INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

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

Change in Rates	Net Portfolio Value $ Amount	Net Portfolio Value $ Change	Net Portfolio Value % Change	NPV as % of PV of Assets NPV Ratio	NPV as % of PV of Assets Change
+300 bp	6,919	-2,899	-30 %	8.07 %	-271 bp
+200 bp	7,935	-1,883	-19 %	9.06 %	-171 bp
+100 bp	8,934	-883	-9 %	9.99 %	-78 bp
0 bp	9,818			10.77 %	
-100 bp	10,273	455	+5 %	11.11 %	+34 bp
-200 bp	10,283	465	+5 %	11.02 %	+24 bp
-300 bp	10,243	425	+4 %	10.87 %	+10 bp

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

	06/30/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.77 %
Post-Shock NPV Ratio	9.06 %
Sensitivity Measure: Decline in NPV Ratio	171 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	-	12,046	11,809	11,564	11,153	10,592	10,020	9,483	-
30-Yr Mortgage Securities ...	-	3,733	3,655	3,570	3,423	3,237	3,053	2,882	-
15-Year Mortgages & MBS	-	7,159	7,038	6,910	6,724	6,494	6,258	6,028	-
Balloon Mortgages & MBS	-	4,277	4,212	4,150	4,064	3,949	3,827	3,704	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	1,696	1,690	1,684	1,679	1,673	1,664	1,646	-
7 Mo to 2 Yrs Reset Freq ..	-	7,108	7,030	6,956	6,887	6,815	6,726	6,608	-
2+ to 5 Yrs Reset Freq	-	7,996	7,863	7,727	7,575	7,399	7,196	6,970	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	646	641	635	629	622	614	603	-
2 Mo to 5 Yrs Reset Freq...	-	662	652	644	636	628	618	607	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	673	667	662	657	652	646	641	-
Adjustable-Rate, Fully-Amort.	-	1,795	1,782	1,768	1,756	1,743	1,731	1,718	-
Fixed-Rate, Balloon	-	764	740	716	694	672	651	632	-
Fixed-Rate, Fully-Amortizing	-	2,104	2,032	1,964	1,900	1,840	1,783	1,730	-
Construction & Land Loans:									
Adjustable-Rate	-	3,665	3,659	3,652	3,646	3,640	3,634	3,628	-
Fixed-Rate	-	1,628	1,584	1,544	1,505	1,469	1,435	1,403	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	2,004	2,002	2,000	1,998	1,996	1,994	1,993	-
Fixed-Rate	-	1,573	1,538	1,504	1,472	1,441	1,412	1,383	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	116	114	112	110	108	106	104	-
Accrued Interest Receivable .	-	357	357	357	357	357	357	357	-
Advances for Taxes/Insurance	-	12	12	12	12	12	12	12	-
Float on Escrows on Owned Mtg	-	10	16	26	40	52	60	67	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	0	0	0	2	3	3	3	-
*Mortgage Loans & Securities	-	60,026	59,092	58,156	56,914	55,388	53,793	52,197	-

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	-	2,500	2,495	2,490	2,484	2,480	2,475	2,471	-
Fixed-Rate	-	1,312	1,271	1,232	1,195	1,160	1,126	1,094	-
Consumer Loans:									
Adjustable-Rate	-	1,149	1,147	1,145	1,143	1,142	1,140	1,139	-
Fixed-Rate	-	8,071	7,939	7,812	7,688	7,569	7,454	7,342	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-180	-177	-175	-173	-171	-169	-167	-
Accrued Interest Receivable .	-	78	78	78	78	78	78	78	-
*Nonmortgage Loans	-	12,931	12,752	12,581	12,416	12,257	12,104	11,957	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	2,561	2,561	2,561	2,561	2,561	2,561	2,561	-
Equities & All Mutual Funds ...	-	852	824	797	765	730	695	660	-
Zero-Coupon Securities	-	56	51	46	42	39	36	34	-
Govt & Agency Securities	-	1,619	1,573	1,531	1,491	1,455	1,420	1,388	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,991	1,989	1,986	1,984	1,981	1,979	1,976	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	377	359	342	328	314	302	290	-
Mortgage-Derivative Securities:									
Valued by OTS	-	62	62	62	61	61	59	58	-
Valued by Institution	-	6,546	6,523	6,477	6,326	6,091	5,859	5,632	-
Structured Securities, Valued by Institution	-	2,575	2,514	2,459	2,377	2,324	2,246	2,165	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	16,639	16,454	16,261	15,934	15,556	15,156	14,764	-

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

*** ASSETS (Cont.) ***	*** Change in Interest Rates ***								
	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
REPOSSESSED ASSETS	-	148	148	148	148	148	148	148	-
REAL ESTATE HELD FOR INVESTMENT	-	140	140	140	140	140	140	140	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	34	34	34	34	31	27	24	-
OFFICE PREMISES & EQUIPMENT	-	1,221	1,221	1,221	1,221	1,221	1,221	1,221	-
*Subtotal	-	1,543	1,543	1,543	1,543	1,540	1,536	1,533	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	86	89	111	145	163	168	166	-
Adj-Rate Servicing	-	17	19	20	20	20	21	21	-
Float on Mtgs Svc'd for Others	-	39	47	60	78	92	102	110	-
*Mtg Ln Servicing for Others	-	142	155	191	243	276	291	297	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	1,777	1,777	1,777	1,777	1,777	1,777	1,777	-
Deposit Intangibles:									
Retail CD Intangible	-	92	102	109	115	120	126	131	-
Transaction Acct Intangible .	-	313	433	548	668	767	854	940	-
MMDA Intangible	-	344	471	563	638	714	801	900	-
Passbook Account Intangible .	-	274	368	459	554	625	697	769	-
Non-Int-Bearing Acct Intang .	-	110	183	252	318	381	441	498	-
*Other Assets	-	2,910	3,333	3,708	4,070	4,384	4,694	5,014	-
*** TOTAL ASSETS	-	94,191	93,330	92,440	91,121	89,400	87,575	85,761	-

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 ...	-	28,483	28,345	28,208	28,073	27,940	27,808	27,677	-
Maturing in 13 Mo or More ...	-	12,097	11,809	11,531	11,262	11,002	10,751	10,508	-
Variable-Rate, Fixed-Maturity .	-	212	212	212	211	211	211	211	-
Non-Maturity:									
Transaction Accts	-	5,073	5,073	5,073	5,073	5,073	5,073	5,073	-
MMDAs	-	8,661	8,661	8,661	8,661	8,661	8,661	8,661	-
Passbook Accts	-	4,182	4,182	4,182	4,182	4,182	4,182	4,182	-
Non-Interest-Bearing Accts ..	-	3,179	3,179	3,179	3,179	3,179	3,179	3,179	-
* Deposits	-	61,886	61,460	61,045	60,641	60,248	59,865	59,491	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	6,620	6,572	6,526	6,481	6,436	6,393	6,350	-
Maturing in 37 Mo or More ...	-	1,592	1,517	1,447	1,381	1,319	1,260	1,206	-
Variable-Rate, Fixed-Maturity .	-	5,128	5,121	5,114	5,107	5,100	5,093	5,086	-
* Borrowings	-	13,339	13,210	13,087	12,968	12,855	12,747	12,642	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	340	340	340	340	340	340	340	-
Other Escrow Accounts	-	151	147	142	138	135	131	128	-
Collat. Mtg Securities Issued .	-	13	13	13	13	13	13	13	-
Miscellaneous I	-	1,186	1,186	1,186	1,186	1,186	1,186	1,186	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	1,691	1,686	1,682	1,678	1,674	1,670	1,667	-
SELF- VALUED	-	6,434	6,215	6,031	5,895	5,804	5,731	5,674	-
*** TOTAL LIABILITIES	-	83,350	82,572	81,845	81,182	80,581	80,012	79,474	-

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	-	32	24	16	-1	-21	-40	-59	-
ARMs	-	4	3	2	1	0	-2	-5	-
Other Mortgages	-	6	4	3	-	-3	-7	-10	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	114	84	49	0	-55	-110	-163	-
Sell Mortgages & MBS	-	-158	-112	-59	21	111	197	276	-
Purchase Non-Mortgage Items ...	-	2	1	1	-	-1	-1	-1	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	0	2	3	4	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-57	-42	-26	-12	3	16	29	-
Pay Floating, Receive Fixed ...	-	13	9	6	2	-1	-4	-6	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	0	0	0	1	2	5	9	-
INTEREST-RATE FLOORS	-	2	2	1	1	0	0	0	-
FUTURES	-	16	10	5	-	-5	-11	-16	-
OPTIONS ON FUTURES	-	10	6	3	0	-3	-7	-11	-
CONSTRUCTION LIP	-	21	6	-8	-20	-32	-42	-51	-
SELF-VALUED	-	-603	-472	-314	-115	119	376	637	-
*** OFF-BALANCE-SHEET POSITIONS	-	-599	-476	-322	-121	115	372	632	-

*** NET PORTFOLIO VALUE ***

ASSETS	-	94,191	93,330	92,440	91,121	89,400	87,575	85,761	-
- LIABILITIES	-	83,350	82,572	81,845	81,182	80,581	80,012	79,474	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-599	-476	-322	-121	115	372	632	-
*** NET PORTFOLIO VALUE	-	10,243	10,283	10,273	9,818	8,934	7,935	6,919	-

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	11,079	11,153	100.67	4.4
30-Yr Mortgage Securities ...	3,431	3,423	99.78	4.9
15-Year Mortgages & MBS	6,640	6,724	101.27	3.1
Balloon Mortgages & MBS	3,999	4,064	101.63	2.5
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	1,676	1,679	100.22	0.3
7 Mo to 2 Yrs Reset Freq ..	6,764	6,887	101.82	1.0
2+ to 5 Yrs Reset Freq	7,434	7,575	101.90	2.2
Lagging Market Index ARMs:				
1 Mo Reset Freq............	609	629	103.27	1.0
2 Mo to 5 Yrs Reset Freq...	628	636	101.32	1.3
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	654	657	100.37	0.8
Adjustable-Rate, Fully-Amort.	1,757	1,756	99.95	0.7
Fixed-Rate, Balloon	661	694	104.94	3.2
Fixed-Rate, Fully-Amortizing	1,857	1,900	102.28	3.3
Construction & Land Loans:				
Adjustable-Rate	3,661	3,646	99.59	0.2
Fixed-Rate	1,520	1,505	99.03	2.5
Second Mtg Loans & Securities:				
Adjustable-Rate	2,036	1,998	98.14	0.1
Fixed-Rate	1,439	1,472	102.32	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	110	110	100.00	1.6
Accrued Interest Receivable .	357	357	100.00	0.0
Advances for Taxes/Insurance	12	12	100.00	0.0
Float on Escrows on Owned Mtg		40		-32.2
Less: Value of Servicing on Mtgs Serviced by Others ...		2		-63.0
*Mortgage Loans & Securities	56,322	56,914	101.05	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.

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	2,325	2,484	106.87	0.2
Fixed-Rate	1,157	1,195	103.25	3.0
Consumer Loans:				
Adjustable-Rate	1,136	1,143	100.68	0.1
Fixed-Rate	7,699	7,688	99.86	1.6
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-173	-173	100.00	1.2
Accrued Interest Receivable .	78	78	100.00	0.0
*Nonmortgage Loans	12,222	12,416	101.59	1.3
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	2,561	2,561	100.00	0.0
Equities & All Mutual Funds ...	765	765	100.00	4.4
Zero-Coupon Securities	35	42	119.82	8.2
Govt & Agency Securities	1,416	1,491	105.37	2.6
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,982	1,984	100.10	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	338	328	96.83	4.3
Mortgage-Derivative Securities:				
Valued by OTS	61	61	100.00	1.1
Valued by Institution	6,372	6,326	99.26	3.1
Structured Securities, Valued by Institution	2,337	2,377	101.73	2.8
Less: Valuation Allowances for Investment Securities ..	0	0	100.00	1.1
*Cash, Deposits, & Securities	15,866	15,934	100.43	2.2

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	148	148	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	140	140	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	34	34	100.00	5.2
OFFICE PREMISES & EQUIPMENT	1,221	1,221	100.00	0.0
*Subtotal	1,543	1,543	100.00	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		145		-17.8
Adj-Rate Servicing		20		-1.9
Float on Mtgs Svc'd for Others		78		-20.7
*Mtg Ln Servicing for Others		243		-17.4
OTHER ASSETS				
Purchased & Excess Servicing ..	255			
Margin Account	-	-	-	-
Miscellaneous I	1,777	1,777	100.00	0.0
Miscellaneous II	358			
Deposit Intangibles:				
Retail CD Intangible		115		-5.0
Transaction Acct Intangible .		668		-16.4
MMDA Intangible		638		-11.8
Passbook Account Intangible .		554		-15.0
Non-Int-Bearing Acct Intang .		318		-20.3
*Other Assets	2,389	4,070		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	49			
*** TOTAL ASSETS	88,392	91,121	103/100*	1.7/2.1*

*Including/excluding deposit intangible values.

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

*** LIABILITIES ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
DEPOSITS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 12 Mo or Less ...	27,772	28,073	101.09	0.5
Maturing in 13 Mo or More ...	10,907	11,262	103.26	2.3
Variable-Rate, Fixed-Maturity .	211	211	100.24	0.1
Non-Maturity:				
Transaction Accts	5,073	5,073	100/ 87*	0.0/2.5*
MMDAs	8,661	8,661	100/ 93*	0.0/0.9*
Passbook Accts	4,182	4,182	100/ 87*	0.0/2.3*
Non-Interest-Bearing Accts ..	3,179	3,179	100/ 90*	0.0/2.3*
* Deposits	59,984	60,641	101/ 97*	0.7/1.3*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	6,440	6,481	100.63	0.7
Maturing in 37 Mo or More ...	1,321	1,381	104.52	4.6
Variable-Rate, Fixed-Maturity .	5,114	5,107	99.86	0.1
* Borrowings	12,876	12,968	100.72	0.9
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	340	340	100.00	0.0
Other Escrow Accounts	162	138	85.71	2.8
Collat. Mtg Securities Issued .	13	13	100.00	0.0
Miscellaneous I	1,186	1,186	100.00	0.0
Miscellaneous II	479			
*Other Liabilities	2,180	1,678	76.95	0.2
SELF- VALUED	5,774	5,895	102.09	1.9
UNAMORTIZED YIELD ADJUSTMENTS ..	21			
*** TOTAL LIABILITIES	80,834	81,182	100/ 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	-1
ARMs	1
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	0
Sell Mortgages & MBS	21
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-12
Pay Floating, Receive Fixed ...	2
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	1
INTEREST-RATE FLOORS	1
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-20
SELF-VALUED	-115
*** OFF-BALANCE-SHEET POSITIONS	-121

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	88,392	91,121	103/100*	1.7/2.1*	*Including/excluding deposit intangible values.
- LIABILITIES	80,834	81,182	100/ 98**	0.8/1.2**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		-121			
*** NET PORTFOLIO VALUE	7,557	9,818	129.91	6.8	

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	$	1,657	7,048	1,873	340	160
WARM (in months)		321 mo	328 mo	320 mo	279 mo	226 mo
WAC		6.73%	7.38%	8.34%	9.35%	11.20%
$ of Which Are FHA or VA Guaranteed	$	37	119	37	11	8
Securities Backed By Conventional Mortgages	$	1,463	1,190	78	12	4
WARM (in months)		326 mo	332 mo	275 mo	229 mo	173 mo
Wtd Avg Pass-Thru Rate		6.35%	7.13%	8.13%	9.32%	10.73%
Securities Backed By FHA or VA Mortgages	$	166	400	108	7	3
WARM (in months)		321 mo	323 mo	312 mo	180 mo	187 mo
Wtd Avg Pass-Thru Rate		6.40%	7.19%	8.21%	9.10%	10.42%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	2,079	2,160	926	344	195
WAC		6.59%	7.37%	8.35%	9.35%	10.98%
Mortgage Securities	$	742	155	32	5	1
Wtd Avg Pass-Thru Rate		6.23%	7.25%	8.17%	9.18%	11.53%
WARM (of Loans & Securities)		147 mo	152 mo	139 mo	118 mo	97 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	984	1,664	565	190	305
WAC		6.61%	7.40%	8.34%	9.38%	12.66%
Mortgage Securities	$	234	57	1	0	0
Wtd Avg Pass-Thru Rate		6.37%	7.19%	8.11%	0.00%	0.00%
WARM (of Loans & Securities)		81 mo	85 mo	77 mo	64 mo	59 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 25,148

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 . .	$	152	132	28	86	14
WAC		5.80%	6.62%	7.57%	4.05%	7.04%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	1,523	6,631	7,406	523	613
Wtd Avg Margin (in bp)		227 bp	279 bp	282 bp	265 bp	267 bp
WAC		7.69%	7.71%	7.48%	7.85%	7.58%
WARM (in months)		290 mo	288 mo	330 mo	344 mo	248 mo
Wtd Avg Time Until Next Payment Reset (mo) .		3 mo	13 mo	41 mo	1 mo	9 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 17,110

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 LIFTIME CAP						
Balances w/Coupon Within 200 bp of Lifetime Cap	$	34	178	26	58	5
Wtd Avg Distance from Lifetime Cap (in bp) .		146 bp	156 bp	177 bp	161 bp	141 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	294	1,360	496	169	91
Wtd Avg Distance from Lifetime Cap		315 bp	328 bp	358 bp	306 bp	345 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	1,243	5,073	6,693	348	471
Wtd Avg Distance from Lifetime Cap		621 bp	640 bp	543 bp	621 bp	599 bp
Balances Without Lifetime Cap	$	105	152	219	33	61
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	1,259	5,898	6,965	533	551
Wtd Avg Periodic Rate Cap (in bp)		150 bp	194 bp	203 bp	51 bp	169 bp
Balances Subject to Periodic Rate Floors . . .	$	278	4,540	5,525	4	444
MBS INCLUDED IN ARM BALANCES	$	261	1,043	299	2	57

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 . . . . $	654	1,757
WARM (in months)	61 mo	138 mo
Remaining Term to Full Amort. .	229 mo	
Rate Index Code	0	0
Margin (in bp)	215 bp	217 bp
Reset Frequency	22 mo	21 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	24	65
WA Distance to Lifetime Cap .	32 bp	77 bp
Fixed-Rate:		
Balances . . . . $	661	1,857
WARM (in months)	49 mo	92 mo
Remaining Term to Full Amort. .	231 mo	
WAC	8.79%	8.61%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	3,661	1,520
WARM (in months)	26 mo	43 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	123 bp	8.66%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	2,036	1,439
WARM (in months)	173 mo	140 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	92 bp	9.37%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,325	1,157
WARM (in months)	39 mo	48 mo
Margin in Col 1 (bp); WAC in Col 2	407 bp	10.33%
Reset Frequency	2 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	1,136	7,699
WARM (in months)	51 mo	64 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	744 bp	11.48%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	83	899
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	253	4,654
Remaining WAL 5-10 Years . . . $	188	252
Remaining WAL over 10 Years . $	57	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	31	0
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	11	1
WAC . . . . $	7.83%	7.91%
Principal-Only MBS . . . . $	4	0
WAC	7.00%	12.40%
Total Mortgage-Derivative Securities--Book Value . $	627	5,807

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 . . . . $	3,272	6,795	1,847	859	646
WARM (in months)	237 mo	279 mo	266 mo	223 mo	180 mo
Wtd Avg Servicing Fee (in bp)	34 bp	36 bp	34 bp	46 bp	71 bp

Total # of Fixed-Rate Loans Serviced That Are:	
Conventional Loans	160,500 lns
FHA/VA Loans	13,587 lns
Subserviced by Others	3,800 lns

Index on Serviced Loan

Adjustable-Rate Mortgage Loan Servicing	Current Mkt	Lagging Mkt
Balances Serviced . . . . $	2,077	29
WARM (in months)	271 mo	240 mo
Wtd Avg Servicing Fee (in bp)	41 bp	56 bp

Total # of Adjustable-Rate Loans Serviced	20,567 lns
Of Which, Number Subserviced By Others .	824 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 15,525

CASH, DEPOSITS, & SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	2,561		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	765		
Zero-Coupon Securities . . . . $	35	8.60%	91 mo
Government & Agency Securities . . . . $	1,416	6.06%	57 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	1,982	4.11%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	338	6.64%	87 mo
Structured Securities . . . . $	2,337		
Total Cash, Deposits, & Securities . . . . $	9,433		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	368
Accrued Interest Receivable	$	357
Advances for Taxes and Insurance	$	12
Less: Unamortized Yield Adjustments	$	-41
Valuation Allowances	$	258
Unrealized Gains (Losses)	$	44

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	137
Accrued Interest Receivable	$	78
Less: Unamortized Yield Adjustments	$	19
Valuation Allowances	$	310
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	140
REPOSSESSED ASSETS	$	148
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	34
OFFICE PREMISES AND EQUIPMENT	$	1,221

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-25
Less: Unamortized Yield Adjustments	$	-9
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	255
Margin Account	$	0
Miscellaneous I	$	1,777
Miscellaneous II	$	358
TOTAL ASSETS	$	88,392

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	495
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	537
Mortgage-Related Mutual Funds	$	228
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	2,435
Wtd Avg Servicing Fee (in bp)		26 bp
Adjustable-Rate Mortgage Loans Serviced	$	3,078
Wtd Avg Servicing Fee (in bp)		33 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	40

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	$	7,119	1,997	139	$ 0
WAC		6.05%	6.22%	6.05%	
WARM (in months)		2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	12,020	6,016	481	$ 0
WAC		5.60%	6.54%	6.16%	
WARM (in months)		7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months	$		5,999	1,700	$ 0
WAC			6.26%	5.99%	
WARM (in months)			19 mo	24 mo	
Balances Maturing in 37 or More Months	$			3,208	$ 0
WAC				6.75%	
WARM (in months)				51 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 38,678

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,220	1,034	300
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	17,070	12,658	4,725
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.88 mo	7.04 mo	10.41 mo
Balances in New Accounts (Optional)	$	72	43	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 %	$	3,202	583	42	3.97%
5.00 to 5.99 %	$	264	1,137	270	5.63%
6.00 to 6.99 %	$	156	790	416	6.41%
7.00 to 7.99 %	$	26	276	265	7.27%
8.00 to 8.99 %	$	0	7	2	8.29%
9.00 to 9.99 %	$	0	0	325	9.21%
10.00 to 10.99 %	$	0	0	0	10.50%
11.00% and Above	$	0	0	0	13.60%
WARM		1 mo	19 mo	71 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 7,761

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 11,099

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	$ 5,073	1.47%	$ 10
Money Market Deposit Accounts (MMDAs)	$ 8,661	3.80%	$ 68
Passbook Accounts	$ 4,182	2.48%	$ 21
Non-Interest-Bearing Non-Maturity Deposits	$ 3,179		$ 5

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 205	0.29%
Escrow for Mortgages Serviced for Others	$ 135	0.26%
Other Escrows	$ 162	0.02%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 21,596	

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 3
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 17
OTHER LIABILITIES	
Collateralized Mortgage Securities Issued	$ 13
Miscellaneous I	$ 1,186
Miscellaneous II	$ 479
TOTAL LIABILITIES	$ 80,834
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 146
EQUITY CAPITAL	$ 7,409
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 88,390

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	-	$ 1	-	-	-
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 .	30	$ 86	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	17	$ 33	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	15	$ 23	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	67	$ 116	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	55	$ 325	-	-	-
1016	optional commitment to originate "other" mortgages	39	$ 119	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 0	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 2	-	-	-
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 .	6	$ 14	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 10	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	6	$ 66	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 2	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 7	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 24	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	8	$ 15	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	13	$ 43	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 60	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 177	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 1	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 21	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 2	-	-	-
2056	commitment to purchase "other" MBS	-	$ 138	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 23	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$ 1	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	6	$ 75	-	-	-

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
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 534	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	$ 16	-	-	-
2086	commitment to purchase high-risk mortgage derivative product . . .	-	$ 1	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 3	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 3	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 11	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 14	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 80	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 272	-	-	-
2122	commitment to sell 1-mo COFI ARM loans, svc released	-	$ 1	-	-	-
2124	commitment to sell 6-mo or 1-yr COFI ARM loans, svc released . . .	-	$ 2	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	7	$ 56	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 5	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 11	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	15	$ 56	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	28	$ 665	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 53	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 35	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	11	$ 40	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	9	$ 25	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	-	$ 7	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	24	$ 38	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	22	$ 282	-	-	-
2216	firm commitment to originate "other" mortgage loans	20	$ 187	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 1	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 5	-	-	-
3016	option to purchase "other" mortgages	-	$ 2	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 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
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 2	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 23	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 5	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 2	-	-	-
3076	short option to sell "other" mortgages	-	$ 0	-	-	-
4002	commitment to purchase non-mortgage financial assets	15	$ 172	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 24	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 61	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 385	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 15	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 70	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR	-	$ 82	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 125	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 610	-	-	-
6010	interest rate cap based on 1-year Treasury	-	$ 100	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 25	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 80	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 55	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 5	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$ 64	-	-	-
9502	fixed-rate construction loans in process	82	$ 616	-	-	-
9512	adjustable-rate construction loans in process	49	$ 867	-	-	-