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	18,376	-11,096	-38 %	7.49 %	-377 bp
+200 bp	22,486	-6,987	-24 %	8.96 %	-230 bp
+100 bp	26,306	-3,167	-11 %	10.25 %	-101 bp
0 bp	29,473			11.26 %	
-100 bp	30,822	1,349	+5 %	11.62 %	+36 bp

*** RISK MEASURES: +200/-100 BP RATE SHOCK ***	03/31/2002
Pre-Shock NPV Ratio: NPV as % of PV of Assets	11.26 %
Post-Shock NPV Ratio	8.96 %
Sensitivity Measure: Decline in NPV Ratio	230 bp

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

*** Change in Interest Rates ***

*** ASSETS ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
MORTGAGE LOANS & SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans & MBS:									
30-Yr Mortgage Loans	-	-	-	35,927	34,819	33,185	31,430	29,704	-
30-Yr Mortgage Securities ...	-	-	-	16,142	15,381	14,426	13,502	12,654	-
15-Year Mortgages & MBS	-	-	-	32,542	31,519	30,282	29,032	27,824	-
Balloon Mortgages & MBS	-	-	-	5,933	5,794	5,614	5,425	5,239	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	-	2,747	2,728	2,703	2,670	2,626	-
7 Mo to 2 Yrs Reset Freq ..	-	-	-	15,591	15,454	15,289	15,057	14,733	-
2+ to 5 Yrs Reset Freq	-	-	-	18,078	17,645	17,139	16,573	15,967	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	-	-	471	468	463	457	450	-
2 Mo to 5 Yrs Reset Freq...	-	-	-	2,100	2,069	2,036	1,999	1,955	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	-	5,995	5,913	5,834	5,757	5,682	-
Adjustable-Rate, Fully-Amort.	-	-	-	6,777	6,691	6,608	6,525	6,439	-
Fixed-Rate, Balloon	-	-	-	3,259	3,122	2,993	2,871	2,757	-
Fixed-Rate, Fully-Amortizing	-	-	-	5,366	5,138	4,926	4,728	4,542	-
Construction & Land Loans:									
Adjustable-Rate	-	-	-	4,456	4,449	4,441	4,434	4,428	-
Fixed-Rate	-	-	-	1,236	1,199	1,165	1,133	1,103	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	-	8,283	8,254	8,224	8,196	8,169	-
Fixed-Rate	-	-	-	7,915	7,743	7,579	7,422	7,272	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	-	179	176	171	166	161	-
Accrued Interest Receivable .	-	-	-	921	921	921	921	921	-
Advances for Taxes/Insurance	-	-	-	105	105	105	105	105	-
Float on Escrows on Owned Mtg	-	-	-	75	134	182	218	248	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-	-	-9	-7	-6	-5	-5	-
*Mortgage Loans & Securities	-	-	-	174,106	169,728	164,293	158,628	152,983	-

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

*** ASSETS (Cont.) ***	*** Change in Interest Rates ***								
	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	-	-	7,963	7,951	7,939	7,928	7,919	-
Fixed-Rate	-	-	-	6,699	6,388	6,095	5,821	5,562	-
Consumer Loans:									
Adjustable-Rate	-	-	-	854	853	852	851	850	-
Fixed-Rate	-	-	-	12,021	11,850	11,684	11,524	11,368	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-	-293	-288	-284	-280	-277	-
Accrued Interest Receivable .	-	-	-	220	220	220	220	220	-
*Nonmortgage Loans	-	-	-	27,465	26,974	26,507	26,064	25,643	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	-	-	6,976	6,976	6,976	6,976	6,976	-
Equities & All Mutual Funds ...	-	-	-	1,895	1,823	1,746	1,667	1,590	-
Zero-Coupon Securities	-	-	-	453	439	428	418	409	-
Govt & Agency Securities	-	-	-	3,193	3,060	2,935	2,820	2,712	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	-	3,500	3,495	3,489	3,484	3,478	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	-	3,499	3,340	3,195	3,063	2,943	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	-	4	4	4	4	4	-
Valued by Institution	-	-	-	19,550	19,364	18,873	18,280	17,653	-
Structured Securities, Valued by Institution	-	-	-	4,255	4,156	3,938	3,733	3,542	-
Less: Valuation Allowances for Investment Securities ..	-	-	-	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	-	-	43,324	42,655	41,583	40,444	39,307	-

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	-	-	-	253	253	253	253	253	-
REAL ESTATE HELD FOR INVESTMENT	-	-	-	67	67	67	67	67	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	-	114	112	105	95	84	-
OFFICE PREMISES & EQUIPMENT	-	-	-	2,285	2,285	2,285	2,285	2,285	-
*Subtotal	-	-	-	2,720	2,718	2,711	2,701	2,689	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	-	457	690	825	879	890	-
Adj-Rate Servicing	-	-	-	149	155	157	158	157	-
Float on Mtgs Svc'd for Others	-	-	-	366	550	682	770	830	-
*Mtg Ln Servicing for Others	-	-	-	972	1,395	1,664	1,806	1,878	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	9,063	9,063	9,063	9,063	9,063	-
Deposit Intangibles:									
Retail CD Intangible	-	-	-	261	276	290	302	313	-
Transaction Acct Intangible .	-	-	-	1,974	2,403	2,825	3,241	3,592	-
MMDA Intangible	-	-	-	1,710	2,044	2,335	2,620	2,921	-
Passbook Account Intangible .	-	-	-	2,897	3,503	4,097	4,659	5,158	-
Non-Int-Bearing Acct Intang .	-	-	-	823	1,081	1,328	1,564	1,788	-
*Other Assets	-	-	-	16,727	18,371	19,939	21,449	22,835	-
*** TOTAL ASSETS	-	-	-	265,313	261,841	256,697	251,091	245,335	-

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 ...	-	-	-	50,058	49,837	49,619	49,403	49,189	-
Maturing in 13 Mo or More ...	-	-	-	24,155	23,500	22,872	22,270	21,691	-
Variable-Rate, Fixed-Maturity .	-	-	-	1,481	1,479	1,478	1,477	1,476	-
Non-Maturity:									
Transaction Accts	-	-	-	19,924	19,924	19,924	19,924	19,924	-
MMDAs	-	-	-	26,866	26,866	26,866	26,866	26,866	-
Passbook Accts	-	-	-	29,046	29,046	29,046	29,046	29,046	-
Non-Interest-Bearing Accts ..	-	-	-	12,244	12,244	12,244	12,244	12,244	-
* Deposits	-	-	-	163,773	162,896	162,049	161,229	160,436	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	-	30,070	29,824	29,582	29,345	29,112	-
Maturing in 37 Mo or More ...	-	-	-	7,774	7,431	7,108	6,802	6,513	-
Variable-Rate, Fixed-Maturity .	-	-	-	2,270	2,269	2,268	2,267	2,266	-
* Borrowings	-	-	-	40,114	39,524	38,958	38,414	37,891	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	-	1,626	1,626	1,626	1,626	1,626	-
Other Escrow Accounts	-	-	-	121	118	115	111	109	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	3,622	3,622	3,622	3,622	3,622	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	-	5,369	5,365	5,362	5,359	5,356	-
SELF-VALUED	-	-	-	24,851	24,271	23,821	23,544	23,349	-
*** TOTAL LIABILITIES	-	-	-	234,107	232,057	230,190	228,546	227,032	-

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	-	-	-	183	0	-228	-448	-651	-
ARMs	-	-	-	51	36	12	-20	-60	-
Other Mortgages	-	-	-	17	-	-20	-40	-60	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	-	95	-26	-168	-305	-434	-
Sell Mortgages & MBS	-	-	-	-648	-177	437	1,079	1,690	-
Purchase Non-Mortgage Items ...	-	-	-	0	-	0	0	0	-
Sell Non-Mortgage Items	-	-	-	-2	-	2	4	5	-
OPTIONS ON MORTGAGES & MBS	-	-	-	1	1	4	13	23	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-	-18	-12	-5	1	7	-
Pay Floating, Receive Fixed ...	-	-	-	144	36	-67	-163	-254	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	-	-	1	3	7	11	16	-
INTEREST-RATE FLOORS	-	-	-	-	-	-	-	-	-
FUTURES	-	-	-	-2	-	2	4	6	-
OPTIONS ON FUTURES	-	-	-	-	-	-	-	-	-
CONSTRUCTION LIP	-	-	-	-100	-135	-168	-198	-227	-
SELF-VALUED	-	-	-	-107	-37	-10	4	12	-
*** OFF-BALANCE-SHEET POSITIONS	-	-	-	-384	-311	-201	-59	73	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	-	-	265,313	261,841	256,697	251,091	245,335	-
- LIABILITIES	-	-	-	234,107	232,057	230,190	228,546	227,032	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	-	-384	-311	-201	-59	73	-
*** NET PORTFOLIO VALUE	-	-	-	30,822	29,473	26,306	22,486	18,376	-

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	34,189	34,819	101.84	3.9
30-Yr Mortgage Securities ...	15,526	15,381	99.06	5.6
15-Year Mortgages & MBS	31,114	31,519	101.30	3.6
Balloon Mortgages & MBS	5,694	5,794	101.76	2.8
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	2,709	2,728	100.68	0.8
7 Mo to 2 Yrs Reset Freq ..	15,127	15,454	102.16	1.0
2+ to 5 Yrs Reset Freq	17,460	17,645	101.06	2.7
Lagging Market Index ARMs:				
1 Mo Reset Freq............	461	468	101.33	0.9
2 Mo to 5 Yrs Reset Freq...	2,062	2,069	100.31	1.6
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	5,853	5,913	101.02	1.4
Adjustable-Rate, Fully-Amort.	6,652	6,691	100.59	1.3
Fixed-Rate, Balloon	2,997	3,122	104.17	4.3
Fixed-Rate, Fully-Amortizing	5,042	5,138	101.92	4.3
Construction & Land Loans:				
Adjustable-Rate	4,458	4,449	99.79	0.2
Fixed-Rate	1,310	1,199	91.56	3.0
Second Mtg Loans & Securities:				
Adjustable-Rate	8,341	8,254	98.95	0.4
Fixed-Rate	7,585	7,743	102.09	2.2
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	176	176	100.00	2.3
Accrued Interest Receivable .	921	921	100.00	0.0
Advances for Taxes/Insurance	105	105	100.00	0.0
Float on Escrows on Owned Mtg		134		-39.9
Less: Value of Servicing on Mtgs Serviced by Others ...		-7		22.4
*Mortgage Loans & Securities	167,783	169,728	101.16	2.9

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	7,897	7,951	100.69	0.2
Fixed-Rate	6,440	6,388	99.18	4.7
Consumer Loans:				
Adjustable-Rate	866	853	98.47	0.1
Fixed-Rate	11,867	11,850	99.86	1.4
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-288	-288	100.00	1.5
Accrued Interest Receivable .	220	220	100.00	0.0
*Nonmortgage Loans	27,002	26,974	99.90	1.8
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	6,976	6,976	100.00	0.0
Equities & All Mutual Funds ...	1,823	1,823	100.00	4.1
Zero-Coupon Securities	430	439	102.13	2.8
Govt & Agency Securities	2,992	3,060	102.27	4.2
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	3,495	3,495	100.00	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	3,514	3,340	95.02	4.6
Mortgage-Derivative Securities:				
Valued by OTS	4	4	100.00	0.8
Valued by Institution	19,336	19,364	100.15	1.7
Structured Securities, Valued by Institution	4,238	4,156	98.06	3.8
Less: Valuation Allowances for Investment Securities ..	0	0	100.00	0.7
*Cash, Deposits, & Securities	42,807	42,655	99.65	2.0

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	253	253	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	67	67	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	112	112	100.00	4.0
OFFICE PREMISES & EQUIPMENT	2,285	2,285	100.00	0.0
*Subtotal	2,718	2,718	100.00	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		690		-26.7
Adj-Rate Servicing		155		-2.8
Float on Mtgs Svc'd for Others		550		-28.8
*Mtg Ln Servicing for Others		1,395		-24.8
OTHER ASSETS				
Purchased & Excess Servicing ..	928			
Margin Account	-	-	-	-
Miscellaneous I	9,063	9,063	100.00	0.0
Miscellaneous II	2,743			
Deposit Intangibles:				
Retail CD Intangible		276		-5.3
Transaction Acct Intangible .		2,403		-17.7
MMDA Intangible		2,044		-15.3
Passbook Account Intangible .		3,503		-17.1
Non-Int-Bearing Acct Intang .		1,081		-23.4
*Other Assets	12,733	18,371		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	137			
*** TOTAL ASSETS	253,181	261,841	103/100*	1.6/2.3*

*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 ...	49,432	49,837	100.82	0.4
Maturing in 13 Mo or More ...	23,211	23,500	101.25	2.7
Variable-Rate, Fixed-Maturity .	1,488	1,479	99.41	0.1
Non-Maturity:				
Transaction Accts	19,924	19,924	100/ 88*	0.0/2.4*
MMDAs	26,866	26,866	100/ 92*	0.0/1.3*
Passbook Accts	29,046	29,046	100/ 88*	0.0/2.3*
Non-Interest-Bearing Accts ..	12,244	12,244	100/ 91*	0.0/2.3*
* Deposits	162,210	162,896	100/ 95*	0.5/1.6*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	29,523	29,824	101.02	0.8
Maturing in 37 Mo or More ...	7,459	7,431	99.63	4.5
Variable-Rate, Fixed-Maturity .	2,257	2,269	100.53	0.0
* Borrowings	39,238	39,524	100.73	1.5
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,626	1,626	100.00	0.0
Other Escrow Accounts	134	118	88.05	2.9
Collat. Mtg Securities Issued .	-	-	-	-
Miscellaneous I	3,622	3,622	100.00	0.0
Miscellaneous II	269			
*Other Liabilities	5,650	5,365	94.96	0.1
SELF-VALUED	23,409	24,271	103.68	2.1
UNAMORTIZED YIELD ADJUSTMENTS ..	95			
*** TOTAL LIABILITIES	230,603	232,057	101/ 97**	0.8/1.6**

*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	0
ARMs	36
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-26
Sell Mortgages & MBS	-177
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	1
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-12
Pay Floating, Receive Fixed ...	36
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	3
INTEREST-RATE FLOORS	-
FUTURES	-
OPTIONS ON FUTURES	-
CONSTRUCTION LIP	-135
SELF-VALUED	-37
*** OFF-BALANCE-SHEET POSITIONS	-311

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	253,181	261,841	103/100*	1.6/2.3*	*Including/excluding deposit intangible values.
- LIABILITIES	230,603	232,057	101/ 97**	0.8/1.6**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		-311			
*** NET PORTFOLIO VALUE	22,578	29,473	130.54	7.7	

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS

FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Coupon: Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	9,965	14,549	4,908	2,522	2,245
WARM (in months)		332 mo	321 mo	313 mo	313 mo	303 mo
WAC		6.62%	7.35%	8.43%	9.47%	12.18%
$ of Which Are FHA or VA Guaranteed	$	66	440	178	71	31
Securities Backed By Conventional Mortgages	$	9,795	1,046	304	19	7
WARM (in months)		334 mo	301 mo	286 mo	191 mo	140 mo
Wtd Avg Pass-Thru Rate		6.28%	7.18%	8.09%	9.28%	11.10%
Securities Backed By FHA or VA Mortgages	$	3,553	670	106	19	7
WARM (in months)		348 mo	313 mo	254 mo	178 mo	145 mo
Wtd Avg Pass-Thru Rate		6.30%	7.21%	8.07%	9.18%	11.09%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	13,248	6,117	1,663	556	487
WAC		6.45%	7.33%	8.36%	9.43%	11.28%
Mortgage Securities	$	7,740	1,181	106	14	3
Wtd Avg Pass-Thru Rate		6.03%	7.11%	8.11%	9.19%	10.41%
WARM (of Loans & Securities)		160 mo	143 mo	138 mo	133 mo	135 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	2,202	2,038	437	130	105
WAC		6.53%	7.33%	8.37%	9.34%	11.85%
Mortgage Securities	$	727	53	0	0	0
Wtd Avg Pass-Thru Rate		5.86%	7.13%	8.15%	9.40%	11.94%
WARM (of Loans & Securities)		82 mo	82 mo	103 mo	119 mo	154 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 86,524

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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: 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 . . $	45	1,457	62	41	44
WAC	5.68%	5.75%	6.77%	3.96%	6.84%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs . . . . $	2,664	13,670	17,398	420	2,019
Wtd Avg Margin (in bp)	214 bp	286 bp	275 bp	190 bp	174 bp
WAC	6.20%	6.89%	6.83%	5.03%	6.82%
WARM (in months)	270 mo	292 mo	327 mo	298 mo	257 mo
Wtd Avg Time Until Next Payment Reset (mo) .	3 mo	11 mo	42 mo	4 mo	11 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 37,820

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)	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
ARM BALANCES BY DISTANCE TO LIFETIME CAP					
Balances w/Coupon Within 200 bp of Lifetime Cap $	15	55	46	0	10
Wtd Avg Distance from Lifetime Cap (in bp) .	137 bp	154 bp	138 bp	10 bp	168 bp
Balances w/Coupon 201-400 bp from Lifetime Cap $	556	1,068	278	57	279
Wtd Avg Distance from Lifetime Cap	308 bp	348 bp	353 bp	329 bp	340 bp
Balances w/Coupon Over 400 bp from Lifetime Cap $	2,003	13,758	16,820	400	1,723
Wtd Avg Distance from Lifetime Cap	685 bp	594 bp	590 bp	723 bp	619 bp
Balances Without Lifetime Cap . . . . $	136	246	316	5	49
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps . . . . $	2,049	14,031	16,710	114	1,935
Wtd Avg Periodic Rate Cap (in bp)	75 bp	186 bp	223 bp	194 bp	175 bp
Balances Subject to Periodic Rate Floors . . . $	1,952	12,581	15,353	113	1,862
MBS INCLUDED IN ARM BALANCES . . . . $	438	2,995	903	191	859

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	5,853	6,652
WARM (in months)	90 mo	155 mo
Remaining Term to Full Amort. .	284 mo	
Rate Index Code	0	0
Margin (in bp)	232 bp	220 bp
Reset Frequency	42 mo	32 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	72	321
WA Distance to Lifetime Cap .	63 bp	100 bp
Fixed-Rate:		
Balances . . . . $	2,997	5,042
WARM (in months)	71 mo	122 mo
Remaining Term to Full Amort. .	260 mo	
WAC	7.90%	7.98%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	4,458	1,310
WARM (in months)	33 mo	63 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	120 bp	7.20%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	8,341	7,585
WARM (in months)	118 mo	146 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	43 bp	8.98%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	7,897	6,440
WARM (in months)	40 mo	73 mo
Margin in Col 1 (bp); WAC in Col 2	147 bp	6.93%
Reset Frequency	2 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	866	11,867
WARM (in months)	76 mo	53 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	276 bp	10.05%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	37	4,202
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	2,099	10,827
Remaining WAL 5-10 Years . . . $	455	1,532
Remaining WAL over 10 Years . $	159	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	21
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
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%	7.56%
Total Mortgage-Derivative Securities-Book Value . $	2,758	16,582

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

MORTGAGE LOANS SERVICED FOR OTHERS

Coupon of Fixed-Rate Mortgages Serviced for Others

Fixed-Rate Mortgage Loan Servicing	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Balances Serviced . . . . $	31,925	24,192	6,174	2,874	3,192
WARM (in months)	261 mo	280 mo	268 mo	255 mo	245 mo
Wtd Avg Servicing Fee (in bp)	35 bp	38 bp	42 bp	49 bp	50 bp

Total # of Fixed-Rate Loans Serviced That Are:	
Conventional Loans	665,144 lns
FHA/VA Loans	154,028 lns
Subserviced by Others	20,210 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan Current Mkt	Lagging Mkt
Balances Serviced . . . . $	12,844	81
WARM (in months)	322 mo	228 mo
Wtd Avg Servicing Fee (in bp)	44 bp	49 bp

Total # of Adjustable-Rate Loans Serviced 116,277 lns
Of Which, Number Subserviced By Others . 781 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 81,282

CASH, DEPOSITS, & SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	6,976		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	1,823		
Zero-Coupon Securities . . . . $	430	2.73%	32 mo
Government & Agency Securities . . . . $	2,992	5.24%	64 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	3,495	1.86%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) . . $	3,514	5.69%	95 mo
Structured Securities . . . . $	4,238		
Total Cash, Deposits, & Securities . . . . $	23,468		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	1,056
Accrued Interest Receivable	$	921
Advances for Taxes and Insurance	$	105
Less: Unamortized Yield Adjustments	$	-161
Valuation Allowances	$	880
Unrealized Gains (Losses)	$	-33

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	331
Accrued Interest Receivable	$	220
Less: Unamortized Yield Adjustments	$	-106
Valuation Allowances	$	619
Unrealized Gains (Losses)	$	2

REAL ESTATE HELD FOR INVESTMENT	$	67
REPOSSESSED ASSETS	$	253
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	112
OFFICE PREMISES AND EQUIPMENT	$	2,285

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-101
Less: Unamortized Yield Adjustments	$	-2
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	928
Margin Account	$	0
Miscellaneous I	$	9,063
Miscellaneous II	$	2,743
TOTAL ASSETS	$	253,181

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1,057
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	4,579
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	1,265
Mortgage-Related Mutual Funds	$	558
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	2,803
Wtd Avg Servicing Fee (in bp)		28 bp
Adjustable-Rate Mortgage Loans Serviced	$	3,141
Wtd Avg Servicing Fee (in bp)		24 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	32

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	$	13,389	4,376	458	$	113
WAC		3.46%	5.94%	6.05%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	17,592	12,602	1,014	$	273
WAC		3.15%	5.06%	5.75%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		12,027	4,091	$	171
WAC			4.28%	6.15%		
WARM (in months)			20 mo	27 mo		
Balances Maturing in 37 or More Months	$			7,092	$	80
WAC				5.51%		
WARM (in months)				61 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 72,642

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	719	865	1,832
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	26,239	23,629	9,356
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.03 mo	5.36 mo	6.19 mo
Balances in New Accounts (Optional)	$	2,959	1,941	1,221

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 %	$	11,998	7,894	2,777	2.91%
5.00 to 5.99 %	$	215	2,523	2,412	5.42%
6.00 to 6.99 %	$	191	5,050	1,298	6.52%
7.00 to 7.99 %	$	389	1,228	491	7.21%
8.00 to 8.99 %	$	2	10	300	8.43%
9.00 to 9.99 %	$	0	11	1	9.45%
10.00 to 10.99 %	$	0	10	3	10.09%
11.00% and Above	$	0	0	177	12.18%
WARM		1 mo	17 mo	65 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 36,982

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 27,153

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	$ 19,924	1.41%	$ 524
Money Market Deposit Accounts (MMDAs)	$ 26,866	2.33%	$ 2,925
Passbook Accounts	$ 29,046	1.75%	$ 497
Non-Interest-Bearing Non-Maturity Deposits	$ 12,244		$ 765

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 646	0.48%
Escrow for Mortgages Serviced for Others	$ 980	0.11%
Other Escrows	$ 134	0.08%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 89,840	

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 65
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 31
OTHER LIABILITIES	
Collateralized Mortgage Securities Issued	$ 0
Miscellaneous I	$ 3,622
Miscellaneous II	$ 269
TOTAL LIABILITIES	$ 230,603
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 160
EQUITY CAPITAL	$ 22,417
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 253,179

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	-	$ 19	-	-	-
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 .	55	$ 994	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	65	$ 687	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	29	$ 128	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	146	$ 1,241	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	113	$ 3,434	-	-	-
1016	optional commitment to originate "other" mortgages	71	$ 699	-	-	-
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	7	$ 20	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 1	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 1	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	11	$ 11	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	6	$ 11	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	7	$ 11	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 57	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	7	$ 41	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	23	$ 307	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	31	$ 771	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 10	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 9	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 4	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 9	-	-	-
2056	commitment to purchase "other" MBS	-	$ 1	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 730	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	6	$ 3,220	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	$ 5	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 13	-	-	-

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 .	-	$ 228	-	-	-
2084	commitment to sell low-risk fixed-rate mtg derivative product . . .	-	$ 392	-	-	-
2088	commitment to sell high-risk mortgage derivative product	-	$ 4	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 157	-	-	-
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	-	$ 7	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 8	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 24	-	-	-
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 .	-	$ 2,001	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 17	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 227	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	12	$ 279	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	19	$ 3,365	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 853	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 2	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	19	$ 129	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	16	$ 73	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	12	$ 93	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	57	$ 623	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	50	$ 1,358	-	-	-
2216	firm commitment to originate "other" mortgage loans	32	$ 96	-	-	-
3010	option to purchase 5- or 7-yr balloon or 2-step mtgs	-	$ 0	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 1	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 20	-	-	-
3016	option to purchase "other" mortgages	-	$ 0	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 77	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 12	-	-	-

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
3034	option to sell 25- or 30-year FRMs	-	$ 120	-	-	-
3036	option to sell "other" mortgages	-	$ 4	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 5	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 6	-	-	-
3076	short option to sell "other" mortgages	-	$ 3	-	-	-
4002	commitment to purchase non-mortgage financial assets	23	$ 156	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 20	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 670	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 98	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 206	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 25	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 3,165	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 85	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 61	-	-	-
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	-	$ 19	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 7	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 386	-	-	-
9502	fixed-rate construction loans in process	128	$ 679	-	-	-
9512	adjustable-rate construction loans in process	80	$ 1,409	-	-	-