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	27,890	-11,022	-28 %	7.36 %	-246 bp
+200 bp	32,295	-6,617	-17 %	8.38 %	-144 bp
+100 bp	36,031	-2,881	-7 %	9.21 %	-61 bp
0 bp	38,912			9.83 %	
-100 bp	39,961	1,049	+3 %	10.02 %	+19 bp
-200 bp	40,826	1,914	+5 %	10.17 %	+34 bp
-300 bp	42,320	3,408	+9 %	10.46 %	+64 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	03/31/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	9.83 %
Post-Shock NPV Ratio	8.38 %
Sensitivity Measure: Decline in NPV Ratio	144 bp

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

*** ASSETS ***	*** Change in Interest Rates ***								
	-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	-	27,111	26,587	26,087	25,269	24,063	22,782	21,554	-
30-Yr Mortgage Securities ...	-	6,837	6,703	6,571	6,357	6,048	5,718	5,401	-
15-Year Mortgages & MBS	-	6,017	5,917	5,820	5,660	5,457	5,247	5,042	-
Balloon Mortgages & MBS	-	5,899	5,815	5,741	5,645	5,488	5,311	5,134	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	9,000	8,938	8,885	8,839	8,790	8,725	8,624	-
7 Mo to 2 Yrs Reset Freq ..	-	20,681	20,438	20,229	20,040	19,839	19,568	19,193	-
2+ to 5 Yrs Reset Freq	-	28,883	28,243	27,607	26,946	26,232	25,451	24,607	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	121,941	120,950	119,977	118,971	117,860	116,496	114,725	-
2 Mo to 5 Yrs Reset Freq...	-	27,228	26,747	26,287	25,825	25,318	24,738	24,068	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	10,489	10,337	10,214	10,114	10,025	9,931	9,825	-
Adjustable-Rate, Fully-Amort.	-	27,793	27,508	27,272	27,066	26,868	26,667	26,460	-
Fixed-Rate, Balloon	-	2,989	2,853	2,725	2,605	2,491	2,384	2,284	-
Fixed-Rate, Fully-Amortizing	-	3,064	2,900	2,749	2,609	2,481	2,362	2,252	-
Construction & Land Loans:									
Adjustable-Rate	-	4,388	4,382	4,376	4,370	4,364	4,357	4,352	-
Fixed-Rate	-	1,390	1,339	1,293	1,250	1,212	1,177	1,145	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	5,534	5,527	5,521	5,515	5,510	5,503	5,497	-
Fixed-Rate	-	4,166	4,064	3,966	3,874	3,785	3,701	3,621	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-285	-281	-276	-270	-264	-257	-250	-
Accrued Interest Receivable .	-	1,766	1,766	1,766	1,766	1,766	1,766	1,766	-
Advances for Taxes/Insurance	-	145	145	145	145	145	145	145	-
Float on Escrows on Owned Mtg	-	13	23	38	57	71	83	94	-
Less: Value of Servicing on Mtgs									
Serviced by Others ...	-	-172	-177	-191	-207	-215	-218	-219	-
*Mortgage Loans & Securities	-	315,223	311,077	307,183	302,859	297,764	292,074	285,758	-

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	-	2,620	2,617	2,615	2,612	2,610	2,608	2,606	-
Fixed-Rate	-	1,922	1,813	1,716	1,627	1,547	1,475	1,409	-
Consumer Loans:									
Adjustable-Rate	-	692	692	692	691	691	691	691	-
Fixed-Rate	-	8,531	8,390	8,254	8,122	7,995	7,872	7,752	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-285	-280	-275	-271	-266	-262	-258	-
Accrued Interest Receivable .	-	88	88	88	88	88	88	88	-
*Nonmortgage Loans	-	13,567	13,320	13,088	12,870	12,665	12,471	12,288	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	6,903	6,903	6,903	6,903	6,903	6,903	6,903	-
Equities & All Mutual Funds ...	-	628	605	582	557	532	506	481	-
Zero-Coupon Securities	-	49	49	49	49	49	49	49	-
Govt & Agency Securities	-	6,900	6,544	6,210	5,897	5,602	5,325	5,065	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	3,326	3,312	3,298	3,284	3,271	3,257	3,243	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	456	415	380	348	321	297	275	-
Mortgage-Derivative Securities:									
Valued by OTS	-	8	8	8	8	8	7	7	-
Valued by Institution	-	33,773	33,662	33,649	33,429	32,553	31,471	30,382	-
Structured Securities, Valued by Institution	-	1,936	1,929	1,922	1,869	1,733	1,670	1,610	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	53,978	53,426	53,000	52,342	50,970	49,484	48,015	-

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	-	195	195	195	195	195	195	195	-
REAL ESTATE HELD FOR INVESTMENT	-	108	108	108	108	108	108	108	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	168	160	157	150	136	118	97	-
OFFICE PREMISES & EQUIPMENT	-	2,398	2,398	2,398	2,398	2,398	2,398	2,398	-
*Subtotal	-	2,869	2,861	2,857	2,851	2,837	2,818	2,798	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	1,765	1,833	2,249	3,071	3,605	3,762	3,749	-
Adj-Rate Servicing	-	1,137	1,211	1,266	1,292	1,303	1,309	1,312	-
Float on Mtgs Svc'd for Others	-	684	809	977	1,197	1,370	1,490	1,583	-
*Mtg Ln Servicing for Others	-	3,585	3,853	4,492	5,560	6,278	6,561	6,644	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	11,650	11,650	11,650	11,650	11,650	11,650	11,650	-
Deposit Intangibles:									
Retail CD Intangible	-	56	73	87	104	120	132	146	-
Transaction Acct Intangible .	-	587	854	1,116	1,372	1,587	1,790	1,983	-
MMDA Intangible	-	1,781	2,472	2,935	3,319	3,681	4,168	4,838	-
Passbook Account Intangible .	-	730	1,022	1,321	1,526	1,692	1,960	2,202	-
Non-Int-Bearing Acct Intang .	-	450	811	1,155	1,483	1,794	2,090	2,374	-
*Other Assets	-	15,254	16,882	18,265	19,453	20,525	21,791	23,194	-
*** TOTAL ASSETS	-	404,477	401,419	398,885	395,936	391,039	385,200	378,695	-

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 ...	-	86,669	86,315	85,962	85,613	85,269	84,926	84,588	-
Maturing in 13 Mo or More ...	-	10,429	10,230	10,036	9,848	9,665	9,487	9,314	-
Variable-Rate, Fixed-Maturity .	-	146	146	146	146	146	146	146	-
Non-Maturity:									
Transaction Accts	-	10,911	10,911	10,911	10,911	10,911	10,911	10,911	-
MMDAs	-	50,147	50,147	50,147	50,147	50,147	50,147	50,147	-
Passbook Accts	-	12,553	12,553	12,553	12,553	12,553	12,553	12,553	-
Non-Interest-Bearing Accts ..	-	15,508	15,508	15,508	15,508	15,508	15,508	15,508	-
* Deposits	-	186,363	185,810	185,264	184,726	184,200	183,678	183,167	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	76,602	76,096	75,600	75,113	74,636	74,168	73,709	-
Maturing in 37 Mo or More ...	-	6,855	6,537	6,238	5,956	5,691	5,440	5,204	-
Variable-Rate, Fixed-Maturity .	-	62,178	62,097	62,017	61,937	61,857	61,778	61,699	-
* Borrowings	-	145,634	144,730	143,854	143,006	142,184	141,386	140,612	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,267	1,267	1,267	1,267	1,267	1,267	1,267	-
Other Escrow Accounts	-	683	662	643	625	607	591	576	-
Collat. Mtg Securities Issued .	-	3,197	3,191	3,185	3,179	3,173	3,167	3,161	-
Miscellaneous I	-	7,848	7,848	7,848	7,848	7,848	7,848	7,848	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	12,995	12,969	12,943	12,919	12,896	12,874	12,852	-
SELF- VALUED	-	15,523	15,841	16,103	16,268	16,382	16,368	16,281	-
*** TOTAL LIABILITIES	-	360,515	359,349	358,164	356,919	355,662	354,306	352,911	-

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	-	410	310	211	4	-257	-512	-749	-
ARMs	-	65	48	36	22	4	-19	-52	-
Other Mortgages	-	60	45	31	-	-39	-81	-122	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	741	545	331	0	-385	-761	-1,114	-
Sell Mortgages & MBS	-	-2,121	-1,561	-932	49	1,179	2,270	3,281	-
Purchase Non-Mortgage Items ...	-	-274	-178	-86	-	82	160	233	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-	-	0	0	18	36	53	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-992	-767	-551	-344	-145	45	227	-
Pay Floating, Receive Fixed ...	-	57	44	31	18	6	-6	-18	-
Basis Swaps	-	5	4	3	2	1	1	0	-
Swaptions	-	23	46	75	105	136	167	197	-
INTEREST-RATE CAPS	-	0	1	2	4	8	14	25	-
INTEREST-RATE FLOORS	-	-	-	-	-	-	-	-	-
FUTURES	-	30	19	9	-	-10	-20	-30	-
OPTIONS ON FUTURES	-	-	-	0	0	3	7	11	-
CONSTRUCTION LIP	-	35	22	9	-4	-15	-26	-37	-
SELF-VALUED	-	320	177	73	38	67	127	199	-
*** OFF-BALANCE-SHEET POSITIONS	-	-1,641	-1,245	-760	-105	654	1,401	2,106	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	404,477	401,419	398,885	395,936	391,039	385,200	378,695	-
- LIABILITIES	-	360,515	359,349	358,164	356,919	355,662	354,306	352,911	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-1,641	-1,245	-760	-105	654	1,401	2,106	-
*** NET PORTFOLIO VALUE	-	42,320	40,826	39,961	38,912	36,031	32,295	27,890	-

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

*** ASSETS ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
MORTGAGE LOANS & SECURITIES				
Fixed-Rate Single-Family First-Mortgage Loans & MBS:				
30-Yr Mortgage Loans	24,941	25,269	101.32	4.0
30-Yr Mortgage Securities ...	6,277	6,357	101.27	4.1
15-Year Mortgages & MBS	5,589	5,660	101.27	3.2
Balloon Mortgages & MBS	5,566	5,645	101.43	2.2
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	8,725	8,839	101.30	0.5
7 Mo to 2 Yrs Reset Freq ..	19,536	20,040	102.58	1.0
2+ to 5 Yrs Reset Freq	26,173	26,946	102.95	2.6
Lagging Market Index ARMs:				
1 Mo Reset Freq............	114,608	118,971	103.81	0.9
2 Mo to 5 Yrs Reset Freq...	25,326	25,825	101.97	1.9
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	10,057	10,114	100.56	0.9
Adjustable-Rate, Fully-Amort.	27,423	27,066	98.70	0.7
Fixed-Rate, Balloon	2,504	2,605	104.03	4.5
Fixed-Rate, Fully-Amortizing	2,587	2,609	100.86	5.1
Construction & Land Loans:				
Adjustable-Rate	4,368	4,370	100.05	0.1
Fixed-Rate	1,269	1,250	98.50	3.2
Second Mtg Loans & Securities:				
Adjustable-Rate	5,544	5,515	99.49	0.1
Fixed-Rate	3,728	3,874	103.91	2.3
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-270	-270	100.00	2.2
Accrued Interest Receivable .	1,766	1,766	100.00	0.0
Advances for Taxes/Insurance	145	145	100.00	0.0
Float on Escrows on Owned Mtg		57		-29.4
Less: Value of Servicing on Mtgs Serviced by Others ...		-207		-5.8
*Mortgage Loans & Securities	295,861	302,859	102.37	1.6

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	2,610	2,612	100.10	0.1
Fixed-Rate	1,648	1,627	98.72	5.2
Consumer Loans:				
Adjustable-Rate	714	691	96.84	0.0
Fixed-Rate	7,629	8,122	106.47	1.6
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-271	-271	100.00	1.7
Accrued Interest Receivable .	88	88	100.00	0.0
*Nonmortgage Loans	12,418	12,870	103.64	1.6
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	6,903	6,903	100.00	0.0
Equities & All Mutual Funds ...	557	557	100.00	4.5
Zero-Coupon Securities	49	49	100.41	0.2
Govt & Agency Securities	5,898	5,897	99.97	5.2
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	3,279	3,284	100.17	0.4
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	401	348	86.79	8.4
Mortgage-Derivative Securities:				
Valued by OTS	8	8	100.00	1.2
Valued by Institution	33,418	33,429	100.03	1.6
Structured Securities, Valued by Institution	1,924	1,869	97.11	5.0
Less: Valuation Allowances for Investment Securities ..	0	0	100.00	0.6
*Cash, Deposits, & Securities	52,436	52,342	99.82	1.9

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
REPOSSESSED ASSETS	195	195	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	108	108	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	150	150	100.00	6.9
OFFICE PREMISES & EQUIPMENT	2,398	2,398	100.00	0.0
*Subtotal	2,851	2,851	100.00	0.4
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		3,071		-22.1
Adj-Rate Servicing		1,292		-1.4
Float on Mtgs Svc'd for Others		1,197		-16.4
*Mtg Ln Servicing for Others		5,560		-16.1
OTHER ASSETS				
Purchased & Excess Servicing ..	4,994			
Margin Account	-	-	-	-
Miscellaneous I	11,650	11,650	100.00	0.0
Miscellaneous II	2,791			
Deposit Intangibles:				
Retail CD Intangible		104		-15.9
Transaction Acct Intangible .		1,372		-17.2
MMDA Intangible		3,319		-11.2
Passbook Account Intangible .		1,526		-12.2
Non-Int-Bearing Acct Intang .		1,483		-21.6
*Other Assets	19,434	19,453		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	1,535			
*** TOTAL ASSETS	384,535	395,936	103/101*	1.0/1.3*

*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 ...	85,111	85,613	100.59	0.4
Maturing in 13 Mo or More ...	9,616	9,848	102.41	1.9
Variable-Rate, Fixed-Maturity .	146	146	100.00	0.0
Non-Maturity:				
Transaction Accts	10,911	10,911	100/ 87*	0.0/2.5*
MMDAs	50,147	50,147	100/ 93*	0.0/0.8*
Passbook Accts	12,553	12,553	100/ 88*	0.0/1.7*
Non-Interest-Bearing Accts ..	15,508	15,508	100/ 90*	0.0/2.3*
* Deposits	183,992	184,726	100/ 96*	0.3/0.9*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	74,546	75,113	100.76	0.6
Maturing in 37 Mo or More ...	5,666	5,956	105.12	4.6
Variable-Rate, Fixed-Maturity .	61,977	61,937	99.93	0.1
* Borrowings	142,189	143,006	100.57	0.6
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,267	1,267	100.00	0.0
Other Escrow Accounts	719	625	86.83	2.8
Collat. Mtg Securities Issued .	3,300	3,179	96.33	0.2
Miscellaneous I	7,848	7,848	100.00	0.0
Miscellaneous II	1,107			
*Other Liabilities	14,242	12,919	90.71	0.2
SELF- VALUED	16,633	16,268	97.81	-0.9
UNAMORTIZED YIELD ADJUSTMENTS ..	18			
*** TOTAL LIABILITIES	357,074	356,919	100/ 98**	0.4/0.7**

*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	4
ARMs	22
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	0
Sell Mortgages & MBS	49
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-344
Pay Floating, Receive Fixed ...	18
Basis Swaps	2
Swaptions	105
INTEREST-RATE CAPS	4
INTEREST-RATE FLOORS	-
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-4
SELF-VALUED	38
*** OFF-BALANCE-SHEET POSITIONS	-105

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	384,535	395,936	103/101*	1.0/1.3*	*Including/excluding deposit intangible values.
- LIABILITIES	357,074	356,919	100/ 98**	0.4/0.7**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		-105			
*** NET PORTFOLIO VALUE	27,460	38,912	141.70	5.0	

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	$	4,940	13,419	4,303	1,418	860
WARM (in months)		331 mo	333 mo	319 mo	291 mo	294 mo
WAC		6.69%	7.38%	8.36%	9.37%	10.86%
$ of Which Are FHA or VA Guaranteed	$	106	491	516	106	40
Securities Backed By Conventional Mortgages .	$	1,662	1,283	479	135	63
WARM (in months)		327 mo	311 mo	295 mo	206 mo	196 mo
Wtd Avg Pass-Thru Rate		6.10%	7.52%	8.23%	9.37%	10.36%
Securities Backed By FHA or VA Mortgages . . .	$	664	1,286	560	120	25
WARM (in months)		332 mo	333 mo	341 mo	225 mo	202 mo
Wtd Avg Pass-Thru Rate		6.49%	7.28%	8.10%	9.21%	10.21%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	2,293	1,308	317	139	181
WAC		6.54%	7.31%	8.34%	9.45%	10.96%
Mortgage Securities	$	1,029	211	88	15	7
Wtd Avg Pass-Thru Rate		6.11%	7.35%	8.21%	9.41%	10.81%
WARM (of Loans & Securities)		153 mo	157 mo	139 mo	154 mo	141 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	1,470	3,305	468	30	44
WAC		6.67%	7.39%	8.18%	9.55%	10.77%
Mortgage Securities	$	124	123	1	0	0
Wtd Avg Pass-Thru Rate		6.25%	7.13%	8.07%	9.46%	10.33%
WARM (of Loans & Securities)		80 mo	112 mo	86 mo	133 mo	41 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 42,372

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 . .	$	189	31	2	5,743	164
WAC		6.23%	7.41%	7.34%	5.86%	7.62%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	8,536	19,505	26,171	108,865	25,162
Wtd Avg Margin (in bp)		267 bp	320 bp	293 bp	256 bp	282 bp
WAC		8.35%	7.98%	7.85%	8.21%	7.76%
WARM (in months)		293 mo	320 mo	378 mo	340 mo	327 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	14 mo	50 mo	3 mo	29 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 194,368

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	$	1,052	767	10	11,009	310
Wtd Avg Distance from Lifetime Cap (in bp) .		133 bp	155 bp	140 bp	134 bp	155 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	4,304	2,638	349	68,073	11,347
Wtd Avg Distance from Lifetime Cap		317 bp	322 bp	357 bp	335 bp	358 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	3,258	16,057	25,755	35,157	13,563
Wtd Avg Distance from Lifetime Cap		539 bp	518 bp	515 bp	551 bp	471 bp
Balances Without Lifetime Cap	$	110	73	59	369	105
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	4,950	16,258	14,564	1,616	18,196
Wtd Avg Periodic Rate Cap (in bp)		118 bp	170 bp	220 bp	267 bp	179 bp
Balances Subject to Periodic Rate Floors . . .	$	4,364	13,949	14,103	1,418	17,893
MBS INCLUDED IN ARM BALANCES	$	875	1,815	38	29,183	425

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	10,057	27,423
WARM (in months)	77 mo	264 mo
Remaining Term to Full Amort. .	271 mo	
Rate Index Code	0	0
Margin (in bp)	269 bp	246 bp
Reset Frequency	5 mo	2 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	820	576
WA Distance to Lifetime Cap .	193 bp	179 bp
Fixed-Rate:		
Balances . . . . $	2,504	2,587
WARM (in months)	74 mo	150 mo
Remaining Term to Full Amort. .	260 mo	
WAC	8.11%	8.03%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	4,368	1,269
WARM (in months)	11 mo	65 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	176 bp	9.08%
Reset Frequency	1 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	5,544	3,728
WARM (in months)	203 mo	174 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	161 bp	9.71%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,610	1,648
WARM (in months)	57 mo	108 mo
Margin in Col 1 (bp); WAC in Col 2	159 bp	8.57%
Reset Frequency	2 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	714	7,629
WARM (in months)	70 mo	60 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	189 bp	13.49%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	270	10,906
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	1,853	18,499
Remaining WAL 5-10 Years . . . $	928	582
Remaining WAL over 10 Years . $	9	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	29	0
Floating-Rate . . . . $	31	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	315	0
WAC . . . . $	8.79%	0.00%
Principal-Only MBS . . . . $	5	0
WAC	7.34%	0.00%
Total Mortgage-Derivative Securities--Book Value . $	3,439	29,986

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

MORTGAGE LOANS SERVICED FOR OTHERS

		Coupon of Fixed-Rate Mortgages Serviced for Others			
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced . . . . $	41,477	116,302	59,890	11,151	3,364
WARM (in months)	258 mo	290 mo	306 mo	291 mo	242 mo
Wtd Avg Servicing Fee (in bp)	38 bp	42 bp	48 bp	53 bp	59 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	1,789,310				
FHA/VA Loans	499,119 lns				
Subserviced by Others	20,073 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan Current Mkt	Lagging Mkt
Balances Serviced . . . . $	24,980	55,807
WARM (in months)	296 mo	302 mo
Wtd Avg Servicing Fee (in bp)	46 bp	62 bp

Total # of Adjustable-Rate Loans Serviced 645,676 lns
Of Which, Number Subserviced By Others . 1,464 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 312,972

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	6,903		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	557		
Zero-Coupon Securities . . . . $	49	5.84%	3 mo
Government & Agency Securities . . . . $	5,898	4.66%	74 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	3,279	5.19%	5 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	401	5.98%	176 mo
Structured Securities . . . . $	1,924		
Total Cash, Deposits, & Securities . . . . $	19,011		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	1,522
Accrued Interest Receivable	$	1,766
Advances for Taxes and Insurance	$	145
Less: Unamortized Yield Adjustments	$	-1,043
Valuation Allowances	$	1,792
Unrealized Gains (Losses)	$	211

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	114
Accrued Interest Receivable	$	88
Less: Unamortized Yield Adjustments	$	-173
Valuation Allowances	$	385
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	108
REPOSSESSED ASSETS	$	195
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	150
OFFICE PREMISES AND EQUIPMENT	$	2,398

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	34
Less: Unamortized Yield Adjustments	$	-73
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	4,994
Margin Account	$	0
Miscellaneous I	$	11,650
Miscellaneous II	$	2,791

TOTAL ASSETS	$	384,535

*** MEMORANDUM ITEMS ***

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	56
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	930
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	495
Mortgage-Related Mutual Funds	$	62
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	11,275
Wtd Avg Servicing Fee (in bp)		14 bp
Adjustable-Rate Mortgage Loans Serviced	$	28,426
Wtd Avg Servicing Fee (in bp)		18 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	0

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	$	26,542	8,691	313	$	0
WAC		6.02%	6.06%	5.83%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	29,334	19,412	819	$	0
WAC		5.72%	6.18%	6.03%		
WARM (in months)		6 mo	7 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		6,846	1,299	$	0
WAC			5.87%	5.77%		
WARM (in months)			18 mo	22 mo		
Balances Maturing in 37 or More Months	$			1,471	$	0
WAC				6.27%		
WARM (in months)				50 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 94,727

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,859	305	30
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	50,946	33,974	3,763
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		2.64 mo	4.13 mo	7.66 mo
Balances in New Accounts (Optional)	$	9	1	0

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 %	$	10,232	1,643	12	4.63%
5.00 to 5.99 %	$	22,805	13,336	1,543	5.41%
6.00 to 6.99 %	$	9,133	13,283	2,065	6.57%
7.00 to 7.99 %	$	1,174	2,675	1,499	7.30%
8.00 to 8.99 %	$	3	105	424	8.39%
9.00 to 9.99 %	$	150	3	12	9.83%
10.00 to 10.99 %	$	0	2	111	10.09%
11.00% and Above	$	0	2	1	15.53%
WARM		1 mo	18 mo	68 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 80,212

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 78,756

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

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

NON-MATURITY DEPOSITS		Total Balances	WAC		Balances in New Accounts (Optional)
Transaction Accounts	$	10,911	0.92%	$	0
Money Market Deposit Accounts (MMDAs).	$	50,147	4.24%	$	0
Passbook Accounts	$	12,553	2.55%	$	0
Non-Interest-Bearing Non-Maturity Deposits	$	15,508		$	0

ESCROW ACCOUNTS		Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$	294	0.39%
Escrow for Mortgages Serviced for Others	$	973	0.34%
Other Escrows	$	719	0.52%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$	91,105	

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$	23
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$	-5
OTHER LIABILITIES		
Collateralized Mortgage Securities Issued	$	3,300
Miscellaneous I	$	7,848
Miscellaneous II	$	1,107
TOTAL LIABILITIES	$	357,074
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES . . .	$	627
EQUITY CAPITAL	$	26,828
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$	384,529

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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	10	$ 167	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	9	$ 22	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	14	$ 1,197	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	12	$ 658	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	7	$ 30	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	18	$ 1,184	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	20	$ 4,592	-	-	-
1016	optional commitment to originate "other" mortgages	21	$ 1,426	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 795	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 2	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	-	$ 1,774	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	-	$ 5,027	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 1	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$ 415	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 1,666	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 4,006	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$ 415	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 2,072	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 8,590	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 1	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 375	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 1	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 23	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 589	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 7	-	-	-
2122	commitment to sell 1-mo COFI ARM loans, svc released	-	$ 1	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 1	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 3	-	-	-

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
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 3	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	6	$ 234	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	11	$ 1,521	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 21	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	-	$ 3	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	-	$ 1	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	-	$ 8	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	-	$ 20	-	-	-
2216	firm commitment to originate "other" mortgage loans	-	$ 490	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 4	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 413	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 3	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 22	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 90	-	-	-
3076	short option to sell "other" mortgages	-	$ 0	-	-	-
4002	commitment to purchase non-mortgage financial assets	-	$ 153	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 2,015	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 56	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 315	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 11,439	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 477	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 92	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 270	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 908	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 1,500	-	-	-
5572	interest rate swap, amortizing: pay 1-mo LIBOR, receive MBS coupon	-	$ 74	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 77	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 3,736	-	-	-

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 460	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 7	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 460	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 160	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 3	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 2	-	-	-
8042	short futures contract on Treasury bond	-	$ 1	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 30	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 35	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 19	-	-	-
9502	fixed-rate construction loans in process	16	$ 585	-	-	-
9512	adjustable-rate construction loans in process	19	$ 2,216	-	-	-