OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

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

Change in Rates	Net Portfolio Value $ Amount	$ Change	% Change	NPV as % of PV of Assets NPV Ratio	Change
+300 bp	12,340	-4,436	-26 %	8.22 %	-233 bp
+200 bp	14,104	-2,672	-16 %	9.21 %	-135 bp
+100 bp	15,570	-1,206	-7 %	9.97 %	-58 bp
0 bp	16,776			10.55 %	
-100 bp	16,936	160	+1 %	10.53 %	-2 bp

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

	12/31/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.55 %
Post-Shock NPV Ratio	9.21 %
Sensitivity Measure: Decline in NPV Ratio	135 bp

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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

*** Change in Interest Rates ***

*** ASSETS ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
MORTGAGE LOANS & SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans & MBS:									
30-Yr Mortgage Loans	-	-	-	21,767	20,927	19,747	18,618	17,592	-
30-Yr Mortgage Securities ...	-	-	-	5,947	5,698	5,340	5,008	4,714	-
15-Year Mortgages & MBS	-	-	-	20,949	20,356	19,588	18,817	18,081	-
Balloon Mortgages & MBS	-	-	-	3,888	3,811	3,703	3,588	3,475	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	-	2,442	2,428	2,413	2,394	2,368	-
7 Mo to 2 Yrs Reset Freq ..	-	-	-	13,511	13,378	13,243	13,082	12,868	-
2+ to 5 Yrs Reset Freq	-	-	-	10,827	10,610	10,361	10,076	9,759	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	-	-	345	342	339	335	331	-
2 Mo to 5 Yrs Reset Freq...	-	-	-	2,040	2,006	1,973	1,937	1,898	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	-	3,130	3,099	3,070	3,043	3,015	-
Adjustable-Rate, Fully-Amort.	-	-	-	4,069	4,029	3,988	3,949	3,910	-
Fixed-Rate, Balloon	-	-	-	2,187	2,102	2,021	1,945	1,872	-
Fixed-Rate, Fully-Amortizing	-	-	-	2,968	2,854	2,748	2,649	2,556	-
Construction & Land Loans:									
Adjustable-Rate	-	-	-	3,281	3,273	3,264	3,256	3,249	-
Fixed-Rate	-	-	-	1,118	1,099	1,080	1,063	1,046	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	-	5,584	5,565	5,545	5,526	5,508	-
Fixed-Rate	-	-	-	3,917	3,835	3,756	3,681	3,609	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	-	215	210	203	196	189	-
Accrued Interest Receivable .	-	-	-	550	550	550	550	550	-
Advances for Taxes/Insurance	-	-	-	116	116	116	116	116	-
Float on Escrows on Owned Mtg	-	-	-	42	78	112	135	152	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-	-	33	31	33	38	43	-
*Mortgage Loans & Securities	-	-	-	108,860	106,333	103,127	99,925	96,814	-

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
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	-	-	2,025	2,022	2,018	2,015	2,012	-
Fixed-Rate	-	-	-	3,847	3,651	3,468	3,297	3,138	-
Consumer Loans:									
Adjustable-Rate	-	-	-	3,065	3,061	3,058	3,054	3,051	-
Fixed-Rate	-	-	-	11,923	11,770	11,621	11,477	11,336	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-	-197	-195	-193	-190	-188	-
Accrued Interest Receivable .	-	-	-	156	156	156	156	156	-
*Nonmortgage Loans	-	-	-	20,819	20,465	20,129	19,809	19,505	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	-	-	4,785	4,785	4,785	4,785	4,785	-
Equities & All Mutual Funds ...	-	-	-	594	571	544	518	494	-
Zero-Coupon Securities	-	-	-	199	192	186	180	175	-
Govt & Agency Securities	-	-	-	1,802	1,752	1,704	1,659	1,617	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	-	2,673	2,669	2,666	2,662	2,658	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	-	1,299	1,242	1,191	1,145	1,103	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	-	69	66	64	61	59	-
Valued by Institution	-	-	-	5,979	5,906	5,726	5,514	5,288	-
Structured Securities, Valued by Institution	-	-	-	1,722	1,692	1,642	1,585	1,527	-
Less: Valuation Allowances for Investment Securities ..	-	-	-	3	3	2	2	2	-
*Cash, Deposits, & Securities	-	-	-	19,119	18,872	18,505	18,108	17,703	-

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	-	-	-	184	184	184	184	184	-
REAL ESTATE HELD FOR INVESTMENT	-	-	-	52	52	52	52	52	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	-	49	49	46	42	36	-
OFFICE PREMISES & EQUIPMENT	-	-	-	1,725	1,725	1,725	1,725	1,725	-
*Subtotal	-	-	-	2,011	2,010	2,008	2,003	1,998	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	-	475	672	825	869	868	-
Adj-Rate Servicing	-	-	-	56	59	61	62	61	-
Float on Mtgs Svc'd for Others	-	-	-	357	541	700	789	844	-
*Mtg Ln Servicing for Others	-	-	-	888	1,272	1,586	1,720	1,773	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	5,487	5,487	5,487	5,487	5,487	-
Deposit Intangibles:									
Retail CD Intangible	-	-	-	179	191	201	210	218	-
Transaction Acct Intangible .	-	-	-	1,167	1,441	1,706	1,985	2,222	-
MMDA Intangible	-	-	-	791	973	1,131	1,272	1,422	-
Passbook Account Intangible .	-	-	-	1,158	1,416	1,676	1,928	2,148	-
Non-Int-Bearing Acct Intang .	-	-	-	357	486	609	725	837	-
*Other Assets	-	-	-	9,141	9,995	10,810	11,608	12,334	-
*** TOTAL ASSETS	-	-	-	160,837	158,947	156,165	153,172	150,128	-

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

*** Change in Interest Rates ***

*** LIABILITIES ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
DEPOSITS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 12 Mo or Less ...	-	-	-	41,812	41,613	41,418	41,225	41,034	-
Maturing in 13 Mo or More ...	-	-	-	20,603	20,113	19,639	19,182	18,739	-
Variable-Rate, Fixed-Maturity .	-	-	-	765	765	765	764	764	-
Non-Maturity:									
Transaction Accts	-	-	-	12,663	12,663	12,663	12,663	12,663	-
MMDAs	-	-	-	13,528	13,528	13,528	13,528	13,528	-
Passbook Accts	-	-	-	12,490	12,490	12,490	12,490	12,490	-
Non-Interest-Bearing Accts ..	-	-	-	6,005	6,005	6,005	6,005	6,005	-
* Deposits	-	-	-	107,867	107,179	106,510	105,858	105,224	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	-	10,579	10,492	10,406	10,322	10,239	-
Maturing in 37 Mo or More ...	-	-	-	3,289	3,131	2,982	2,842	2,710	-
Variable-Rate, Fixed-Maturity .	-	-	-	2,759	2,756	2,753	2,750	2,747	-
* Borrowings	-	-	-	16,628	16,378	16,140	15,913	15,696	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	-	1,621	1,621	1,621	1,621	1,621	-
Other Escrow Accounts	-	-	-	185	180	175	170	166	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	4,256	4,256	4,256	4,256	4,256	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	-	6,063	6,057	6,052	6,048	6,043	-
SELF-VALUED	-	-	-	12,823	12,515	12,274	11,965	11,822	-
*** TOTAL LIABILITIES	-	-	-	143,381	142,130	140,976	139,784	138,785	-

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	-	-	-	208	-17	-282	-521	-736	-
ARMs	-	-	-	37	27	14	-4	-28	-
Other Mortgages	-	-	-	12	-	-16	-31	-45	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	-	22	1	-23	-45	-66	-
Sell Mortgages & MBS	-	-	-	-543	117	866	1,538	2,141	-
Purchase Non-Mortgage Items ...	-	-	-	1	-	0	-1	-1	-
Sell Non-Mortgage Items	-	-	-	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-	-	-151	-31	0	3	5	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-	-25	-17	-9	-2	5	-
Pay Floating, Receive Fixed ...	-	-	-	7	3	0	-4	-7	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	-	-	1	3	5	9	13	-
INTEREST-RATE FLOORS	-	-	-	0	0	0	0	0	-
FUTURES	-	-	-	0	-	0	0	0	-
OPTIONS ON FUTURES	-	-	-	-	-	-	-	-	-
CONSTRUCTION LIP	-	-	-	-104	-140	-174	-203	-231	-
SELF-VALUED	-	-	-	17	14	1	-24	-54	-
*** OFF-BALANCE-SHEET POSITIONS	-	-	-	-519	-41	382	715	997	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	-	-	160,837	158,947	156,165	153,172	150,128	-
- LIABILITIES	-	-	-	143,381	142,130	140,976	139,784	138,785	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	-	-519	-41	382	715	997	-
*** NET PORTFOLIO VALUE	-	-	-	16,936	16,776	15,570	14,104	12,340	-

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	20,696	20,927	101.12	4.8
30-Yr Mortgage Securities ...	5,654	5,698	100.77	5.3
15-Year Mortgages & MBS	19,968	20,356	101.94	3.3
Balloon Mortgages & MBS	3,712	3,811	102.67	2.4
Adjustable-Rate Single Family				
First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	2,380	2,428	102.03	0.6
7 Mo to 2 Yrs Reset Freq ..	12,849	13,378	104.12	1.0
2+ to 5 Yrs Reset Freq	10,383	10,610	102.19	2.2
Lagging Market Index ARMs:				
1 Mo Reset Freq............	336	342	101.68	0.9
2 Mo to 5 Yrs Reset Freq...	1,990	2,006	100.82	1.7
Multifamily & Nonresidential				
Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	3,096	3,099	100.10	1.0
Adjustable-Rate, Fully-Amort.	4,000	4,029	100.71	1.0
Fixed-Rate, Balloon	1,975	2,102	106.43	3.9
Fixed-Rate, Fully-Amortizing	2,765	2,854	103.23	3.8
Construction & Land Loans:				
Adjustable-Rate	3,293	3,273	99.39	0.3
Fixed-Rate	1,112	1,099	98.78	1.7
Second Mtg Loans & Securities:				
Adjustable-Rate	5,650	5,565	98.49	0.3
Fixed-Rate	3,692	3,835	103.87	2.1
Other Assets Related to				
Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	210	210	100.00	3.0
Accrued Interest Receivable .	550	550	100.00	0.0
Advances for Taxes/Insurance	116	116	100.00	0.0
Float on Escrows on Owned Mtg		78		-44.6
Less: Value of Servicing on Mtgs Serviced by Others ...		31		-0.2
*Mortgage Loans & Securities	104,426	106,333	101.83	2.7

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	2,032	2,022	99.49	0.2
Fixed-Rate	3,856	3,651	94.69	5.2
Consumer Loans:				
Adjustable-Rate	3,021	3,061	101.34	0.1
Fixed-Rate	11,898	11,770	98.92	1.3
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-195	-195	100.00	1.2
Accrued Interest Receivable .	156	156	100.00	0.0
*Nonmortgage Loans	20,769	20,465	98.54	1.7
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	4,785	4,785	100.00	0.0
Equities & All Mutual Funds ...	571	571	100.00	4.4
Zero-Coupon Securities	183	192	104.95	3.5
Govt & Agency Securities	1,683	1,752	104.06	2.8
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	2,667	2,669	100.08	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,340	1,242	92.69	4.3
Mortgage-Derivative Securities:				
Valued by OTS	66	66	100.00	3.6
Valued by Institution	5,884	5,906	100.37	2.1
Structured Securities, Valued by Institution	1,693	1,692	99.92	2.3
Less: Valuation Allowances for Investment Securities ..	3	3	100.00	2.9
*Cash, Deposits, & Securities	18,869	18,872	100.01	1.6

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	184	184	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	52	52	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	49	49	100.00	3.2
OFFICE PREMISES & EQUIPMENT	1,725	1,725	100.00	0.0
*Subtotal	2,010	2,010	100.00	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		672		-26.0
Adj-Rate Servicing		59		-4.6
Float on Mtgs Svc'd for Others		541		-31.7
*Mtg Ln Servicing for Others		1,272		-27.4
OTHER ASSETS				
Purchased & Excess Servicing ..	848			
Margin Account	-	-	-	-
Miscellaneous I	5,487	5,487	100.00	0.0
Miscellaneous II	803			
Deposit Intangibles:				
Retail CD Intangible		191		-5.7
Transaction Acct Intangible .		1,441		-18.7
MMDA Intangible		973		-17.4
Passbook Account Intangible .		1,416		-18.3
Non-Int-Bearing Acct Intang .		486		-25.9
*Other Assets	7,138	9,995		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	475			
*** TOTAL ASSETS	153,687	158,947	103/100*	1.5/2.1*

*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 ...	41,069	41,613	101.33	0.5	
Maturing in 13 Mo or More ...	19,344	20,113	103.97	2.4	
Variable-Rate, Fixed-Maturity .	763	765	100.32	0.0	
Non-Maturity:					
Transaction Accts	12,663	12,663	100/ 89*	0.0/2.4*	
MMDAs	13,528	13,528	100/ 93*	0.0/1.3*	
Passbook Accts	12,490	12,490	100/ 89*	0.0/2.3*	*Excluding/including deposit intangible values
Non-Interest-Bearing Accts ..	6,005	6,005	100/ 92*	0.0/2.3*	listed on asset side of report.
* Deposits	105,863	107,179	101/ 97*	0.6/1.5*	
BORROWINGS					
Fixed-Rate, Fixed-Maturity:					
Maturing in 36 Mo or Less ...	10,317	10,492	101.70	0.8	
Maturing in 37 Mo or More ...	3,075	3,131	101.81	4.9	
Variable-Rate, Fixed-Maturity .	2,739	2,756	100.64	0.1	
* Borrowings	16,130	16,378	101.54	1.5	
OTHER LIABILITIES					
Escrow Accounts					
For Mortgages	1,621	1,621	100.00	0.0	
Other Escrow Accounts	201	180	89.43	2.9	
Collat. Mtg Securities Issued .	-	-	-	-	
Miscellaneous I	4,256	4,256	100.00	0.0	
Miscellaneous II	321				
*Other Liabilities	6,400	6,057	94.65	0.1	
SELF-VALUED	11,866	12,515	105.47	2.2	
UNAMORTIZED YIELD ADJUSTMENTS ..	-40				
*** TOTAL LIABILITIES	140,219	142,130	101/ 98**	0.8/1.5**	**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	-17
ARMs	27
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	1
Sell Mortgages & MBS	117
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	-31
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-17
Pay Floating, Receive Fixed ...	3
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	3
INTEREST-RATE FLOORS	0
FUTURES	-
OPTIONS ON FUTURES	-
CONSTRUCTION LIP	-140
SELF-VALUED	14
	=========
*** OFF-BALANCE-SHEET POSITIONS	-41

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	153,687	158,947	103/100*	1.5/2.1*	*Including/excluding deposit intangible values.
- LIABILITIES	140,219	142,130	101/ 98**	0.8/1.5**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		-41			
	=========	=========			
*** NET PORTFOLIO VALUE	13,468	16,776	124.57	4.1	

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS

FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Coupon: Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	7,957	9,575	1,806	547	892
WARM (in months)		339 mo	329 mo	305 mo	294 mo	318 mo
WAC		6.60%	7.33%	8.33%	9.46%	11.28%
$ of Which Are FHA or VA Guaranteed	$	310	550	120	34	27
Securities Backed By Conventional Mortgages .	$	4,826	234	170	17	14
WARM (in months)		343 mo	283 mo	297 mo	164 mo	249 mo
Wtd Avg Pass-Thru Rate		6.60%	7.20%	8.07%	9.21%	10.56%
Securities Backed By FHA or VA Mortgages . . .	$	314	122	23	10	4
WARM (in months)		332 mo	301 mo	224 mo	172 mo	157 mo
Wtd Avg Pass-Thru Rate		6.46%	7.15%	8.09%	9.22%	11.33%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	9,892	4,883	1,194	278	248
WAC		6.44%	7.33%	8.31%	9.34%	11.22%
Mortgage Securities	$	3,200	568	69	6	2
Wtd Avg Pass-Thru Rate		6.24%	7.13%	8.13%	9.23%	10.34%
WARM (of Loans & Securities)		156 mo	140 mo	132 mo	117 mo	140 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	1,400	1,255	452	194	302
WAC		6.41%	7.39%	8.35%	9.44%	11.29%
Mortgage Securities	$	199	24	1	0	0
Wtd Avg Pass-Thru Rate		5.83%	7.11%	8.00%	0.00%	0.00%
WARM (of Loans & Securities)		70 mo	83 mo	81 mo	127 mo	169 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 50,676

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 . .	$	38	652	581	40	18
WAC		7.51%	7.01%	7.61%	3.95%	6.64%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	2,354	12,337	9,811	297	2,005
Wtd Avg Margin (in bp)		388 bp	342 bp	314 bp	189 bp	236 bp
WAC		8.12%	7.62%	7.31%	5.70%	7.56%
WARM (in months)		293 mo	300 mo	328 mo	285 mo	250 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	12 mo	40 mo	4 mo	14 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 28,132

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)		Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ARM BALANCES BY DISTANCE TO LIFETIME CAP		6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
Balances w/Coupon Within 200 bp of Lifetime Cap	$	258	550	199	1	59
Wtd Avg Distance from Lifetime Cap (in bp) .		175 bp	175 bp	158 bp	122 bp	160 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	1,014	2,486	433	37	364
Wtd Avg Distance from Lifetime Cap		291 bp	316 bp	327 bp	310 bp	326 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	798	9,421	9,523	273	1,523
Wtd Avg Distance from Lifetime Cap		629 bp	606 bp	578 bp	712 bp	622 bp
Balances Without Lifetime Cap	$	322	531	237	26	76
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	1,265	10,321	9,429	149	1,701
Wtd Avg Periodic Rate Cap (in bp)		123 bp	188 bp	243 bp	205 bp	169 bp
Balances Subject to Periodic Rate Floors . . .	$	886	8,912	7,815	131	1,597
MBS INCLUDED IN ARM BALANCES	$	179	1,101	183	132	94

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	3,116	4,071
WARM (in months)	80 mo	185 mo
Remaining Term to Full Amort. .	271 mo	
Rate Index Code	0	0
Margin (in bp)	257 bp	251 bp
Reset Frequency	28 mo	29 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	74	65
WA Distance to Lifetime Cap .	181 bp	123 bp
Fixed-Rate:		
Balances . . . . $	2,075	2,826
WARM (in months)	62 mo	109 mo
Remaining Term to Full Amort. .	260 mo	
WAC	7.96%	8.04%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	3,416	1,119
WARM (in months)	37 mo	28 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	111 bp	7.68%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	5,687	3,701
WARM (in months)	103 mo	158 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	47 bp	9.69%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,058	3,856
WARM (in months)	37 mo	83 mo
Margin in Col 1 (bp); WAC in Col 2	139 bp	6.65%
Reset Frequency	4 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	3,021	11,963
WARM (in months)	44 mo	47 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	708 bp	11.00%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	61	2,028
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	384	2,591
Remaining WAL 5-10 Years . . . $	76	255
Remaining WAL over 10 Years . $	75	
Super Floaters . . . . $	1	
Inverse Floaters & Super POs . . $	27	
Other . . . . $	0	47
CMO Residuals: $		
Fixed-Rate . . . . $	0	10
Floating-Rate . . . . $	0	407
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	0	0
WAC . . . . $	11.86%	7.05%
Principal-Only MBS . . . . $	0	0
WAC	12.00%	11.08%
Total Mortgage-Derivative Securities-Book Value . $	624	5,338

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 . . . . $	33,584	28,725	6,185	1,669	1,986
WARM (in months)	267 mo	284 mo	276 mo	211 mo	204 mo
Wtd Avg Servicing Fee (in bp)	33 bp	36 bp	39 bp	43 bp	60 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	645,412 lns				
FHA/VA Loans	155,836 lns				
Subserviced by Others	1,223 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	6,602	172
WARM (in months)	283 mo	145 mo
Wtd Avg Servicing Fee (in bp)	39 bp	26 bp

Total # of Adjustable-Rate Loans Serviced 63,213 lns
Of Which, Number Subserviced By Others . 0 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 78,922

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	4,810		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	577		
Zero-Coupon Securities . . . . $	183	4.59%	39 mo
Government & Agency Securities . . . . $	1,684	5.18%	39 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	2,770	1.99%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) . . $	1,340	5.21%	88 mo
Structured Securities . . . . $	1,835		
Total Cash, Deposits, & Securities . . . . $	13,199		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	773
Accrued Interest Receivable	$	556
Advances for Taxes and Insurance	$	117
Less: Unamortized Yield Adjustments	$	-192
Valuation Allowances	$	545
Unrealized Gains (Losses)	$	55

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	218
Accrued Interest Receivable	$	157
Less: Unamortized Yield Adjustments	$	-211
Valuation Allowances	$	416
Unrealized Gains (Losses)	$	-5

REAL ESTATE HELD FOR INVESTMENT	$	54
REPOSSESSED ASSETS	$	196
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	49
OFFICE PREMISES AND EQUIPMENT	$	1,751

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	23
Less: Unamortized Yield Adjustments	$	1
Valuation Allowances	$	3

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	867
Margin Account	$	0
Miscellaneous I	$	5,530
Miscellaneous II	$	803
TOTAL ASSETS	$	155,459

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	83
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	3,840
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	344
Mortgage-Related Mutual Funds	$	233
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	3,784
Wtd Avg Servicing Fee (in bp)		35 bp
Adjustable-Rate Mortgage Loans Serviced	$	5,648
Wtd Avg Servicing Fee (in bp)		51 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	386

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:		Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawal During Quarter (Optional)
Balances Maturing in 3 Months or Less	$	10,378	4,654	273	$ 1
WAC		4.28%	6.37%	5.99%	
WARM (in months)		2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	14,721	11,055	727	$ 2
WAC		3.81%	5.79%	5.98%	
WARM (in months)		7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months	$		10,206	4,119	$ 1
WAC			4.96%	6.34%	
WARM (in months)			19 mo	26 mo	
Balances Maturing in 37 or More Months	$			5,210	$ 0
WAC				6.22%	
WARM (in months)				52 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 61,343

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,384	3,150	4,019
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	20,607	18,893	5,337
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.21 mo	5.44 mo	5.75 mo
Balances in New Accounts (Optional)	$	464	443	320

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 %	$	4,277	2,253	744	2.93%
5.00 to 5.99 %	$	149	1,490	1,151	5.30%
6.00 to 6.99 %	$	179	1,344	710	6.41%
7.00 to 7.99 %	$	12	533	294	7.33%
8.00 to 8.99 %	$	0	100	262	8.47%
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	110	11.82%
WARM		1 mo	18 mo	74 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 13,606

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 15,367

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	$ 12,755	1.97%	$ 135
Money Market Deposit Accounts (MMDAs)	$ 13,820	2.37%	$ 26
Passbook Accounts	$ 12,550	2.03%	$ 27
Non-Interest-Bearing Non-Maturity Deposits	$ 6,033		$ 6

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 375	0.07%
Escrow for Mortgages Serviced for Others	$ 1,260	0.02%
Other Escrows	$ 201	0.21%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 46,994	
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 8	
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ -49	
OTHER LIABILITIES		
Collateralized Mortgage Securities Issued	$ 0	
Miscellaneous I	$ 4,274	
Miscellaneous II	$ 323	
TOTAL LIABILITIES	$ 141,868	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 65	
EQUITY CAPITAL	$ 13,527	
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 155,460	

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	8	$ 63	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	16	$ 6	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	66	$ 701	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	47	$ 427	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	42	$ 216	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	130	$ 1,819	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	110	$ 3,524	-	-	-
1016	optional commitment to originate "other" mortgages	80	$ 485	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 1	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$ 0	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 7	-	-	-
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 .	-	$ 3	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 1	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 2	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 151	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 6	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	6	$ 168	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	36	$ 1,701	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	38	$ 4,015	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 6	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 2	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 65	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 1,957	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 3,979	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 1	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 12	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 7	-	-	-

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	-	$	12	-	-	-
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 .	-	$	4	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$	11	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	2	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	16	$	31	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	22	$	183	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$	1	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$	8	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	17	$	51	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	7	$	20	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	11	$	10	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	38	$	80	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	29	$	131	-	-	-
2216	firm commitment to originate "other" mortgage loans	22	$	95	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$	0	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$	0	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$	43	-	-	-
3030	option to sell 5- or 7-yr balloon or 2-step mtgs	-	$	0	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$	13	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$	14	-	-	-
3042	short option to purchase 1-month COFI ARMs	-	$	8	-	-	-
3044	short option to purchase 6-mo or 1-yr COFI ARM	-	$	0	-	-	-
3046	short option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs . . .	-	$	10	-	-	-
3048	short option to purchase 3- or 5-yr Treasury ARMs	-	$	513	-	-	-
3050	short option to purchase 5- or 7-yr balloon or 2-step mtg lns . . .	-	$	36	-	-	-
3052	short option to purchase 10-, 15-, or 20-yr FRMs	-	$	962	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$	1,976	-	-	-

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
3056	short option to purchase "other" mortgages	-	$ 19	-	-	-
4002	commitment to purchase non-mortgage financial assets	17	$ 132	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 3	-	-	-
4024	commitment to sell core deposits	-	$ 3	-	-	-
4026	commitment to sell "other" liabilities	-	$ 7	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 50	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 285	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 60	-	-	-
5042	interest rate swap: pay 10-year Treasury, receive fixed	-	$ 8	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 440	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 50	-	-	-
6022	interest rate cap based on the prime rate	-	$ 50	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	$ 20	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 20	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 3	-	-	-
7010	interest rate floor based on 1-year Treasury	-	$ 3	-	-	-
8002	long futures contract on 30-day interest rate	-	$ 10	-	-	-
9502	fixed-rate construction loans in process	139	$ 715	-	-	-
9512	adjustable-rate construction loans in process	84	$ 1,217	-	-	-