0	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$	5	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$	0	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$	6	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$	32	-	-	-
3076	short option to sell "other" mortgages	-	$	4	-	-	-
4006	commitment to purchase "other" liabilities	-	$	2,105	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$	34	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$	225	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$	14,458	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$	487	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$	244	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$	180	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$	435	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$	35	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR .	-	$	24	-	-	-
5572	interest rate swap, amortizing: pay 1-mo LIBOR, receive MBS coupon	-	$	40	-	-	-

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
6002	interest rate cap based on 1-month LIBOR	-	$ 150	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 6,790	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 485	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 470	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 24	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 485	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 7,050	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 150	-	-	-
8036	short futures contract on 2-year Treasury note	-	$ 220	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 11	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 7	-	-	-
8042	short futures contract on Treasury bond	-	$ 5	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 253	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 25	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 13	-	-	-
9502	fixed-rate construction loans in process	14	$ 465	-	-	-
9512	adjustable-rate construction loans in process	20	$ 791	-	-	-

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
+ 300	$ 57	$ 35,645	$ -118	$ 0	$ 2,200
+ 200	$ 63	$ 37,271	$ -70	$ 0	$ 2,285
+ 100	$ 84	$ 38,703	$ -38	$ 0	$ 2,381
No Change	$ 143	$ 40,076	$ -35	$ 0	$ 2,468
- 100	$ 281	$ 40,951	$ -61	$ 0	$ 2,575
- 200	$ 502	$ 41,309	$ -103	$ 0	$ 2,598
- 300	$ 762	$ 41,414	$ -159	$ 0	$ 2,605

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 5,550