OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

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

Change in Rates	Net Portfolio Value: $ Amount	Net Portfolio Value: $ Change	Net Portfolio Value: % Change	NPV as % of PV of Assets: NPV Ratio	NPV as % of PV of Assets: Change
+300 bp	19,099	-7,955	-29 %	8.83 %	-295 bp
+200 bp	22,220	-4,834	-18 %	10.05 %	-173 bp
+100 bp	24,993	-2,061	-8 %	11.07 %	-70 bp
0 bp	27,054			11.78 %	
-100 bp	27,356	302	+1 %	11.79 %	+1 bp

*** RISK MEASURES: +200/-100 BP RATE SHOCK ***

	06/30/2002
Pre-Shock NPV Ratio: NPV as % of PV of Assets	11.78 %
Post-Shock NPV Ratio	10.05 %
Sensitivity Measure: Decline in NPV Ratio	173 bp

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS 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	-	-	-	31,777	31,067	29,835	28,403	26,962	-
30-Yr Mortgage Securities ...	-	-	-	11,688	11,261	10,612	9,950	9,340	-
15-Year Mortgages & MBS	-	-	-	27,683	26,974	25,977	24,922	23,889	-
Balloon Mortgages & MBS	-	-	-	5,320	5,223	5,079	4,916	4,752	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	-	2,942	2,933	2,923	2,909	2,889	-
7 Mo to 2 Yrs Reset Freq ..	-	-	-	12,875	12,759	12,635	12,472	12,249	-
2+ to 5 Yrs Reset Freq	-	-	-	18,475	18,037	17,536	16,975	16,370	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	-	-	176	175	173	171	170	-
2 Mo to 5 Yrs Reset Freq...	-	-	-	1,857	1,829	1,801	1,770	1,735	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	-	5,289	5,204	5,124	5,047	4,971	-
Adjustable-Rate, Fully-Amort.	-	-	-	6,714	6,629	6,545	6,464	6,381	-
Fixed-Rate, Balloon	-	-	-	3,089	2,950	2,819	2,697	2,582	-
Fixed-Rate, Fully-Amortizing	-	-	-	5,120	4,902	4,698	4,507	4,329	-
Construction & Land Loans:									
Adjustable-Rate	-	-	-	4,047	4,039	4,030	4,023	4,015	-
Fixed-Rate	-	-	-	1,151	1,114	1,079	1,047	1,017	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	-	7,058	7,041	7,023	7,007	6,991	-
Fixed-Rate	-	-	-	6,752	6,607	6,468	6,335	6,207	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	-	144	142	140	137	134	-
Accrued Interest Receivable .	-	-	-	724	724	724	724	724	-
Advances for Taxes/Insurance	-	-	-	24	24	24	24	24	-
Float on Escrows on Owned Mtg	-	-	-	49	93	137	171	199	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-	-	12	20	29	34	36	-
*Mortgage Loans & Securities	-	-	-	152,943	149,703	145,353	140,638	135,895	-

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	-	-	-	7,937	7,920	7,904	7,889	7,875	-
Fixed-Rate	-	-	-	4,058	3,904	3,757	3,617	3,485	-
Consumer Loans:									
Adjustable-Rate	-	-	-	630	629	628	627	626	-
Fixed-Rate	-	-	-	7,551	7,460	7,372	7,286	7,202	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-	-257	-254	-251	-248	-245	-
Accrued Interest Receivable .	-	-	-	183	183	183	183	183	-
*Nonmortgage Loans	-	-	-	20,102	19,842	19,593	19,355	19,126	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	-	-	5,914	5,914	5,914	5,914	5,914	-
Equities & All Mutual Funds ...	-	-	-	1,938	1,864	1,785	1,704	1,626	-
Zero-Coupon Securities	-	-	-	506	495	486	478	471	-
Govt & Agency Securities	-	-	-	3,343	3,232	3,128	3,031	2,939	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	-	3,735	3,731	3,726	3,721	3,716	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	-	3,919	3,730	3,562	3,411	3,275	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	-	4	4	3	3	3	-
Valued by Institution	-	-	-	19,514	19,483	19,068	18,487	17,865	-
Structured Securities, Valued by Institution	-	-	-	4,055	3,990	3,805	3,622	3,446	-
Less: Valuation Allowances for Investment Securities ..	-	-	-	3	3	3	3	3	-
*Cash, Deposits, & Securities	-	-	-	42,926	42,439	41,474	40,368	39,253	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS 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	-	-	-	191	191	191	191	191	-
REAL ESTATE HELD FOR INVESTMENT	-	-	-	48	48	48	48	48	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	-	104	102	94	84	74	-
OFFICE PREMISES & EQUIPMENT	-	-	-	1,921	1,921	1,921	1,921	1,921	-
*Subtotal	-	-	-	2,263	2,261	2,253	2,243	2,233	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	-	219	320	419	472	494	-
Adj-Rate Servicing	-	-	-	163	169	171	172	171	-
Float on Mtgs Svc'd for Others	-	-	-	175	248	325	376	412	-
*Mtg Ln Servicing for Others	-	-	-	557	738	915	1,020	1,076	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	7,780	7,780	7,780	7,780	7,780	-
Deposit Intangibles:									
Retail CD Intangible	-	-	-	130	144	157	169	179	-
Transaction Acct Intangible .	-	-	-	1,239	1,570	1,892	2,239	2,528	-
MMDA Intangible	-	-	-	1,310	1,659	1,947	2,205	2,478	-
Passbook Account Intangible .	-	-	-	2,160	2,709	3,256	3,796	4,256	-
Non-Int-Bearing Acct Intang .	-	-	-	571	818	1,054	1,279	1,494	-
*Other Assets	-	-	-	13,189	14,680	16,087	17,468	18,715	-
*** TOTAL ASSETS	-	-	-	231,979	229,663	225,675	221,092	216,297	-

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 ...	-	-	-	41,345	41,158	40,973	40,790	40,609	-
Maturing in 13 Mo or More ...	-	-	-	23,808	23,166	22,552	21,963	21,399	-
Variable-Rate, Fixed-Maturity .	-	-	-	1,118	1,117	1,115	1,114	1,113	-
Non-Maturity:									
Transaction Accts	-	-	-	15,012	15,012	15,012	15,012	15,012	-
MMDAs	-	-	-	24,742	24,742	24,742	24,742	24,742	-
Passbook Accts	-	-	-	25,817	25,817	25,817	25,817	25,817	-
Non-Interest-Bearing Accts ..	-	-	-	11,302	11,302	11,302	11,302	11,302	-
* Deposits	-	-	-	143,144	142,314	141,514	140,741	139,995	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	-	27,945	27,732	27,523	27,319	27,117	-
Maturing in 37 Mo or More ...	-	-	-	6,546	6,272	6,012	5,767	5,534	-
Variable-Rate, Fixed-Maturity .	-	-	-	2,651	2,650	2,649	2,648	2,647	-
* Borrowings	-	-	-	37,142	36,653	36,184	35,733	35,298	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	-	949	949	949	949	949	-
Other Escrow Accounts	-	-	-	194	188	183	178	173	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	3,324	3,324	3,324	3,324	3,324	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	-	4,467	4,461	4,456	4,451	4,446	-
SELF-VALUED	-	-	-	19,905	19,348	18,926	18,613	18,379	-
*** TOTAL LIABILITIES	-	-	-	204,658	202,777	201,079	199,538	198,118	-

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	-	-	-	217	65	-160	-380	-582	-
ARMs	-	-	-	43	30	12	-12	-45	-
Other Mortgages	-	-	-	14	-	-20	-41	-62	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	-	153	8	-180	-362	-528	-
Sell Mortgages & MBS	-	-	-	-759	-221	523	1,287	2,004	-
Purchase Non-Mortgage Items ...	-	-	-	1	-	-1	-2	-3	-
Sell Non-Mortgage Items	-	-	-	-6	-	6	11	17	-
OPTIONS ON MORTGAGES & MBS	-	-	-	0	0	2	6	12	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-	-21	-15	-9	-3	2	-
Pay Floating, Receive Fixed ...	-	-	-	191	100	12	-70	-147	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	-	-	0	1	2	5	9	-
INTEREST-RATE FLOORS	-	-	-	-	-	-	-	-	-
FUTURES	-	-	-	-2	-	2	5	7	-
OPTIONS ON FUTURES	-	-	-	-	-	-	-	-	-
CONSTRUCTION LIP	-	-	-	-28	-51	-72	-92	-111	-
SELF-VALUED	-	-	-	230	250	280	314	348	-
*** OFF-BALANCE-SHEET POSITIONS	-	-	-	34	168	398	666	920	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	-	-	231,979	229,663	225,675	221,092	216,297	-
- LIABILITIES	-	-	-	204,658	202,777	201,079	199,538	198,118	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	-	34	168	398	666	920	-
*** NET PORTFOLIO VALUE	-	-	-	27,356	27,054	24,993	22,220	19,099	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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

*** ASSETS ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
MORTGAGE LOANS & SECURITIES				
Fixed-Rate Single-Family First-Mortgage Loans & MBS:				
30-Yr Mortgage Loans	29,997	31,067	103.57	3.1
30-Yr Mortgage Securities ...	11,145	11,261	101.04	4.8
15-Year Mortgages & MBS	26,161	26,974	103.11	3.2
Balloon Mortgages & MBS	5,062	5,223	103.17	2.3
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	2,843	2,933	103.17	0.3
7 Mo to 2 Yrs Reset Freq ..	12,537	12,759	101.77	0.9
2+ to 5 Yrs Reset Freq	17,821	18,037	101.21	2.6
Lagging Market Index ARMs:				
1 Mo Reset Freq............	172	175	101.43	0.8
2 Mo to 5 Yrs Reset Freq...	1,822	1,829	100.41	1.5
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	5,085	5,204	102.32	1.6
Adjustable-Rate, Fully-Amort.	6,548	6,629	101.23	1.3
Fixed-Rate, Balloon	2,822	2,950	104.54	4.6
Fixed-Rate, Fully-Amortizing	4,760	4,902	102.97	4.3
Construction & Land Loans:				
Adjustable-Rate	4,056	4,039	99.56	0.2
Fixed-Rate	1,202	1,114	92.70	3.2
Second Mtg Loans & Securities:				
Adjustable-Rate	7,130	7,041	98.75	0.3
Fixed-Rate	6,448	6,607	102.46	2.2
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	142	142	100.00	1.3
Accrued Interest Receivable .	724	724	100.00	0.0
Advances for Taxes/Insurance	24	24	100.00	0.0
Float on Escrows on Owned Mtg		93		-47.2
Less: Value of Servicing on Mtgs Serviced by Others ...		20		-43.6
*Mortgage Loans & Securities	146,502	149,703	102.19	2.5

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	7,913	7,920	100.09	0.2
Fixed-Rate	3,580	3,904	109.06	3.9
Consumer Loans:				
Adjustable-Rate	639	629	98.36	0.2
Fixed-Rate	7,348	7,460	101.53	1.2
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-254	-254	100.08	1.2
Accrued Interest Receivable .	183	183	100.00	0.0
*Nonmortgage Loans	19,410	19,842	102.23	1.3
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	5,914	5,914	100.00	0.0
Equities & All Mutual Funds ...	1,864	1,864	100.00	4.1
Zero-Coupon Securities	484	495	102.25	2.1
Govt & Agency Securities	3,092	3,232	104.53	3.3
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	3,729	3,731	100.05	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	4,000	3,730	93.25	4.8
Mortgage-Derivative Securities:				
Valued by OTS	4	4	100.00	0.8
Valued by Institution	19,303	19,483	100.93	1.1
Structured Securities, Valued by Institution	3,997	3,990	99.82	3.1
Less: Valuation Allowances for Investment Securities ..	3	3	100.00	0.6
*Cash, Deposits, & Securities	42,384	42,439	100.13	1.7

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	191	191	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	48	48	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	102	102	100.00	4.5
OFFICE PREMISES & EQUIPMENT	1,921	1,921	100.00	0.0
*Subtotal	2,261	2,261	100.00	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		320		-31.4
Adj-Rate Servicing		169		-2.4
Float on Mtgs Svc'd for Others		248		-30.1
*Mtg Ln Servicing for Others		738		-24.3
OTHER ASSETS				
Purchased & Excess Servicing ..	552			
Margin Account	-	-	-	-
Miscellaneous I	7,780	7,780	100.00	0.0
Miscellaneous II	2,399			
Deposit Intangibles:				
Retail CD Intangible		144		-9.2
Transaction Acct Intangible .		1,570		-20.8
MMDA Intangible		1,659		-19.2
Passbook Account Intangible .		2,709		-20.2
Non-Int-Bearing Acct Intang .		818		-29.6
*Other Assets	10,731	14,680		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	600			
*** TOTAL ASSETS	221,887	229,663	104/100*	1.4/2.1*

*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 ...	40,779	41,158	100.93	0.5
Maturing in 13 Mo or More ...	22,502	23,166	102.95	2.7
Variable-Rate, Fixed-Maturity .	1,122	1,117	99.52	0.1
Non-Maturity:				
Transaction Accts	15,012	15,012	100/ 90*	0.0/2.4*
MMDAs	24,742	24,742	100/ 93*	0.0/1.4*
Passbook Accts	25,817	25,817	100/ 90*	0.0/2.4*
Non-Interest-Bearing Accts ..	11,302	11,302	100/ 93*	0.0/2.3*
* Deposits	141,276	142,314	101/ 96*	0.6/1.7*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	27,257	27,732	101.74	0.8
Maturing in 37 Mo or More ...	6,216	6,272	100.90	4.3
Variable-Rate, Fixed-Maturity .	2,638	2,650	100.45	0.0
* Borrowings	36,111	36,653	101.50	1.3
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	949	949	100.00	0.0
Other Escrow Accounts	210	188	89.68	2.9
Collat. Mtg Securities Issued .	-	-	-	-
Miscellaneous I	3,324	3,324	100.00	0.0
Miscellaneous II	249			
*Other Liabilities	4,732	4,461	94.28	0.1
SELF-VALUED	18,340	19,348	105.50	2.5
UNAMORTIZED YIELD ADJUSTMENTS ..	86			
*** TOTAL LIABILITIES	200,545	202,777	101/ 98**	0.9/1.7**

*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	65
ARMs	30
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	8
Sell Mortgages & MBS	-221
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-15
Pay Floating, Receive Fixed ...	100
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	1
INTEREST-RATE FLOORS	-
FUTURES	-
OPTIONS ON FUTURES	-
CONSTRUCTION LIP	-51
SELF-VALUED	250
*** OFF-BALANCE-SHEET POSITIONS	168

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	221,887	229,663	104/100*	1.4/2.1*	*Including/excluding deposit intangible values.
- LIABILITIES	200,545	202,777	101/ 98**	0.9/1.7**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		168			
*** NET PORTFOLIO VALUE	21,342	27,054	126.76	4.4	

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS

FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Coupon: Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	8,586	12,251	4,598	2,514	2,047
WARM (in months)		319 mo	295 mo	277 mo	285 mo	294 mo
WAC		6.61%	7.37%	8.45%	9.48%	11.64%
$ of Which Are FHA or VA Guaranteed	$	76	533	247	58	21
Securities Backed By Conventional Mortgages	$	6,058	961	185	15	6
WARM (in months)		299 mo	302 mo	260 mo	178 mo	135 mo
Wtd Avg Pass-Thru Rate		6.03%	7.17%	8.12%	9.32%	10.98%
Securities Backed By FHA or VA Mortgages	$	3,229	587	86	14	5
WARM (in months)		348 mo	311 mo	251 mo	187 mo	148 mo
Wtd Avg Pass-Thru Rate		6.28%	7.20%	8.07%	9.17%	11.14%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	11,236	5,021	1,515	529	473
WAC		6.43%	7.33%	8.37%	9.44%	11.33%
Mortgage Securities	$	6,485	830	57	12	2
Wtd Avg Pass-Thru Rate		5.92%	7.07%	8.10%	9.19%	10.34%
WARM (of Loans & Securities)		160 mo	146 mo	139 mo	132 mo	135 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	2,154	1,568	334	109	78
WAC		6.51%	7.32%	8.36%	9.37%	11.80%
Mortgage Securities	$	779	40	0	0	0
Wtd Avg Pass-Thru Rate		5.80%	7.16%	8.23%	9.46%	10.70%
WARM (of Loans & Securities)		80 mo	81 mo	81 mo	54 mo	78 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 72,365

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:	Current Market Index ARMs by Coupon Reset Frequency			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 . . $	25	821	64	0	41
WAC	5.37%	5.65%	6.81%	0.00%	6.78%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs . . . . $	2,817	11,716	17,758	172	1,780
Wtd Avg Margin (in bp)	356 bp	272 bp	281 bp	160 bp	168 bp
WAC	6.87%	6.49%	6.63%	5.43%	6.56%
WARM (in months)	115 mo	289 mo	327 mo	202 mo	260 mo
Wtd Avg Time Until Next Payment Reset (mo) .	4 mo	11 mo	43 mo	1 mo	7 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 35,195

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 $	23	45	34	0	8
Wtd Avg Distance from Lifetime Cap (in bp) .	122 bp	130 bp	156 bp	12 bp	140 bp
Balances w/Coupon 201-400 bp from Lifetime Cap $	76	719	221	32	182
Wtd Avg Distance from Lifetime Cap	322 bp	347 bp	350 bp	310 bp	355 bp
Balances w/Coupon Over 400 bp from Lifetime Cap $	2,612	11,573	17,246	123	1,596
Wtd Avg Distance from Lifetime Cap	701 bp	618 bp	585 bp	794 bp	603 bp
Balances Without Lifetime Cap . . . . $	131	200	320	17	37
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps . . . . $	786	11,581	17,267	79	1,717
Wtd Avg Periodic Rate Cap (in bp)	157 bp	198 bp	226 bp	186 bp	177 bp
Balances Subject to Periodic Rate Floors . . . $	662	10,662	14,901	74	1,644
MBS INCLUDED IN ARM BALANCES . . . . $	431	2,134	1,593	100	785

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	5,085	6,548
WARM (in months)	92 mo	158 mo
Remaining Term to Full Amort. .	286 mo	
Rate Index Code	0	0
Margin (in bp)	224 bp	223 bp
Reset Frequency	48 mo	32 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	50	322
WA Distance to Lifetime Cap .	29 bp	94 bp
Fixed-Rate:		
Balances . . . . $	2,822	4,760
WARM (in months)	78 mo	122 mo
Remaining Term to Full Amort. .	270 mo	
WAC	7.78%	7.91%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	4,056	1,202
WARM (in months)	34 mo	64 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	129 bp	7.14%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	7,130	6,448
WARM (in months)	133 mo	131 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	52 bp	8.68%
Reset Frequency (in months) . . .	3 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	7,913	3,580
WARM (in months)	39 mo	56 mo
Margin in Col 1 (bp); WAC in Col 2	138 bp	7.69%
Reset Frequency	5 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	664	7,383
WARM (in months)	75 mo	48 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	267 bp	11.37%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	30	3,225
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	2,582	11,603
Remaining WAL 5-10 Years . . . $	118	1,385
Remaining WAL over 10 Years . $	323	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	15
CMO Residuals: $		
Fixed-Rate . . . . $	0	19
Floating-Rate . . . . $	7	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 . $	3,060	16,247

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	$	18,197	15,474	4,351	2,412	2,874
WARM (in months)		250 mo	275 mo	268 mo	261 mo	249 mo
Wtd Avg Servicing Fee (in bp)		32 bp	35 bp	41 bp	49 bp	50 bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	517,116 lns
FHA/VA Loans	20,111 lns
Subserviced by Others	19,072 lns

Adjustable-Rate Mortgage Loan Servicing		Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced	$	12,820	69
WARM (in months)		332 mo	228 mo
Wtd Avg Servicing Fee (in bp)		45 bp	49 bp

Total # of Adjustable-Rate Loans Serviced	109,127 lns
Of Which, Number Subserviced By Others	723 lns

Total Balances of Mortgage Loans Serviced for Others . . . $ 56,198

CASH, DEPOSITS, & SECURITIES		Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$	5,914		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$	1,878		
Zero-Coupon Securities	$	484	2.26%	21 mo
Government & Agency Securities	$	3,092	4.96%	49 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$	3,729	1.85%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$	4,017	5.61%	123 mo
Structured Securities	$	3,997		
Total Cash, Deposits, & Securities	$	23,111		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	935
Accrued Interest Receivable	$	724
Advances for Taxes and Insurance	$	24
Less: Unamortized Yield Adjustments	$	-310
Valuation Allowances	$	793
Unrealized Gains (Losses)	$	353

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	220
Accrued Interest Receivable	$	184
Less: Unamortized Yield Adjustments	$	94
Valuation Allowances	$	474
Unrealized Gains (Losses)	$	2

REAL ESTATE HELD FOR INVESTMENT	$	48
REPOSSESSED ASSETS	$	191
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	102
OFFICE PREMISES AND EQUIPMENT	$	1,921

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	31
Less: Unamortized Yield Adjustments	$	3
Valuation Allowances	$	3

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	552
Margin Account	$	0
Miscellaneous I	$	7,794
Miscellaneous II	$	2,399
TOTAL ASSETS	$	221,992

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1,092
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	2,764
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	1,207
Mortgage-Related Mutual Funds	$	672
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	4,321
Wtd Avg Servicing Fee (in bp)		39 bp
Adjustable-Rate Mortgage Loans Serviced	$	1,819
Wtd Avg Servicing Fee (in bp)		32 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	27

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	$	10,723	3,864	267	$	102
WAC		2.96%	5.68%	5.89%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	14,125	10,848	951	$	195
WAC		2.80%	4.75%	5.73%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		12,224	4,117	$	124
WAC			4.11%	6.25%		
WARM (in months)			20 mo	27 mo		
Balances Maturing in 37 or More Months	$			6,160	$	38
WAC				5.25%		
WARM (in months)				62 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 63,280

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	725	1,311	1,697
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	20,216	20,718	8,355
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		2.98 mo	5.71 mo	6.87 mo
Balances in New Accounts (Optional)	$	2,222	2,091	1,120

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 % . . . . $	12,568	5,631	3,284	2.94%
5.00 to 5.99 % . . . . $	210	2,430	1,894	5.48%
6.00 to 6.99 % . . . . $	474	4,651	773	6.55%
7.00 to 7.99 % . . . . $	124	1,075	205	7.20%
8.00 to 8.99 % . . . . $	1	5	56	8.25%
9.00 to 9.99 % . . . . $	0	11	1	9.55%
10.00 to 10.99 % . . . . $	0	10	3	10.09%
11.00% and Above . . . . $	0	67	0	12.02%
WARM	1 mo	17 mo	60 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 33,473

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 22,100

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	$	15,012	1.29%	$	1,017
Money Market Deposit Accounts (MMDAs)	$	24,742	2.28%	$	1,714
Passbook Accounts	$	25,817	1.76%	$	648
Non-Interest-Bearing Non-Maturity Deposits	$	11,362		$	245

ESCROW ACCOUNTS		Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$	545	0.56%
Escrow for Mortgages Serviced for Others	$	404	0.31%
Other Escrows	$	210	0.04%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$	78,092	

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$	69
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$	17
OTHER LIABILITIES		
Collateralized Mortgage Securities Issued	$	0
Miscellaneous I	$	3,338
Miscellaneous II	$	249
TOTAL LIABILITIES	$	200,619
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$	153
EQUITY CAPITAL	$	21,219
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$	221,991

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	0	0.00	0.00
2.	0000	$ 0	0	0.00	0.00
3.	0000	$ 0	0	0.00	0.00
4.	0000	$ 0	0	0.00	0.00
5.	0000	$ 0	0	0.00	0.00
6.	0000	$ 0	0	0.00	0.00
7.	0000	$ 0	0	0.00	0.00
8.	0000	$ 0	0	0.00	0.00
9.	0000	$ 0	0	0.00	0.00
10.	0000	$ 0	0	0.00	0.00
11.	0000	$ 0	0	0.00	0.00
12.	0000	$ 0	0	0.00	0.00
13.	0000	$ 0	0	0.00	0.00
14.	0000	$ 0	0	0.00	0.00
15.	0000	$ 0	0	0.00	0.00
16.	0000	$ 0	0	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	-	$ 8	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	-	$ 1	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	59	$ 889	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	60	$ 665	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	28	$ 134	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	132	$ 993	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	110	$ 3,448	-	-	-
1016	optional commitment to originate "other" mortgages	67	$ 731	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 14	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 0	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 4	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	9	$ 9	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 12	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 9	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 20	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 64	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	23	$ 158	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	30	$ 341	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 0	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 7	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 282	-	-	-
2056	commitment to purchase "other" MBS	-	$ 1	-	-	-
2062	commitment to sell 1-month COFI ARM MBS	-	$ 0	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 1	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$ 14	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 689	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	7	$ 3,898	-	-	-
2076	commitment to sell "other" MBS	-	$ 32	-	-	-

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
2083	commitment to sell low-risk floating-rate mtg derivative product .	-	$ 90	-	-	-
2084	commitment to sell low-risk fixed-rate mtg derivative product . . .	-	$ 226	-	-	-
2088	commitment to sell high-risk mortgage derivative product	-	$ 0	-	-	-
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 .	-	$ 4	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 14	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 11	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 38	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 1,527	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 1	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 193	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	14	$ 844	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	21	$ 4,866	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 1,156	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 1	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	17	$ 167	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	16	$ 78	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	13	$ 74	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	53	$ 613	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	50	$ 1,755	-	-	-
2216	firm commitment to originate "other" mortgage loans	33	$ 99	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 0	-	-	-
3010	option to purchase 5- or 7-yr balloon or 2-step mtgs	-	$ 0	-	-	-
3016	option to purchase "other" mortgages	-	$ 0	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 85	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 7	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 54	-	-	-
3036	option to sell "other" mortgages	-	$ 6	-	-	-

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
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 2	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 8	-	-	-
3076	short option to sell "other" mortgages	-	$ 2	-	-	-
4002	commitment to purchase non-mortgage financial assets	21	$ 199	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 10	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 786	-	-	-
4024	commitment to sell core deposits	-	$ 9	-	-	-
4026	commitment to sell "other" liabilities	-	$ 12	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 101	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 214	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 25	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 3,114	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 58	-	-	-
6004	interest rate cap based on 3-month LIBOR	6	$ 410	-	-	-
6008	interest rate cap based on 3-month Treasury	-	$ 10	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	$ 40	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 20	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 9	-	-	-
7032	short interest rate floor based on 1-month LIBOR	-	$ 9	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 31	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 21	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 200	-	-	-
9502	fixed-rate construction loans in process	122	$ 617	-	-	-
9512	adjustable-rate construction loans in process	81	$ 1,422	-	-	-