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			NPV as % of PV of Assets	
	$ Amount	$ Change	% Change	NPV Ratio	Change
+300 bp	30,248	-13,228	-30 %	7.51 %	-277 bp
+200 bp	35,653	-7,823	-18 %	8.69 %	-160 bp
+100 bp	40,190	-3,286	-8 %	9.63 %	-65 bp
0 bp	43,476			10.28 %	
-100 bp	44,601	1,125	+3 %	10.47 %	+19 bp
-200 bp	45,647	2,171	+5 %	10.65 %	+37 bp
-300 bp	47,818	4,342	+10 %	11.07 %	+79 bp

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

	06/30/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.28 %
Post-Shock NPV Ratio	8.69 %
Sensitivity Measure: Decline in NPV Ratio	160 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	-	42,036	41,191	40,299	38,805	36,823	34,811	32,921	-
30-Yr Mortgage Securities ...	-	7,238	7,097	6,943	6,686	6,350	6,008	5,687	-
15-Year Mortgages & MBS	-	9,164	9,003	8,820	8,543	8,222	7,901	7,591	-
Balloon Mortgages & MBS	-	4,760	4,698	4,640	4,555	4,428	4,291	4,156	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	8,035	7,985	7,943	7,905	7,861	7,796	7,693	-
7 Mo to 2 Yrs Reset Freq ..	-	21,010	20,756	20,521	20,298	20,051	19,736	19,318	-
2+ to 5 Yrs Reset Freq	-	29,793	29,160	28,513	27,824	27,070	26,240	25,345	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	116,223	115,342	114,459	113,520	112,418	111,006	109,144	-
2 Mo to 5 Yrs Reset Freq...	-	30,427	29,898	29,378	28,833	28,223	27,518	26,708	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	10,734	10,593	10,477	10,380	10,277	10,157	10,027	-
Adjustable-Rate, Fully-Amort.	-	27,410	27,145	26,918	26,713	26,504	26,292	26,076	-
Fixed-Rate, Balloon	-	3,977	3,802	3,637	3,481	3,335	3,198	3,068	-
Fixed-Rate, Fully-Amortizing	-	3,761	3,573	3,400	3,239	3,091	2,953	2,824	-
Construction & Land Loans:									
Adjustable-Rate	-	5,331	5,324	5,316	5,308	5,301	5,293	5,286	-
Fixed-Rate	-	1,620	1,566	1,517	1,474	1,434	1,398	1,366	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	5,352	5,345	5,337	5,331	5,324	5,318	5,313	-
Fixed-Rate	-	4,733	4,616	4,505	4,400	4,299	4,203	4,112	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-44	-42	-40	-38	-35	-33	-32	-
Accrued Interest Receivable .	-	1,830	1,830	1,830	1,830	1,830	1,830	1,830	-
Advances for Taxes/Insurance	-	138	138	138	138	138	138	138	-
Float on Escrows on Owned Mtg	-	20	32	49	70	88	103	115	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-147	-152	-164	-177	-183	-185	-186	-
*Mortgage Loans & Securities	-	333,695	329,203	324,765	319,473	313,214	306,340	298,874	-

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	-	5,331	5,324	5,317	5,311	5,306	5,302	5,298	-
Fixed-Rate	-	2,372	2,245	2,129	2,023	1,926	1,837	1,755	-
Consumer Loans:									
Adjustable-Rate	-	758	758	757	757	757	757	756	-
Fixed-Rate	-	4,508	4,434	4,363	4,295	4,229	4,165	4,104	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-266	-262	-258	-254	-251	-248	-245	-
Accrued Interest Receivable .	-	91	91	91	91	91	91	91	-
*Nonmortgage Loans	-	12,794	12,589	12,399	12,222	12,058	11,904	11,759	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	11,815	11,815	11,815	11,815	11,815	11,815	11,815	-
Equities & All Mutual Funds ...	-	779	751	724	693	660	627	594	-
Zero-Coupon Securities	-	295	295	294	294	294	294	293	-
Govt & Agency Securities	-	11,406	10,715	10,074	9,479	8,927	8,414	7,937	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	2,102	2,099	2,095	2,092	2,089	2,086	2,083	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	620	574	533	497	465	437	411	-
Mortgage-Derivative Securities:									
Valued by OTS	-	5	5	5	5	5	5	5	-
Valued by Institution	-	30,477	30,400	30,430	30,252	29,505	28,666	27,818	-
Structured Securities, Valued by Institution	-	2,022	1,972	1,926	1,865	1,786	1,707	1,616	-
Less: Valuation Allowances for Investment Securities ..	-	-	-	-	-	-	-	-	-
*Cash, Deposits, & Securities	-	59,521	58,624	57,896	56,992	55,546	54,050	52,572	-

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	-	257	257	257	257	257	257	257	-
REAL ESTATE HELD FOR INVESTMENT	-	119	119	119	119	119	119	119	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	183	183	182	178	164	146	126	-
OFFICE PREMISES & EQUIPMENT	-	2,688	2,688	2,688	2,688	2,688	2,688	2,688	-
*Subtotal	-	3,247	3,247	3,247	3,243	3,228	3,210	3,190	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	3,000	3,171	4,076	5,462	6,198	6,365	6,297	-
Adj-Rate Servicing	-	1,056	1,145	1,206	1,231	1,243	1,249	1,254	-
Float on Mtgs Svc'd for Others	-	1,094	1,302	1,630	2,034	2,346	2,541	2,692	-
*Mtg Ln Servicing for Others	-	5,149	5,618	6,911	8,726	9,786	10,156	10,243	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	12,828	12,828	12,828	12,828	12,828	12,828	12,828	-
Deposit Intangibles:									
Retail CD Intangible	-	159	182	200	215	229	243	255	-
Transaction Acct Intangible .	-	756	1,039	1,312	1,600	1,838	2,057	2,266	-
MMDA Intangible	-	2,176	2,959	3,539	4,025	4,546	5,148	5,778	-
Passbook Account Intangible .	-	966	1,292	1,612	1,948	2,206	2,458	2,704	-
Non-Int-Bearing Acct Intang .	-	504	838	1,155	1,457	1,745	2,019	2,281	-
*Other Assets	-	17,389	19,136	20,645	22,072	23,392	24,752	26,112	-
*** TOTAL ASSETS	-	431,795	428,418	425,863	422,728	417,224	410,411	402,751	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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 ...	-	93,446	93,081	92,719	92,363	92,010	91,658	91,312	-
Maturing in 13 Mo or More ...	-	11,607	11,363	11,127	10,898	10,676	10,460	10,251	-
Variable-Rate, Fixed-Maturity .	-	258	258	258	257	257	257	257	-
Non-Maturity:									
Transaction Accts	-	12,137	12,137	12,137	12,137	12,137	12,137	12,137	-
MMDAs	-	52,675	52,675	52,675	52,675	52,675	52,675	52,675	-
Passbook Accts	-	14,653	14,653	14,653	14,653	14,653	14,653	14,653	-
Non-Interest-Bearing Accts ..	-	14,567	14,567	14,567	14,567	14,567	14,567	14,567	-
* Deposits	-	199,343	198,734	198,136	197,550	196,975	196,408	195,852	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	85,996	85,475	84,962	84,460	83,966	83,481	83,005	-
Maturing in 37 Mo or More ...	-	6,054	5,753	5,471	5,208	4,962	4,731	4,515	-
Variable-Rate, Fixed-Maturity .	-	58,296	58,192	58,088	57,986	57,884	57,782	57,682	-
* Borrowings	-	150,346	149,419	148,522	147,653	146,811	145,995	145,202	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	3,583	3,583	3,583	3,583	3,583	3,583	3,583	-
Other Escrow Accounts	-	1,033	1,002	973	945	919	895	872	-
Collat. Mtg Securities Issued .	-	2,903	2,899	2,895	2,891	2,887	2,883	2,879	-
Miscellaneous I	-	13,183	13,183	13,183	13,183	13,183	13,183	13,183	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	20,702	20,667	20,634	20,602	20,572	20,544	20,517	-
SELF- VALUED	-	13,888	13,997	14,101	14,091	14,018	13,873	13,676	-
*** TOTAL LIABILITIES	-	384,279	382,818	381,393	379,897	378,378	376,819	375,247	-

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	-	601	449	285	-42	-436	-816	-1,166	-
ARMs	-	61	50	41	30	16	-4	-29	-
Other Mortgages	-	122	97	64	-	-76	-152	-226	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	861	635	364	-46	-497	-926	-1,321	-
Sell Mortgages & MBS	-	-3,113	-2,245	-1,178	435	2,186	3,836	5,345	-
Purchase Non-Mortgage Items ...	-	21	14	7	-	-6	-12	-17	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	0	1	2	3	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-723	-571	-417	-270	-128	9	140	-
Pay Floating, Receive Fixed ...	-	278	183	95	12	-63	-133	-197	-
Basis Swaps	-	2	1	1	1	1	0	0	-
Swaptions	-	99	174	261	355	451	547	640	-
INTEREST-RATE CAPS	-	-	0	0	0	0	1	2	-
INTEREST-RATE FLOORS	-	-	-	-	-	-	-	-	-
FUTURES	-	-	-	-	-	-	-	-	-
OPTIONS ON FUTURES	-	-	-	0	0	2	6	10	-
CONSTRUCTION LIP	-	68	23	-18	-56	-92	-126	-158	-
SELF-VALUED	-	2,027	1,236	628	226	-15	-171	-281	-
*** OFF-BALANCE-SHEET POSITIONS	-	302	46	132	645	1,344	2,061	2,744	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	431,795	428,418	425,863	422,728	417,224	410,411	402,751	-
- LIABILITIES	-	384,279	382,818	381,393	379,897	378,378	376,819	375,247	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	302	46	132	645	1,344	2,061	2,744	-
*** NET PORTFOLIO VALUE	-	47,818	45,647	44,601	43,476	40,190	35,653	30,248	-

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	38,599	38,805	100.53	4.5
30-Yr Mortgage Securities ...	6,668	6,686	100.26	4.4
15-Year Mortgages & MBS	8,514	8,543	100.34	3.5
Balloon Mortgages & MBS	4,500	4,555	101.22	2.3
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	7,776	7,905	101.66	0.5
7 Mo to 2 Yrs Reset Freq ..	19,784	20,298	102.60	1.2
2+ to 5 Yrs Reset Freq	27,056	27,824	102.84	2.6
Lagging Market Index ARMs:				
1 Mo Reset Freq............	109,644	113,520	103.54	0.9
2 Mo to 5 Yrs Reset Freq...	28,186	28,833	102.30	2.0
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	10,341	10,380	100.38	1.0
Adjustable-Rate, Fully-Amort.	27,065	26,713	98.70	0.8
Fixed-Rate, Balloon	3,375	3,481	103.15	4.3
Fixed-Rate, Fully-Amortizing	3,266	3,239	99.18	4.8
Construction & Land Loans:				
Adjustable-Rate	5,318	5,308	99.82	0.1
Fixed-Rate	1,515	1,474	97.25	2.8
Second Mtg Loans & Securities:				
Adjustable-Rate	5,297	5,331	100.64	0.1
Fixed-Rate	4,302	4,400	102.27	2.3
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-38	-38	100.00	6.0
Accrued Interest Receivable .	1,830	1,830	100.00	0.0
Advances for Taxes/Insurance	138	138	100.00	0.0
Float on Escrows on Owned Mtg		70		-27.9
Less: Value of Servicing on Mtgs Serviced by Others ...		-177		-5.3
*Mortgage Loans & Securities	313,137	319,473	102.02	1.8

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	5,187	5,311	102.38	0.1
Fixed-Rate	2,063	2,023	98.06	5.0
Consumer Loans:				
Adjustable-Rate	781	757	96.91	0.0
Fixed-Rate	4,159	4,295	103.27	1.6
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-254	-254	100.00	1.4
Accrued Interest Receivable .	91	91	100.00	0.0
*Nonmortgage Loans	12,027	12,222	101.63	1.4
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	11,815	11,815	100.00	0.0
Equities & All Mutual Funds ...	693	693	100.00	4.6
Zero-Coupon Securities	294	294	99.99	0.1
Govt & Agency Securities	9,112	9,479	104.03	6.0
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	2,089	2,092	100.16	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	576	497	86.32	6.8
Mortgage-Derivative Securities:				
Valued by OTS	5	5	100.00	1.2
Valued by Institution	30,257	30,252	99.98	1.5
Structured Securities, Valued by Institution	1,899	1,865	98.18	3.7
Less: Valuation Allowances for Investment Securities ..	-	-	-	-
*Cash, Deposits, & Securities	56,740	56,992	100.44	2.1

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
REPOSSESSED ASSETS	257	257	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	119	119	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	178	178	100.00	5.2
OFFICE PREMISES & EQUIPMENT	2,688	2,688	100.00	0.0
*Subtotal	3,243	3,243	100.00	0.3
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		5,462		-19.4
Adj-Rate Servicing		1,231		-1.5
Float on Mtgs Svc'd for Others		2,034		-17.6
*Mtg Ln Servicing for Others		8,726		-16.5
OTHER ASSETS				
Purchased & Excess Servicing ..	8,472			
Margin Account	-	-	-	-
Miscellaneous I	12,828	12,828	100.00	0.0
Miscellaneous II	3,061			
Deposit Intangibles:				
Retail CD Intangible		215		-6.9
Transaction Acct Intangible .		1,600		-16.4
MMDA Intangible		4,025		-12.5
Passbook Account Intangible .		1,948		-15.3
Non-Int-Bearing Acct Intang .		1,457		-20.3
*Other Assets	24,361	22,072		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	1,428			
*** TOTAL ASSETS	410,935	422,728	103/101*	1.0/1.4*

*Including/excluding deposit intangible values.

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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

*** LIABILITIES ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
DEPOSITS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 12 Mo or Less ...	91,769	92,363	100.65	0.4
Maturing in 13 Mo or More ...	10,707	10,898	101.78	2.1
Variable-Rate, Fixed-Maturity .	258	257	99.98	0.0
Non-Maturity:				
Transaction Accts	12,137	12,137	100/ 87*	0.0/2.5*
MMDAs	52,675	52,675	100/ 92*	0.0/1.0*
Passbook Accts	14,653	14,653	100/ 87*	0.0/2.3*
Non-Interest-Bearing Accts ..	14,567	14,567	100/ 90*	0.0/2.3*
* Deposits	196,766	197,550	100/ 96*	0.3/1.0*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	83,941	84,460	100.62	0.6
Maturing in 37 Mo or More ...	5,121	5,208	101.70	4.9
Variable-Rate, Fixed-Maturity .	58,178	57,986	99.67	0.2
* Borrowings	147,240	147,653	100.28	0.6
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	3,583	3,583	100.00	0.0
Other Escrow Accounts	1,095	945	86.35	2.8
Collat. Mtg Securities Issued .	2,881	2,891	100.34	0.1
Miscellaneous I	13,183	13,183	100.00	0.0
Miscellaneous II	1,478			
*Other Liabilities	22,220	20,602	92.72	0.1
SELF- VALUED	14,265	14,091	98.78	0.3
UNAMORTIZED YIELD ADJUSTMENTS ..	10			
*** TOTAL LIABILITIES	380,502	379,897	100/ 97**	0.4/0.8**

*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	-42
ARMs	30
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-46
Sell Mortgages & MBS	435
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-270
Pay Floating, Receive Fixed ...	12
Basis Swaps	1
Swaptions	355
INTEREST-RATE CAPS	0
INTEREST-RATE FLOORS	-
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-56
SELF-VALUED	226
	=========
*** OFF-BALANCE-SHEET POSITIONS	645

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	410,935	422,728	103/101*	1.0/1.4*	*Including/excluding deposit intangible values.
- LIABILITIES	380,502	379,897	100/ 97**	0.4/0.8**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		645			
	=========	=========			
*** NET PORTFOLIO VALUE	30,434	43,476	142.86	5.1	

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	$	7,312	23,359	5,605	1,486	855
WARM (in months)		332 mo	336 mo	318 mo	277 mo	287 mo
WAC		6.69%	7.38%	8.33%	9.37%	10.84%
$ of Which Are FHA or VA Guaranteed	$	391	2,225	624	92	39
Securities Backed By Conventional Mortgages	$	2,681	2,184	550	164	57
WARM (in months)		319 mo	306 mo	290 mo	223 mo	193 mo
Wtd Avg Pass-Thru Rate		6.22%	7.32%	8.20%	9.29%	10.34%
Securities Backed By FHA or VA Mortgages	$	692	1,341	678	289	23
WARM (in months)		328 mo	325 mo	325 mo	278 mo	199 mo
Wtd Avg Pass-Thru Rate		6.49%	7.28%	8.09%	9.08%	10.22%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	4,010	1,988	490	233	188
WAC		6.52%	7.32%	8.37%	9.41%	10.94%
Mortgage Securities	$	1,206	293	86	16	8
Wtd Avg Pass-Thru Rate		6.11%	7.26%	8.20%	9.36%	10.97%
WARM (of Loans & Securities)		157 mo	153 mo	134 mo	151 mo	147 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	1,145	2,671	401	28	15
WAC		6.66%	7.40%	8.21%	9.34%	10.88%
Mortgage Securities	$	127	112	1	0	0
Wtd Avg Pass-Thru Rate		6.22%	7.12%	8.07%	9.45%	10.33%
WARM (of Loans & Securities)		71 mo	67 mo	78 mo	85 mo	108 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 60,298

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			Lagging Market Index ARMs By Coupon Reset Frequency	
		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 . .	$	159	139	3	6,330	99
WAC		6.02%	7.07%	7.32%	5.62%	7.36%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	7,619	19,922	27,053	103,441	28,135
Wtd Avg Margin (in bp)		268 bp	348 bp	291 bp	257 bp	280 bp
WAC		7.94%	7.90%	7.81%	7.77%	7.68%
WARM (in months)		291 mo	317 mo	376 mo	337 mo	329 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	16 mo	49 mo	3 mo	32 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 192,899

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)		Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ARM BALANCES BY DISTANCE TO LIFTIME CAP		6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
Balances w/Coupon Within 200 bp of Lifetime Cap	$	517	515	8	4,439	362
Wtd Avg Distance from Lifetime Cap (in bp) .		143 bp	156 bp	151 bp	133 bp	158 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	3,365	2,760	385	45,488	10,148
Wtd Avg Distance from Lifetime Cap		333 bp	317 bp	354 bp	340 bp	356 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	3,838	16,662	26,549	59,506	17,593
Wtd Avg Distance from Lifetime Cap		548 bp	515 bp	517 bp	516 bp	473 bp
Balances Without Lifetime Cap	$	57	123	113	339	131
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	4,486	17,072	14,039	1,242	16,867
Wtd Avg Periodic Rate Cap (in bp)		158 bp	177 bp	219 bp	272 bp	177 bp
Balances Subject to Periodic Rate Floors . . .	$	4,406	16,654	13,949	1,269	16,594
MBS INCLUDED IN ARM BALANCES	$	728	2,280	53	29,675	441

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	10,365	27,294
WARM (in months)	78 mo	262 mo
Remaining Term to Full Amort. .	271 mo	
Rate Index Code	0	0
Margin (in bp)	260 bp	246 bp
Reset Frequency	7 mo	4 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	851	516
WA Distance to Lifetime Cap .	177 bp	147 bp
Fixed-Rate:		
Balances . . . . $	3,375	3,271
WARM (in months)	72 mo	140 mo
Remaining Term to Full Amort. .	280 mo	
WAC	8.10%	8.01%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	5,337	1,515
WARM (in months)	12 mo	64 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	148 bp	8.83%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	5,305	4,304
WARM (in months)	216 mo	186 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	234 bp	9.34%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	5,250	2,086
WARM (in months)	68 mo	95 mo
Margin in Col 1 (bp); WAC in Col 2	181 bp	8.26%
Reset Frequency	2 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	791	7,745
WARM (in months)	79 mo	62 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	232 bp	13.58%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	42	12,066
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	1,944	13,877
Remaining WAL 5-10 Years . . . $	838	1,088
Remaining WAL over 10 Years . $	13	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	38	0
Floating-Rate . . . . $	36	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	316	0
WAC . . . . $	8.81%	9.50%
Principal-Only MBS . . . . $	5	0
WAC	7.33%	0.00%
Total Mortgage-Derivative Securities--Book Value . $	3,230	27,032

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	$	92,712	194,527	80,391	14,392	4,314
WARM (in months)		262 mo	294 mo	301 mo	280 mo	227 mo
Wtd Avg Servicing Fee (in bp)		42 bp	44 bp	48 bp	50 bp	55 bp
Total # of Fixed-Rate Loans Serviced That Are:						
Conventional Loans		3,289,404				
FHA/VA Loans		1,137,533				
Subserviced by Others		25,747 lns				

Adjustable-Rate Mortgage Loan Servicing		Index on Serviced Loan Current Mkt	Lagging Mkt
Balances Serviced	$	32,490	51,860
WARM (in months)		294 mo	300 mo
Wtd Avg Servicing Fee (in bp)		42 bp	64 bp

Total # of Adjustable-Rate Loans Serviced . . . 704,152 lns
Of Which, Number Subserviced By Others . . . 1,307 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 470,686

CASH, DEPOSITS, & SECURITIES		Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.	$	11,861		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$	696		
Zero-Coupon Securities	$	294	3.29%	1 mo
Government & Agency Securities	$	9,112	5.82%	92 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$	2,092	4.43%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$	583	5.91%	145 mo
Structured Securities	$	1,899		
Total Cash, Deposits, & Securities	$	26,538		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	1,765
Accrued Interest Receivable	$	1,848
Advances for Taxes and Insurance	$	138
Less: Unamortized Yield Adjustments	$	-1,063
Valuation Allowances	$	1,801
Unrealized Gains (Losses)	$	285

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	177
Accrued Interest Receivable	$	116
Less: Unamortized Yield Adjustments	$	-158
Valuation Allowances	$	505
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	119
REPOSSESSED ASSETS	$	265
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	178
OFFICE PREMISES AND EQUIPMENT	$	2,767

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-71
Less: Unamortized Yield Adjustments	$	-44
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	8,553
Margin Account	$	0
Miscellaneous I	$	13,166
Miscellaneous II	$	3,061
TOTAL ASSETS	$	417,964

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1,706
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,350
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	559
Mortgage-Related Mutual Funds	$	137
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	11,688
Wtd Avg Servicing Fee (in bp)		15 bp
Adjustable-Rate Mortgage Loans Serviced	$	28,832
Wtd Avg Servicing Fee (in bp)		21 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	10

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	$	30,636	10,634	524	$ 0
WAC		5.32%	6.25%	6.03%	
WARM (in months)		2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$	34,721	15,607	1,101	$ 0
WAC		4.92%	5.94%	5.89%	
WARM (in months)		6 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months	$		7,263	1,375	$ 0
WAC			5.38%	5.65%	
WARM (in months)			19 mo	22 mo	
Balances Maturing in 37 or More Months	$			2,136	$ 0
WAC				6.25%	
WARM (in months)				49 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 103,997

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	981	306	210
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	60,446	32,392	4,634
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		2.85 mo	4.19 mo	6.88 mo
Balances in New Accounts (Optional)	$	20	5	1

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 %	$	48,029	7,500	2	4.03%
5.00 to 5.99 %	$	2,022	12,052	1,349	5.49%
6.00 to 6.99 %	$	2,632	11,267	2,896	6.56%
7.00 to 7.99 %	$	135	3,285	749	7.31%
8.00 to 8.99 %	$	8	97	437	8.39%
9.00 to 9.99 %	$	0	3	12	9.27%
10.00 to 10.99 %	$	0	2	116	10.10%
11.00% and Above	$	0	2	1	15.50%
WARM		1 mo	17 mo	73 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 92,595

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 73,289

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	$ 12,139	0.98%	$ 15
Money Market Deposit Accounts (MMDAs)	$ 53,283	3.31%	$ 61
Passbook Accounts	$ 14,664	2.11%	$ 27
Non-Interest-Bearing Non-Maturity Deposits	$ 14,688		$ 11

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 413	0.43%
Escrow for Mortgages Serviced for Others	$ 3,169	0.27%
Other Escrows	$ 1,095	0.25%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 99,451	

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 15
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ -6
OTHER LIABILITIES	
Collateralized Mortgage Securities Issued	$ 2,881
Miscellaneous I	$ 13,292
Miscellaneous II	$ 1,485
TOTAL LIABILITIES	$ 387,001
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 654
EQUITY CAPITAL	$ 30,328
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 417,983

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	$ 190	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	10	$ 20	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	23	$ 421	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	15	$ 941	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	14	$ 44	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	30	$ 1,092	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	34	$ 7,390	-	-	-
1016	optional commitment to originate "other" mortgages	31	$ 2,579	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 68	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 2	-	-	-
2022	commitment to sell 1-mo COFI ARM loans, svc retained	-	$ 2	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 31	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 30	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	11	$ 2,882	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	10	$ 13,515	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 74	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 1	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$ 31	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 3	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 1,621	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	9	$ 5,014	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$ 31	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 3	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	6	$ 2,456	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	6	$ 9,485	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 55	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 280	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 1	-	-	-

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
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	0	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$	37	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$	885	-	-	-
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 .	-	$	5	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$	162	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$	6	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	8	$	34	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	14	$	1,022	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$	1	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$	19	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	-	$	17	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	-	$	2	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	-	$	0	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	7	$	9	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	7	$	39	-	-	-
2216	firm commitment to originate "other" mortgage loans	7	$	69	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$	2	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$	15	-	-	-
3056	short option to purchase "other" mortgages	-	$	4	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$	0	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$	1	-	-	-
4002	commitment to purchase non-mortgage financial assets	8	$	150	-	-	-
4006	commitment to purchase "other" liabilities	-	$	15	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$	85	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$	315	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$	12,423	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$	442	-	-	-

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
5008	interest rate swap: pay fixed, receive COFI	-	$ 19	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 270	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 1,888	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 4,750	-	-	-
5572	interest rate swap, amortizing: pay 1-mo LIBOR, receive MBS coupon	-	$ 30	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 29	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 210	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 438	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 438	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 3,520	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 32	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 17	-	-	-
9502	fixed-rate construction loans in process	40	$ 827	-	-	-
9512	adjustable-rate construction loans in process	32	$ 2,308	-	-	-