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	$ Change	% Change	NPV as % of PV of Assets NPV Ratio	Change
+300 bp	13,705	-7,558	-36 %	7.71 %	-349 bp
+200 bp	16,417	-4,847	-23 %	9.02 %	-218 bp
+100 bp	19,069	-2,194	-10 %	10.25 %	-95 bp
0 bp	21,264			11.20 %	
-100 bp	22,142	879	+4 %	11.51 %	+30 bp
-200 bp	22,280	1,017	+5 %	11.46 %	+26 bp
-300 bp	22,955	1,691	+8 %	11.69 %	+49 bp

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

	06/30/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	11.20 %
Post-Shock NPV Ratio	9.02 %
Sensitivity Measure: Decline in NPV Ratio	218 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	-	26,788	26,267	25,726	24,885	23,772	22,601	21,458	-
30-Yr Mortgage Securities ...	-	10,715	10,479	10,216	9,770	9,222	8,686	8,190	-
15-Year Mortgages & MBS	-	17,986	17,674	17,339	16,844	16,246	15,637	15,046	-
Balloon Mortgages & MBS	-	6,148	6,046	5,947	5,807	5,618	5,419	5,225	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	1,786	1,775	1,765	1,758	1,750	1,739	1,724	-
7 Mo to 2 Yrs Reset Freq ..	-	12,870	12,724	12,589	12,470	12,349	12,199	11,987	-
2+ to 5 Yrs Reset Freq	-	14,303	14,035	13,756	13,447	13,094	12,696	12,265	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	595	589	584	579	575	569	563	-
2 Mo to 5 Yrs Reset Freq...	-	2,578	2,541	2,509	2,478	2,446	2,411	2,368	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	4,622	4,556	4,494	4,433	4,374	4,317	4,262	-
Adjustable-Rate, Fully-Amort.	-	4,291	4,232	4,175	4,120	4,067	4,014	3,961	-
Fixed-Rate, Balloon	-	6,410	6,114	5,836	5,575	5,330	5,099	4,882	-
Fixed-Rate, Fully-Amortizing	-	4,637	4,441	4,258	4,087	3,927	3,777	3,636	-
Construction & Land Loans:									
Adjustable-Rate	-	1,983	1,979	1,974	1,969	1,965	1,961	1,957	-
Fixed-Rate	-	774	742	713	687	662	639	618	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	4,079	4,068	4,057	4,046	4,036	4,026	4,017	-
Fixed-Rate	-	7,222	7,059	6,902	6,753	6,610	6,473	6,342	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	243	237	230	224	218	213	207	-
Accrued Interest Receivable .	-	633	633	633	633	633	633	633	-
Advances for Taxes/Insurance	-	36	36	36	36	36	36	36	-
Float on Escrows on Owned Mtg	-	32	54	92	144	184	216	242	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-4	-4	-4	-3	-2	-2	-2	-
*Mortgage Loans & Securities	-	128,736	126,284	123,835	120,747	117,117	113,364	109,620	-

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	-	5,877	5,871	5,865	5,859	5,853	5,849	5,844	-
Fixed-Rate	-	4,783	4,613	4,451	4,297	4,149	4,008	3,874	-
Consumer Loans:									
Adjustable-Rate	-	550	550	549	548	548	547	547	-
Fixed-Rate	-	7,172	7,070	6,971	6,875	6,782	6,691	6,603	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-252	-248	-245	-242	-238	-235	-232	-
Accrued Interest Receivable .	-	191	191	191	191	191	191	191	-
*Nonmortgage Loans	-	18,322	18,047	17,782	17,529	17,285	17,052	16,827	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	5,698	5,698	5,698	5,698	5,698	5,698	5,698	-
Equities & All Mutual Funds ...	-	1,400	1,352	1,306	1,253	1,198	1,141	1,086	-
Zero-Coupon Securities	-	460	437	418	402	389	377	368	-
Govt & Agency Securities	-	2,405	2,305	2,214	2,132	2,057	1,988	1,925	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,826	1,823	1,820	1,817	1,815	1,812	1,809	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	3,441	3,227	3,040	2,875	2,729	2,598	2,481	-
Mortgage-Derivative Securities:									
Valued by OTS	-	61	61	61	61	60	59	57	-
Valued by Institution	-	16,799	16,643	16,500	16,209	15,741	15,181	14,635	-
Structured Securities, Valued by Institution	-	4,543	4,476	4,409	4,309	4,046	3,797	3,568	-
Less: Valuation Allowances for Investment Securities ..	-	1	1	1	1	1	1	1	-
*Cash, Deposits, & Securities	-	36,632	36,021	35,466	34,755	33,730	32,651	31,627	-

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	-	195	195	195	195	195	195	195	-
REAL ESTATE HELD FOR INVESTMENT	-	97	97	97	97	97	97	97	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	105	105	104	102	94	84	72	-
OFFICE PREMISES & EQUIPMENT	-	1,588	1,588	1,588	1,588	1,588	1,588	1,588	-
*Subtotal	-	1,984	1,984	1,983	1,981	1,973	1,962	1,951	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	613	656	871	1,134	1,251	1,275	1,261	-
Adj-Rate Servicing	-	84	90	95	97	98	99	99	-
Float on Mtgs Svc'd for Others	-	209	253	336	437	511	558	594	-
*Mtg Ln Servicing for Others	-	905	998	1,302	1,668	1,860	1,932	1,953	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	6,733	6,733	6,733	6,733	6,733	6,733	6,733	-
Deposit Intangibles:									
Retail CD Intangible	-	121	134	144	153	160	168	174	-
Transaction Acct Intangible .	-	626	863	1,093	1,332	1,530	1,705	1,875	-
MMDA Intangible	-	603	822	982	1,114	1,250	1,413	1,589	-
Passbook Account Intangible .	-	1,443	1,934	2,414	2,917	3,299	3,682	4,052	-
Non-Int-Bearing Acct Intang .	-	311	516	712	898	1,075	1,244	1,405	-
*Other Assets	-	9,836	11,002	12,078	13,147	14,048	14,944	15,829	-
*** TOTAL ASSETS	-	196,415	194,337	192,447	189,826	186,014	181,906	177,807	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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

*** LIABILITIES ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
				*** Change in Interest Rates ***					
DEPOSITS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 12 Mo or Less ...	-	39,516	39,345	39,175	39,008	38,842	38,678	38,516	-
Maturing in 13 Mo or More ...	-	14,525	14,118	13,729	13,358	13,002	12,663	12,337	-
Variable-Rate, Fixed-Maturity .	-	1,131	1,131	1,131	1,131	1,131	1,130	1,130	-
Non-Maturity:									
Transaction Accts	-	10,110	10,110	10,110	10,110	10,110	10,110	10,110	-
MMDAs	-	14,863	14,863	14,863	14,863	14,863	14,863	14,863	-
Passbook Accts	-	21,978	21,978	21,978	21,978	21,978	21,978	21,978	-
Non-Interest-Bearing Accts ..	-	8,975	8,975	8,975	8,975	8,975	8,975	8,975	-
* Deposits	-	111,098	110,519	109,961	109,422	108,901	108,396	107,909	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	33,462	33,248	33,038	32,832	32,629	32,430	32,235	-
Maturing in 37 Mo or More ...	-	5,419	5,163	4,922	4,695	4,482	4,280	4,090	-
Variable-Rate, Fixed-Maturity .	-	1,802	1,800	1,799	1,797	1,795	1,793	1,792	-
* Borrowings	-	40,683	40,211	39,758	39,324	38,906	38,504	38,117	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,353	1,353	1,353	1,353	1,353	1,353	1,353	-
Other Escrow Accounts	-	71	69	67	65	63	62	60	-
Collat. Mtg Securities Issued .	-	10	10	10	10	10	10	10	-
Miscellaneous I	-	3,258	3,258	3,258	3,258	3,258	3,258	3,258	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	4,692	4,690	4,688	4,686	4,684	4,682	4,681	-
SELF- VALUED	-	16,446	16,288	15,722	15,220	14,890	14,686	14,501	-
*** TOTAL LIABILITIES	-	172,918	171,708	170,129	168,651	167,380	166,269	165,207	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS 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	-	303	226	143	-18	-214	-406	-582	-
ARMs	-	37	29	22	12	0	-16	-38	-
Other Mortgages	-	24	17	10	-	-16	-32	-49	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	164	118	67	-10	-100	-186	-268	-
Sell Mortgages & MBS	-	-1,224	-897	-534	29	690	1,336	1,947	-
Purchase Non-Mortgage Items ...	-	1	1	0	-	0	-1	-1	-
Sell Non-Mortgage Items	-	-2	-1	-1	-	1	1	2	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	0	2	8	16	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-4	-3	-2	-1	-1	0	1	-
Pay Floating, Receive Fixed ...	-	188	135	82	33	-14	-58	-99	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	0	0	0	0	1	1	2	-
INTEREST-RATE FLOORS	-	-	-	-	-	-	-	-	-
FUTURES	-	-	-	-	-	-	-	-	-
OPTIONS ON FUTURES	-	-	-	0	2	15	28	39	-
CONSTRUCTION LIP	-	19	5	-8	-20	-31	-42	-52	-
SELF-VALUED	-	-49	22	44	63	104	146	189	-
	=========	=========	=========	=========	=========	=========	=========	=========	=========
*** OFF-BALANCE-SHEET POSITIONS	-	-542	-348	-175	89	436	780	1,106	-

*** NET PORTFOLIO VALUE ***									
ASSETS	-	196,415	194,337	192,447	189,826	186,014	181,906	177,807	-
- LIABILITIES	-	172,918	171,708	170,129	168,651	167,380	166,269	165,207	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-542	-348	-175	89	436	780	1,106	-
	=========	=========	=========	=========	=========	=========	=========	=========	=========
*** NET PORTFOLIO VALUE	-	22,955	22,280	22,142	21,264	19,069	16,417	13,705	-

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	24,500	24,885	101.57	3.9
30-Yr Mortgage Securities ...	9,825	9,770	99.44	5.1
15-Year Mortgages & MBS	16,673	16,844	101.02	3.2
Balloon Mortgages & MBS	5,738	5,807	101.21	2.8
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	1,746	1,758	100.64	0.4
7 Mo to 2 Yrs Reset Freq ..	12,292	12,470	101.45	1.0
2+ to 5 Yrs Reset Freq	13,287	13,447	101.20	2.5
Lagging Market Index ARMs:				
1 Mo Reset Freq............	561	579	103.36	0.8
2 Mo to 5 Yrs Reset Freq...	2,443	2,478	101.44	1.3
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	4,349	4,433	101.92	1.3
Adjustable-Rate, Fully-Amort.	4,108	4,120	100.30	1.3
Fixed-Rate, Balloon	5,511	5,575	101.15	4.5
Fixed-Rate, Fully-Amortizing	4,058	4,087	100.71	4.1
Construction & Land Loans:				
Adjustable-Rate	2,005	1,969	98.22	0.2
Fixed-Rate	736	687	93.31	3.7
Second Mtg Loans & Securities:				
Adjustable-Rate	4,115	4,046	98.33	0.3
Fixed-Rate	6,673	6,753	101.19	2.2
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	224	224	100.00	2.6
Accrued Interest Receivable .	633	633	100.00	0.0
Advances for Taxes/Insurance	36	36	100.00	0.0
Float on Escrows on Owned Mtg		144		-32.0
Less: Value of Servicing on Mtgs Serviced by Others ...		-3		40.0
*Mortgage Loans & Securities	119,512	120,747	101.03	2.8

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	6,027	5,859	97.21	0.1
Fixed-Rate	4,363	4,297	98.48	3.5
Consumer Loans:				
Adjustable-Rate	559	548	98.08	0.1
Fixed-Rate	6,845	6,875	100.44	1.4
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-242	-242	100.00	1.3
Accrued Interest Receivable .	191	191	100.00	0.0
*Nonmortgage Loans	17,744	17,529	98.79	1.4
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	5,698	5,698	100.00	0.0
Equities & All Mutual Funds ...	1,253	1,253	100.00	4.3
Zero-Coupon Securities	386	402	104.02	3.6
Govt & Agency Securities	2,048	2,132	104.08	3.7
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,816	1,817	100.07	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,952	2,875	97.39	5.4
Mortgage-Derivative Securities:				
Valued by OTS	61	61	100.00	1.2
Valued by Institution	16,046	16,209	101.02	2.3
Structured Securities, Valued by Institution	4,379	4,309	98.40	4.2
Less: Valuation Allowances for Investment Securities ..	1	1	100.00	1.4
*Cash, Deposits, & Securities	34,638	34,755	100.34	2.5

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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	195	195	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	97	97	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	102	102	100.00	5.2
OFFICE PREMISES & EQUIPMENT	1,588	1,588	100.00	0.0
*Subtotal	1,981	1,981	100.00	0.3
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,134		-16.8
Adj-Rate Servicing		97		-1.7
Float on Mtgs Svc'd for Others		437		-19.9
*Mtg Ln Servicing for Others		1,668		-16.7
OTHER ASSETS				
Purchased & Excess Servicing ..	1,460			
Margin Account	-	-	-	-
Miscellaneous I	6,733	6,733	100.00	0.0
Miscellaneous II	2,795			
Deposit Intangibles:				
Retail CD Intangible		153		-5.3
Transaction Acct Intangible .		1,332		-16.4
MMDA Intangible		1,114		-12.0
Passbook Account Intangible .		2,917		-15.2
Non-Int-Bearing Acct Intang .		898		-20.3
*Other Assets	10,988	13,147		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-53			
*** TOTAL ASSETS	184,811	189,826	103/ 99*	1.7/2.3*

*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 ...	38,715	39,008	100.75	0.4
Maturing in 13 Mo or More ...	13,114	13,358	101.86	2.7
Variable-Rate, Fixed-Maturity .	1,136	1,131	99.57	0.0
Non-Maturity:				
Transaction Accts	10,110	10,110	100/ 87*	0.0/2.5*
MMDAs	14,863	14,863	100/ 93*	0.0/1.0*
Passbook Accts	21,978	21,978	100/ 87*	0.0/2.3*
Non-Interest-Bearing Accts ..	8,975	8,975	100/ 90*	0.0/2.2*
* Deposits	108,891	109,422	100/ 95*	0.5/1.5*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	32,560	32,832	100.83	0.6
Maturing in 37 Mo or More ...	4,660	4,695	100.75	4.7
Variable-Rate, Fixed-Maturity .	1,795	1,797	100.08	0.1
* Borrowings	39,016	39,324	100.79	1.1
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,353	1,353	100.00	0.0
Other Escrow Accounts	76	65	85.79	2.8
Collat. Mtg Securities Issued .	10	10	100.00	0.0
Miscellaneous I	3,258	3,258	100.00	0.0
Miscellaneous II	137			
*Other Liabilities	4,834	4,686	96.94	0.0
SELF- VALUED	14,980	15,220	101.60	2.7
UNAMORTIZED YIELD ADJUSTMENTS ..	-15			
*** TOTAL LIABILITIES	167,705	168,651	101/ 97**	0.8/1.5**

*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	-18
ARMs	12
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-10
Sell Mortgages & MBS	29
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-1
Pay Floating, Receive Fixed ...	33
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	0
INTEREST-RATE FLOORS	-
FUTURES	-
OPTIONS ON FUTURES	2
CONSTRUCTION LIP	-20
SELF-VALUED	63
	=========
*** OFF-BALANCE-SHEET POSITIONS	89

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	184,811	189,826	103/ 99*	1.7/2.3*	*Including/excluding deposit intangible values.
- LIABILITIES	167,705	168,651	101/ 97**	0.8/1.5**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		89			
	=========	=========			
*** NET PORTFOLIO VALUE	17,105	21,264	124.31	7.2	

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	$	3,739	11,779	4,418	2,192	2,372
WARM (in months)		325 mo	326 mo	313 mo	311 mo	309 mo
WAC		6.63%	7.38%	8.40%	9.48%	11.17%
$ of Which Are FHA or VA Guaranteed	$	121	795	209	53	24
Securities Backed By Conventional Mortgages	$	5,108	1,616	373	33	9
WARM (in months)		329 mo	323 mo	291 mo	258 mo	186 mo
Wtd Avg Pass-Thru Rate		6.43%	7.27%	8.18%	9.36%	10.73%
Securities Backed By FHA or VA Mortgages	$	1,594	925	149	11	7
WARM (in months)		346 mo	327 mo	280 mo	187 mo	153 mo
Wtd Avg Pass-Thru Rate		6.43%	7.24%	8.06%	9.15%	11.09%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	6,051	4,717	1,447	633	525
WAC		6.56%	7.34%	8.36%	9.42%	11.22%
Mortgage Securities	$	1,853	1,318	109	14	6
Wtd Avg Pass-Thru Rate		6.21%	7.10%	8.09%	9.19%	10.28%
WARM (of Loans & Securities)		148 mo	151 mo	142 mo	136 mo	134 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	1,601	2,961	612	75	33
WAC		6.66%	7.38%	8.29%	9.28%	11.02%
Mortgage Securities	$	359	96	2	0	0
Wtd Avg Pass-Thru Rate		6.20%	7.15%	8.08%	0.00%	0.00%
WARM (of Loans & Securities)		76 mo	84 mo	95 mo	102 mo	120 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 56,735

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
TEASER ARMS:						
Balances Currently Subject to Intro Rates . .	$	75	851	77	0	48
WAC		6.15%	6.79%	6.78%	0.00%	7.01%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	1,672	11,440	13,210	561	2,395
Wtd Avg Margin (in bp)		215 bp	269 bp	276 bp	253 bp	226 bp
WAC		7.70%	7.60%	7.25%	7.71%	7.61%
WARM (in months)		254 mo	293 mo	335 mo	236 mo	261 mo
Wtd Avg Time Until Next Payment Reset (mo) .		3 mo	11 mo	43 mo	5 mo	6 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 30,328

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)

ARM BALANCES BY DISTANCE TO LIFTIME CAP		Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
Balances w/Coupon Within 200 bp of Lifetime Cap	$	41	366	32	15	75
Wtd Avg Distance from Lifetime Cap (in bp) .		139 bp	142 bp	97 bp	125 bp	179 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	296	2,168	383	16	380
Wtd Avg Distance from Lifetime Cap		314 bp	336 bp	365 bp	299 bp	315 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	1,152	9,636	12,685	525	1,934
Wtd Avg Distance from Lifetime Cap		628 bp	556 bp	560 bp	604 bp	568 bp
Balances Without Lifetime Cap	$	257	121	187	4	53
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	1,154	11,520	12,616	84	2,339
Wtd Avg Periodic Rate Cap (in bp)		146 bp	204 bp	257 bp	131 bp	182 bp
Balances Subject to Periodic Rate Floors . . .	$	757	10,434	12,056	72	1,866
MBS INCLUDED IN ARM BALANCES	$	532	2,634	333	178	1,154

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	4,349	4,108
WARM (in months)	83 mo	152 mo
Remaining Term to Full Amort. .	302 mo	
Rate Index Code	0	0
Margin (in bp)	234 bp	213 bp
Reset Frequency	42 mo	37 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	69	298
WA Distance to Lifetime Cap .	66 bp	87 bp
Fixed-Rate:		
Balances . . . . $	5,511	4,058
WARM (in months)	75 mo	115 mo
Remaining Term to Full Amort. .	281 mo	
WAC	7.73%	8.23%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,005	736
WARM (in months)	37 mo	73 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	117 bp	7.99%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	4,115	6,673
WARM (in months)	104 mo	138 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	59 bp	8.85%
Reset Frequency (in months) . . .	3 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	6,027	4,363
WARM (in months)	55 mo	52 mo
Margin in Col 1 (bp); WAC in Col 2	90 bp	8.16%
Reset Frequency	3 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	559	6,845
WARM (in months)	68 mo	52 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	270 bp	11.37%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	99	2,633
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	1,940	6,272
Remaining WAL 5-10 Years . . . $	1,785	2,294
Remaining WAL over 10 Years . $	1,071	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	4
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	8	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	0	0
WAC . . . . $	10.97%	0.00%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	4.57%
Total Mortgage-Derivative Securities--Book Value . $	4,903	11,204

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

Coupon of Fixed-Rate Mortgages Serviced for Others

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
Fixed-Rate Mortgage Loan Servicing						
Balances Serviced	$	21,813	30,656	9,902	2,837	4,486
WARM (in months)		272 mo	310 mo	297 mo	257 mo	223 mo
Wtd Avg Servicing Fee (in bp)		50 bp	47 bp	45 bp	45 bp	50 bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	569,160 lns
FHA/VA Loans	153,206 lns
Subserviced by Others	24,747 lns

Index on Serviced Loan

Adjustable-Rate Mortgage Loan Servicing		Current Mkt	Lagging Mkt
Balances Serviced	$	7,745	572
WARM (in months)		311 mo	196 mo
Wtd Avg Servicing Fee (in bp)		45 bp	97 bp

Total # of Adjustable-Rate Loans Serviced	86,166 lns
Of Which, Number Subserviced By Others	1,006 lns

Total Balances of Mortgage Loans Serviced for Others . . . $ 78,011

CASH, DEPOSITS, & SECURITIES		Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.	$	5,698		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$	1,253		
Zero-Coupon Securities	$	386	4.56%	38 mo
Government & Agency Securities	$	2,048	5.70%	60 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$	1,816	4.07%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$	2,952	6.79%	128 mo
Structured Securities	$	4,379		
Total Cash, Deposits, & Securities	$	18,532		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	850
Accrued Interest Receivable	$	633
Advances for Taxes and Insurance	$	36
Less: Unamortized Yield Adjustments	$	-108
Valuation Allowances	$	626
Unrealized Gains (Losses)	$	53

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	156
Accrued Interest Receivable	$	191
Less: Unamortized Yield Adjustments	$	128
Valuation Allowances	$	397
Unrealized Gains (Losses)	$	1

REAL ESTATE HELD FOR INVESTMENT	$	97
REPOSSESSED ASSETS	$	195
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	102
OFFICE PREMISES AND EQUIPMENT	$	1,588

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-88
Less: Unamortized Yield Adjustments	$	-3
Valuation Allowances	$	1

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,460
Margin Account	$	0
Miscellaneous I	$	6,733
Miscellaneous II	$	2,795

TOTAL ASSETS	$	184,811

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	481
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,841
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	955
Mortgage-Related Mutual Funds	$	298
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	3,097
Wtd Avg Servicing Fee (in bp)		25 bp
Adjustable-Rate Mortgage Loans Serviced	$	2,037
Wtd Avg Servicing Fee (in bp)		24 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	7

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	$	10,232	4,321	313	$	0
WAC		5.16%	5.98%	6.24%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	12,776	10,089	985	$	1
WAC		4.88%	6.14%	6.01%		
WARM (in months)		7 mo	7 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		7,150	2,104	$	0
WAC			5.61%	5.85%		
WARM (in months)			19 mo	25 mo		
Balances Maturing in 37 or More Months	$			3,860	$	0
WAC				6.24%		
WARM (in months)				66 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 51,830

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	459	1,196	1,718
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	19,647	18,320	5,141
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.32 mo	5.80 mo	7.39 mo
Balances in New Accounts (Optional)	$	412	359	125

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 %	$	13,984	2,586	419	4.06%
5.00 to 5.99 %	$	4,273	3,019	1,303	5.35%
6.00 to 6.99 %	$	695	6,143	2,119	6.49%
7.00 to 7.99 %	$	54	1,791	548	7.17%
8.00 to 8.99 %	$	0	2	197	8.20%
9.00 to 9.99 %	$	0	11	3	9.21%
10.00 to 10.99 %	$	0	0	3	10.40%
11.00% and Above	$	0	0	70	12.19%
WARM		1 mo	17 mo	69 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 37,220

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 17,911

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

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

NON-MATURITY DEPOSITS	Total Balances	WAC	Balances in New Accounts (Optional)
Transaction Accounts	$ 10,110	1.29%	$ 4
Money Market Deposit Accounts (MMDAs)	$ 14,863	3.51%	$ 68
Passbook Accounts	$ 21,978	2.42%	$ 25
Non-Interest-Bearing Non-Maturity Deposits	$ 8,975		$ 12

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 635	0.74%
Escrow for Mortgages Serviced for Others	$ 717	0.14%
Other Escrows	$ 76	0.06%

TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 57,354
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -14
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ -1
OTHER LIABILITIES	
Collateralized Mortgage Securities Issued	$ 10
Miscellaneous I	$ 3,258
Miscellaneous II	$ 137
TOTAL LIABILITIES	$ 167,705
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 144
EQUITY CAPITAL	$ 16,961
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 184,811

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

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	-	$ 0	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	-	$ 0	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	33	$ 299	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	35	$ 889	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	20	$ 104	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	91	$ 944	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	79	$ 3,362	-	-	-
1016	optional commitment to originate "other" mortgages	54	$ 577	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$ 0	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	6	$ 175	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 3	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 2	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	14	$ 23	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	8	$ 26	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 12	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 49	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 1	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	14	$ 130	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	18	$ 772	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 7	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 3	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 78	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	7	$ 1,079	-	-	-
2056	commitment to purchase "other" MBS	-	$ 4	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 14	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 1	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 959	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	6	$ 6,298	-	-	-

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
2076	commitment to sell "other" MBS	-	$ 0	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 8	-	-	-
2083	commitment to sell low-risk floating-rate mtg derivative product .	-	$ 64	-	-	-
2084	commitment to sell low-risk fixed-rate mtg derivative product . . .	-	$ 1,135	-	-	-
2088	commitment to sell high-risk mortgage derivative product	-	$ 43	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 16	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 1	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 2	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 7	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 1	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 686	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 2	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 81	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	7	$ 112	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	14	$ 1,583	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 1,314	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	7	$ 5	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	9	$ 57	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	9	$ 46	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	34	$ 56	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	35	$ 73	-	-	-
2216	firm commitment to originate "other" mortgage loans	23	$ 83	-	-	-
3016	option to purchase "other" mortgages	-	$ 1	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 202	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 7	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 70	-	-	-
3036	option to sell "other" mortgages	-	$ 5	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 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
3074	short option to sell 25- or 30-yr FRMs	-	$ 3	-	-	-
3076	short option to sell "other" mortgages	-	$ 1	-	-	-
4002	commitment to purchase non-mortgage financial assets	11	$ 115	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 199	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 21	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 50	-	-	-
5022	interest rate swap: pay fixed, receive the prime rate	-	$ 5	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 1,729	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 65	-	-	-
5044	interest rate swap: pay the prime rate, receive fixed	-	$ 5	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 27	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 140	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	$ 9	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 9	-	-	-
7032	short interest rate floor based on 1-month LIBOR	-	$ 9	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 120	-	-	-
9502	fixed-rate construction loans in process	78	$ 324	-	-	-
9512	adjustable-rate construction loans in process	41	$ 807	-	-	-