OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

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

	Net Portfolio Value			NPV as % of PV of Assets	
Change in Rates	$ Amount	$ Change	% Change	NPV Ratio	Change
+300 bp	12,089	-5,624	-32 %	7.31 %	-281 bp
+200 bp	14,187	-3,525	-20 %	8.41 %	-171 bp
+100 bp	16,112	-1,601	-9 %	9.37 %	-76 bp
0 bp	17,713			10.12 %	
-100 bp	18,091	378	+2 %	10.24 %	+11 bp
-200 bp	18,012	300	+2 %	10.12 %	-1 bp
-300 bp	18,319	606	+3 %	10.19 %	+7 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	03/31/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.12 %
Post-Shock NPV Ratio	8.41 %
Sensitivity Measure: Decline in NPV Ratio	171 bp

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

*** ASSETS ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
					*** Change in Interest Rates ***				
MORTGAGE LOANS & SECURITIES									
Fixed-Rate Single-Family									
First-Mortgage Loans & MBS:									
30-Yr Mortgage Loans	-	26,805	26,251	25,710	24,823	23,574	22,280	21,053	-
30-Yr Mortgage Securities ...	-	6,361	6,233	6,109	5,912	5,614	5,301	5,005	-
15-Year Mortgages & MBS	-	19,714	19,381	19,066	18,579	17,928	17,247	16,584	-
Balloon Mortgages & MBS	-	5,332	5,255	5,189	5,103	4,975	4,830	4,681	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	2,697	2,678	2,664	2,652	2,638	2,613	2,574	-
7 Mo to 2 Yrs Reset Freq ..	-	18,844	18,626	18,446	18,289	18,134	17,934	17,648	-
2+ to 5 Yrs Reset Freq	-	16,016	15,735	15,464	15,179	14,856	14,482	14,056	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	290	287	284	281	278	276	273	-
2 Mo to 5 Yrs Reset Freq...	-	2,199	2,166	2,135	2,107	2,080	2,049	2,014	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	2,905	2,880	2,855	2,833	2,814	2,797	2,773	-
Adjustable-Rate, Fully-Amort.	-	4,204	4,168	4,134	4,101	4,069	4,038	4,008	-
Fixed-Rate, Balloon	-	2,508	2,399	2,296	2,200	2,109	2,024	1,943	-
Fixed-Rate, Fully-Amortizing	-	3,099	2,957	2,826	2,705	2,593	2,489	2,392	-
Construction & Land Loans:									
Adjustable-Rate	-	3,250	3,242	3,233	3,226	3,218	3,210	3,202	-
Fixed-Rate	-	1,451	1,410	1,371	1,335	1,301	1,269	1,239	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	4,709	4,695	4,682	4,669	4,657	4,644	4,632	-
Fixed-Rate	-	4,810	4,706	4,607	4,512	4,421	4,335	4,252	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	279	274	269	263	255	246	238	-
Accrued Interest Receivable .	-	656	656	656	656	656	656	656	-
Advances for Taxes/Insurance	-	16	16	16	16	16	16	16	-
Float on Escrows on Owned Mtg	-	27	43	70	107	137	159	177	-
Less: Value of Servicing on Mtgs									
Serviced by Others ...	-	36	36	37	38	41	45	48	-
*Mortgage Loans & Securities	-	126,137	124,023	122,046	119,509	116,282	112,849	109,369	-

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

	*** Change in Interest Rates ***								
*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	2,995	2,990	2,985	2,981	2,976	2,971	2,967	-
Fixed-Rate	-	3,805	3,605	3,418	3,246	3,085	2,935	2,796	-
Consumer Loans:									
Adjustable-Rate	-	3,959	3,944	3,930	3,915	3,901	3,887	3,874	-
Fixed-Rate	-	11,901	11,720	11,546	11,378	11,215	11,058	10,905	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-441	-438	-436	-434	-431	-429	-427	-
Accrued Interest Receivable .	-	171	171	171	171	171	171	171	-
*Nonmortgage Loans	-	22,390	21,991	21,614	21,256	20,917	20,593	20,286	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	6,274	6,274	6,274	6,274	6,274	6,274	6,274	-
Equities & All Mutual Funds ...	-	430	415	401	384	366	347	329	-
Zero-Coupon Securities	-	140	137	134	132	130	128	126	-
Govt & Agency Securities	-	2,276	2,211	2,149	2,091	2,036	1,984	1,935	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	2,031	2,028	2,024	2,021	2,018	2,015	2,012	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	1,283	1,233	1,187	1,145	1,107	1,071	1,038	-
Mortgage-Derivative Securities:									
Valued by OTS	-	81	81	81	80	79	77	75	-
Valued by Institution	-	5,366	5,436	5,517	5,518	5,413	5,321	5,212	-
Structured Securities, Valued by Institution	-	2,059	2,037	2,014	1,984	1,923	1,847	1,772	-
Less: Valuation Allowances for Investment Securities ..	-	2	2	2	2	2	2	2	-
*Cash, Deposits, & Securities	-	19,939	19,849	19,780	19,628	19,342	19,062	18,771	-

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	-	187	187	187	187	187	187	187	-
REAL ESTATE HELD FOR INVESTMENT	-	63	63	63	63	63	63	63	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	54	52	50	48	44	38	31	-
OFFICE PREMISES & EQUIPMENT	-	1,902	1,902	1,902	1,902	1,902	1,902	1,902	-
*Subtotal	-	2,206	2,204	2,203	2,201	2,196	2,190	2,183	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	871	910	1,129	1,497	1,717	1,781	1,774	-
Adj-Rate Servicing	-	96	101	105	108	109	109	108	-
Float on Mtgs Svc'd for Others	-	437	524	667	868	1,015	1,111	1,179	-
*Mtg Ln Servicing for Others	-	1,404	1,536	1,902	2,474	2,841	3,001	3,061	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	5,784	5,784	5,784	5,784	5,784	5,784	5,784	-
Deposit Intangibles:									
Retail CD Intangible	-	67	80	92	105	116	127	137	-
Transaction Acct Intangible .	-	434	644	848	1,053	1,191	1,320	1,468	-
MMDA Intangible	-	445	618	735	838	942	1,055	1,208	-
Passbook Account Intangible .	-	715	1,002	1,293	1,514	1,663	1,883	2,125	-
Non-Int-Bearing Acct Intang .	-	177	319	454	582	705	821	933	-
*Other Assets	-	7,621	8,446	9,205	9,876	10,400	10,990	11,655	-
*** TOTAL ASSETS	-	179,697	178,048	176,750	174,944	171,977	168,685	165,326	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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

*** LIABILITIES ***	*** Change in Interest Rates *** -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 ...	-	52,268	52,029	51,791	51,556	51,324	51,094	50,866	-
Maturing in 13 Mo or More ...	-	24,111	23,518	22,946	22,394	21,862	21,348	20,852	-
Variable-Rate, Fixed-Maturity .	-	658	658	657	657	657	656	656	-
Non-Maturity:									
Transaction Accts	-	8,333	8,333	8,333	8,333	8,333	8,333	8,333	-
MMDAs	-	12,499	12,499	12,499	12,499	12,499	12,499	12,499	-
Passbook Accts	-	12,338	12,338	12,338	12,338	12,338	12,338	12,338	-
Non-Interest-Bearing Accts ..	-	6,092	6,092	6,092	6,092	6,092	6,092	6,092	-
* Deposits	-	116,299	115,466	114,656	113,868	113,104	112,360	111,635	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	19,374	19,265	19,157	19,050	18,946	18,843	18,742	-
Maturing in 37 Mo or More ...	-	4,330	4,117	3,917	3,729	3,553	3,388	3,232	-
Variable-Rate, Fixed-Maturity .	-	5,342	5,338	5,334	5,331	5,327	5,324	5,321	-
* Borrowings	-	29,046	28,719	28,408	28,111	27,827	27,555	27,295	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	2,006	2,006	2,006	2,006	2,006	2,006	2,006	-
Other Escrow Accounts	-	78	76	74	72	70	68	66	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	3,971	3,971	3,971	3,971	3,971	3,971	3,971	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	6,056	6,053	6,051	6,049	6,047	6,045	6,043	-
SELF- VALUED	-	10,462	10,074	9,754	9,512	9,358	9,171	9,035	-
*** TOTAL LIABILITIES	-	161,863	160,312	158,869	157,540	156,335	155,131	154,008	-

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	-	771	577	391	-8	-513	-1,006	-1,464	-
ARMs	-	41	31	24	17	6	-8	-28	-
Other Mortgages	-	15	10	5	-	-9	-20	-31	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	358	268	175	26	-152	-324	-484	-
Sell Mortgages & MBS	-	-1,947	-1,434	-853	88	1,158	2,178	3,115	-
Purchase Non-Mortgage Items ...	-	3	2	1	-	-1	-2	-3	-
Sell Non-Mortgage Items	-	-1	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-8	-6	-4	-1	4	9	14	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-578	-436	-300	-171	-48	70	182	-
Pay Floating, Receive Fixed ...	-	1,115	793	501	234	-10	-232	-435	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	0	0	0	1	6	12	19	-
INTEREST-RATE FLOORS	-	76	52	31	15	6	3	3	-
FUTURES	-	-1	-1	0	-	0	1	1	-
OPTIONS ON FUTURES	-	12	8	4	0	-	-	-	-
CONSTRUCTION LIP	-	80	43	9	-22	-52	-80	-107	-
SELF-VALUED	-	547	368	226	130	72	30	-12	-
	=========	=========	=========	=========	=========	=========	=========	=========	=========
*** OFF-BALANCE-SHEET POSITIONS	-	484	276	210	309	470	633	772	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	179,697	178,048	176,750	174,944	171,977	168,685	165,326	-
- LIABILITIES	-	161,863	160,312	158,869	157,540	156,335	155,131	154,008	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	484	276	210	309	470	633	772	-
	=========	=========	=========	=========	=========	=========	=========	=========	=========
*** NET PORTFOLIO VALUE	-	18,319	18,012	18,091	17,713	16,112	14,187	12,089	-

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	24,557	24,823	101.08	4.3
30-Yr Mortgage Securities ...	5,849	5,912	101.08	4.2
15-Year Mortgages & MBS	18,303	18,579	101.51	3.1
Balloon Mortgages & MBS	5,009	5,103	101.87	2.1
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	2,612	2,652	101.53	0.5
7 Mo to 2 Yrs Reset Freq ..	17,875	18,289	102.32	0.9
2+ to 5 Yrs Reset Freq	14,876	15,179	102.04	2.0
Lagging Market Index ARMs:				
1 Mo Reset Freq............	276	281	101.73	0.9
2 Mo to 5 Yrs Reset Freq...	2,090	2,107	100.85	1.3
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	2,835	2,833	99.94	0.7
Adjustable-Rate, Fully-Amort.	4,073	4,101	100.70	0.8
Fixed-Rate, Balloon	2,115	2,200	104.02	4.3
Fixed-Rate, Fully-Amortizing	2,649	2,705	102.13	4.3
Construction & Land Loans:				
Adjustable-Rate	3,246	3,226	99.38	0.2
Fixed-Rate	1,357	1,335	98.34	2.6
Second Mtg Loans & Securities:				
Adjustable-Rate	4,718	4,669	98.97	0.3
Fixed-Rate	4,309	4,512	104.72	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	263	263	100.00	2.7
Accrued Interest Receivable .	656	656	100.00	0.0
Advances for Taxes/Insurance	16	16	100.00	0.0
Float on Escrows on Owned Mtg		107		-31.0
Less: Value of Servicing on Mtgs Serviced by Others ...		38		-5.9
*Mortgage Loans & Securities	117,681	119,509	101.55	2.4

NOTE: Effective duration is calculated as the average of the percentage changes in present value resulting from rate shocks of +100 and -100 basis points.

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
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	3,012	2,981	98.95	0.1
Fixed-Rate	3,591	3,246	90.37	5.1
Consumer Loans:				
Adjustable-Rate	3,923	3,915	99.80	0.4
Fixed-Rate	11,596	11,378	98.12	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-434	-434	100.00	0.5
Accrued Interest Receivable .	171	171	100.00	0.0
*Nonmortgage Loans	21,860	21,256	97.24	1.6
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	6,274	6,274	100.00	0.0
Equities & All Mutual Funds ...	384	384	100.00	4.7
Zero-Coupon Securities	128	132	103.08	1.7
Govt & Agency Securities	1,999	2,091	104.60	2.7
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	2,020	2,021	100.08	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,175	1,145	97.47	3.5
Mortgage-Derivative Securities:				
Valued by OTS	80	80	100.00	1.5
Valued by Institution	5,521	5,518	99.95	0.9
Structured Securities, Valued by Institution	2,009	1,984	98.75	2.3
Less: Valuation Allowances for Investment Securities ..	2	2	100.00	3.8
*Cash, Deposits, & Securities	19,588	19,628	100.20	1.1

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
REPOSSESSED ASSETS	187	187	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	63	63	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	48	48	100.00	6.9
OFFICE PREMISES & EQUIPMENT	1,902	1,902	100.00	0.0
*Subtotal	2,201	2,201	100.00	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		1,497		-19.6
Adj-Rate Servicing		108		-1.5
Float on Mtgs Svc'd for Others		868		-20.0
*Mtg Ln Servicing for Others		2,474		-19.0
OTHER ASSETS				
Purchased & Excess Servicing ..	1,777			
Margin Account	-	-	-	-
Miscellaneous I	5,784	5,784	100.00	0.0
Miscellaneous II	1,330			
Deposit Intangibles:				
Retail CD Intangible		105		-11.6
Transaction Acct Intangible .		1,053		-16.3
MMDA Intangible		838		-12.4
Passbook Account Intangible .		1,514		-12.2
Non-Int-Bearing Acct Intang .		582		-21.5
*Other Assets	8,891	9,876		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	265			
*** TOTAL ASSETS	170,487	174,944	103/100*	1.4/1.7*

*Including/excluding deposit intangible values.

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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

*** LIABILITIES ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
DEPOSITS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 12 Mo or Less ...	51,145	51,556	100.80	0.5
Maturing in 13 Mo or More ...	21,569	22,394	103.83	2.4
Variable-Rate, Fixed-Maturity .	654	657	100.45	0.1
Non-Maturity:				
Transaction Accts	8,333	8,333	100/ 87*	0.0/2.4*
MMDAs	12,499	12,499	100/ 93*	0.0/0.9*
Passbook Accts	12,338	12,338	100/ 88*	0.0/1.7*
Non-Interest-Bearing Accts ..	6,092	6,092	100/ 90*	0.0/2.3*
* Deposits	112,630	113,868	101/ 97*	0.7/1.3*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	18,934	19,050	100.62	0.6
Maturing in 37 Mo or More ...	3,640	3,729	102.47	4.9
Variable-Rate, Fixed-Maturity .	5,315	5,331	100.30	0.1
* Borrowings	27,888	28,111	100.80	1.0
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	2,006	2,006	100.00	0.0
Other Escrow Accounts	84	72	85.42	2.8
Collat. Mtg Securities Issued .	-	-	-	-
Miscellaneous I	3,971	3,971	100.00	0.0
Miscellaneous II	757			
*Other Liabilities	6,818	6,049	88.71	0.0
SELF- VALUED	9,234	9,512	103.01	2.1
UNAMORTIZED YIELD ADJUSTMENTS ..	-123			
*** TOTAL LIABILITIES	156,447	157,540	101/ 98**	0.8/1.2**

*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	-8
ARMs	17
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	26
Sell Mortgages & MBS	88
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	-1
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-171
Pay Floating, Receive Fixed ...	234
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	1
INTEREST-RATE FLOORS	15
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-22
SELF-VALUED	130
*** OFF-BALANCE-SHEET POSITIONS	309

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	170,487	174,944	103/100*	1.4/1.7*	*Including/excluding deposit intangible values.
- LIABILITIES	156,447	157,540	101/ 98**	0.8/1.2**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		309			
*** NET PORTFOLIO VALUE	14,039	17,713	126.16	5.6	

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	$	5,845	13,483	3,674	724	830
WARM (in months)		335 mo	336 mo	322 mo	296 mo	311 mo
WAC		6.67%	7.36%	8.31%	9.41%	11.23%
$ of Which Are FHA or VA Guaranteed	$	127	911	332	55	33
Securities Backed By Conventional Mortgages	$	1,250	3,417	566	48	18
WARM (in months)		321 mo	337 mo	332 mo	216 mo	255 mo
Wtd Avg Pass-Thru Rate		6.20%	7.11%	8.04%	9.15%	10.56%
Securities Backed By FHA or VA Mortgages	$	106	275	150	13	5
WARM (in months)		310 mo	311 mo	304 mo	185 mo	170 mo
Wtd Avg Pass-Thru Rate		6.42%	7.20%	8.03%	9.22%	11.19%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	6,096	7,305	1,548	412	247
WAC		6.54%	7.29%	8.31%	9.33%	11.07%
Mortgage Securities	$	1,549	960	168	15	3
Wtd Avg Pass-Thru Rate		6.40%	7.20%	8.07%	9.18%	10.36%
WARM (of Loans & Securities)		151 mo	148 mo	141 mo	104 mo	122 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	1,455	2,065	695	224	310
WAC		6.58%	7.40%	8.34%	9.41%	11.34%
Mortgage Securities	$	185	69	6	1	0
Wtd Avg Pass-Thru Rate		6.03%	7.11%	8.05%	9.24%	10.26%
WARM (of Loans & Securities)		68 mo	76 mo	78 mo	91 mo	170 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 53,717

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued		Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		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 . .	$	57	1,913	608	0	15
WAC		7.34%	7.27%	7.15%	0.00%	7.42%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	2,555	15,961	14,267	276	2,075
Wtd Avg Margin (in bp)		329 bp	326 bp	297 bp	158 bp	242 bp
WAC		8.11%	8.19%	7.54%	7.27%	7.65%
WARM (in months)		304 mo	302 mo	330 mo	268 mo	243 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	11 mo	39 mo	2 mo	12 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 37,728

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	$	165	853	88	2	32
Wtd Avg Distance from Lifetime Cap (in bp) .		150 bp	167 bp	158 bp	141 bp	156 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	1,366	4,883	495	49	378
Wtd Avg Distance from Lifetime Cap		304 bp	325 bp	336 bp	297 bp	339 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	853	11,703	14,099	207	1,600
Wtd Avg Distance from Lifetime Cap		599 bp	560 bp	567 bp	644 bp	619 bp
Balances Without Lifetime Cap	$	228	435	193	18	79
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	1,921	15,027	14,087	195	1,827
Wtd Avg Periodic Rate Cap (in bp)		132 bp	186 bp	261 bp	201 bp	165 bp
Balances Subject to Periodic Rate Floors . . .	$	1,450	13,275	12,664	180	1,714
MBS INCLUDED IN ARM BALANCES	$	158	2,595	1,156	184	162

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	2,835	4,073
WARM (in months)	85 mo	175 mo
Remaining Term to Full Amort. .	286 mo	
Rate Index Code	0	0
Margin (in bp)	258 bp	249 bp
Reset Frequency	21 mo	22 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	315	101
WA Distance to Lifetime Cap .	154 bp	129 bp
Fixed-Rate:		
Balances . . . . $	2,115	2,649
WARM (in months)	71 mo	126 mo
Remaining Term to Full Amort. .	261 mo	
WAC	8.19%	8.27%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	3,246	1,357
WARM (in months)	33 mo	44 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	104 bp	8.60%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	4,718	4,309
WARM (in months)	104 mo	152 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	98 bp	10.11%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	3,012	3,591
WARM (in months)	34 mo	85 mo
Margin in Col 1 (bp); WAC in Col 2	80 bp	7.32%
Reset Frequency	3 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	3,923	11,596
WARM (in months)	53 mo	56 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	635 bp	11.59%
Reset Frequency	13 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	35	2,356
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	148	1,717
Remaining WAL 5-10 Years . . . $	123	398
Remaining WAL over 10 Years . $	54	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	5	
Other . . . . $	0	27
CMO Residuals: $		
Fixed-Rate . . . . $	0	11
Floating-Rate . . . . $	0	715
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	0	12
WAC . . . . $	11.89%	9.94%
Principal-Only MBS . . . . $	0	0
WAC	11.89%	11.07%
Total Mortgage-Derivative Securities--Book Value . $	366	5,236

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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 . . . . $	40,150	71,597	30,832	6,723	4,402
WARM (in months)	260 mo	285 mo	288 mo	240 mo	201 mo
Wtd Avg Servicing Fee (in bp)	31 bp	33 bp	39 bp	44 bp	56 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	1,453,439				
FHA/VA Loans	374,482 lns				
Subserviced by Others	182 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	13,010	250
WARM (in months)	292 mo	201 mo
Wtd Avg Servicing Fee (in bp)	34 bp	25 bp

Total # of Adjustable-Rate Loans Serviced 118,958 lns
Of Which, Number Subserviced By Others . 9 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 166,964

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	6,274		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	384		
Zero-Coupon Securities . . . . $	128	5.61%	17 mo
Government & Agency Securities . . . . $	1,999	6.00%	38 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	2,020	5.22%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	1,175	6.22%	61 mo
Structured Securities . . . . $	2,009		
Total Cash, Deposits, & Securities . . . . $	13,989		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	809
Accrued Interest Receivable	$	656
Advances for Taxes and Insurance	$	16
Less: Unamortized Yield Adjustments	$	-37
Valuation Allowances	$	547
Unrealized Gains (Losses)	$	50

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	228
Accrued Interest Receivable	$	171
Less: Unamortized Yield Adjustments	$	-183
Valuation Allowances	$	661
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	63
REPOSSESSED ASSETS	$	187
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	48
OFFICE PREMISES AND EQUIPMENT	$	1,902

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	16
Less: Unamortized Yield Adjustments	$	21
Valuation Allowances	$	2

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,777
Margin Account	$	0
Miscellaneous I	$	5,784
Miscellaneous II	$	1,330
TOTAL ASSETS	$	170,487

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	179
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	4,083
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	285
Mortgage-Related Mutual Funds	$	99
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	2,370
Wtd Avg Servicing Fee (in bp)		48 bp
Adjustable-Rate Mortgage Loans Serviced	$	5,094
Wtd Avg Servicing Fee (in bp)		51 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	91

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	$	13,584	4,250	453	$ 1
WAC		5.98%	5.78%	6.33%	
WARM (in months)		2 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$	16,384	15,576	900	$ 1
WAC		6.01%	6.42%	6.12%	
WARM (in months)		7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months	$		11,971	3,293	$ 1
WAC			6.35%	6.07%	
WARM (in months)			19 mo	27 mo	
Balances Maturing in 37 or More Months	$			6,305	$ 0
WAC				6.82%	
WARM (in months)				53 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 72,714

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,977	4,821	4,432
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	23,912	23,389	5,465
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.21 mo	5.36 mo	5.80 mo
Balances in New Accounts (Optional)	$	311	418	54

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 %	$	989	1,422	732	4.53%
5.00 to 5.99 %	$	5,868	4,292	1,114	5.37%
6.00 to 6.99 %	$	1,987	3,717	1,034	6.58%
7.00 to 7.99 %	$	101	456	382	7.28%
8.00 to 8.99 %	$	1	101	273	8.46%
9.00 to 9.99 %	$	0	0	0	9.00%
10.00 to 10.99 %	$	0	0	0	0.00%
11.00% and Above	$	0	0	104	11.87%
WARM		1 mo	12 mo	72 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 22,573

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 15,203

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

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

NON-MATURITY DEPOSITS		Total Balances	WAC		Balances in New Accounts (Optional)
Transaction Accounts	$	8,333	2.23%	$	43
Money Market Deposit Accounts (MMDAs)	$	12,499	4.09%	$	45
Passbook Accounts	$	12,338	2.87%	$	12
Non-Interest-Bearing Non-Maturity Deposits	$	6,092		$	4

ESCROW ACCOUNTS		Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$	402	0.12%
Escrow for Mortgages Serviced for Others	$	1,604	0.03%
Other Escrows	$	84	0.02%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$	41,351	

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$	-33
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$	-90
OTHER LIABILITIES		
Collateralized Mortgage Securities Issued	$	0
Miscellaneous I	$	3,971
Miscellaneous II	$	757
TOTAL LIABILITIES	$	156,447
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$	55
EQUITY CAPITAL	$	13,973
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$	170,476

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	7	$ 48	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	14	$ 10	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	74	$ 976	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	48	$ 77	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	35	$ 163	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	134	$ 2,179	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	113	$ 8,850	-	-	-
1016	optional commitment to originate "other" mortgages	72	$ 408	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 0	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 6	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 1	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$ 2	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 1	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 0	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 18	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 0	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 17	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	29	$ 2,498	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	33	$ 12,745	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 55	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 1	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 189	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	8	$ 2,201	-	-	-
2086	commitment to purchase high-risk mortgage derivative product . . .	-	$ 18	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 1	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 0	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 3	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 77	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 5	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 1	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	17	$ 29	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	21	$ 186	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 0	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 10	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	17	$ 96	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	10	$ 53	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	14	$ 16	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	39	$ 501	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	31	$ 2,382	-	-	-
2216	firm commitment to originate "other" mortgage loans	22	$ 34	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 0	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 1	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 30	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 8	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 78	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 100	-	-	-
4002	commitment to purchase non-mortgage financial assets	17	$ 124	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 4	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 145	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 3,776	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 4,526	-	-	-
5028	interest rate swap: pay 6-month LIBOR, receive fixed	-	$ 87	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 45	-	-	-
6018	interest rate cap based on 10-year Treasury	-	$ 495	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	$ 20	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 20	-	-	-

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
6040	short interest rate cap based on 1-year Treasury	-	$ 3	-	-	-
7010	interest rate floor based on 1-year Treasury	-	$ 3	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 770	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 150	-	-	-
9012	long call option on Treasury bond futures contract	-	$ 33	-	-	-
9502	fixed-rate construction loans in process	141	$ 839	-	-	-
9512	adjustable-rate construction loans in process	94	$ 1,357	-	-	-