OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

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

	Net Portfolio Value			NPV as % of PV of Assets	
Change in Rates	$ Amount	$ Change	% Change	NPV Ratio	Change
+300 bp	46,404	-8,671	-16 %	10.11 %	-145 bp
+200 bp	51,113	-3,962	-7 %	10.95 %	-60 bp
+100 bp	54,237	-839	-2 %	11.47 %	-9 bp
0 bp	55,076			11.55 %	
-100 bp	54,755	-320	-1 %	11.44 %	-12 bp

	06/30/2002
*** RISK MEASURES: +200/-100 BP RATE SHOCK ***	
Pre-Shock NPV Ratio: NPV as % of PV of Assets	11.55 %
Post-Shock NPV Ratio	10.95 %
Sensitivity Measure: Decline in NPV Ratio	60 bp

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

*** ASSETS ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
				*** Change in Interest Rates ***					
MORTGAGE LOANS & SECURITIES									
Fixed-Rate Single-Family									
First-Mortgage Loans & MBS:									
30-Yr Mortgage Loans	-	-	-	36,420	35,439	33,676	31,710	29,837	-
30-Yr Mortgage Securities ...	-	-	-	8,716	8,496	8,111	7,653	7,203	-
15-Year Mortgages & MBS	-	-	-	12,058	11,754	11,325	10,877	10,442	-
Balloon Mortgages & MBS	-	-	-	5,466	5,365	5,211	5,043	4,876	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	-	5,959	5,927	5,892	5,851	5,798	-
7 Mo to 2 Yrs Reset Freq ..	-	-	-	19,733	19,535	19,315	19,030	18,653	-
2+ to 5 Yrs Reset Freq	-	-	-	34,107	33,237	32,247	31,149	29,979	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	-	-	110,758	109,988	108,974	107,641	105,933	-
2 Mo to 5 Yrs Reset Freq...	-	-	-	32,845	32,250	31,576	30,803	29,921	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	-	10,503	10,426	10,350	10,272	10,191	-
Adjustable-Rate, Fully-Amort.	-	-	-	28,212	27,986	27,766	27,544	27,319	-
Fixed-Rate, Balloon	-	-	-	7,386	7,064	6,760	6,472	6,201	-
Fixed-Rate, Fully-Amortizing	-	-	-	3,790	3,626	3,473	3,330	3,197	-
Construction & Land Loans:									
Adjustable-Rate	-	-	-	5,133	5,126	5,119	5,113	5,107	-
Fixed-Rate	-	-	-	1,718	1,672	1,630	1,592	1,558	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	-	11,217	11,204	11,189	11,178	11,165	-
Fixed-Rate	-	-	-	6,504	6,353	6,208	6,070	5,938	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	-	501	495	486	476	465	-
Accrued Interest Receivable .	-	-	-	1,591	1,591	1,591	1,591	1,591	-
Advances for Taxes/Insurance	-	-	-	132	132	132	132	132	-
Float on Escrows on Owned Mtg	-	-	-	37	66	96	122	144	-
Less: Value of Servicing on Mtgs									
Serviced by Others ...	-	-	-	-117	-134	-145	-149	-150	-
*Mortgage Loans & Securities	-	-	-	342,901	337,863	331,274	323,800	315,800	-

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	-	-	-	5,263	5,258	5,254	5,250	5,246	-
Fixed-Rate	-	-	-	2,712	2,575	2,448	2,332	2,225	-
Consumer Loans:									
Adjustable-Rate	-	-	-	821	821	821	820	820	-
Fixed-Rate	-	-	-	12,974	12,765	12,562	12,365	12,174	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-	-460	-453	-446	-439	-433	-
Accrued Interest Receivable .	-	-	-	126	126	126	126	126	-
*Nonmortgage Loans	-	-	-	21,436	21,092	20,765	20,454	20,159	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	-	-	13,478	13,478	13,478	13,478	13,478	-
Equities & All Mutual Funds ...	-	-	-	794	759	720	682	646	-
Zero-Coupon Securities	-	-	-	26	26	26	26	26	-
Govt & Agency Securities	-	-	-	35,424	33,306	31,340	29,515	27,818	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	-	3,291	3,287	3,284	3,280	3,277	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	-	629	590	555	524	496	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	-	1	1	1	1	1	-
Valued by Institution	-	-	-	19,032	18,998	18,771	18,419	18,030	-
Structured Securities, Valued by Institution	-	-	-	1,182	1,168	1,142	1,111	1,080	-
Less: Valuation Allowances for Investment Securities ..	-	-	-	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	-	-	73,857	71,612	69,317	67,036	64,851	-

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	-	-	-	339	339	339	339	339	-
REAL ESTATE HELD FOR INVESTMENT	-	-	-	127	127	127	127	127	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	-	214	210	195	174	153	-
OFFICE PREMISES & EQUIPMENT	-	-	-	3,436	3,436	3,436	3,436	3,436	-
*Subtotal	-	-	-	4,116	4,112	4,097	4,077	4,055	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	-	4,146	6,336	8,580	9,572	9,851	-
Adj-Rate Servicing	-	-	-	1,663	1,743	1,772	1,776	1,772	-
Float on Mtgs Svc'd for Others	-	-	-	1,855	2,437	3,067	3,476	3,762	-
*Mtg Ln Servicing for Others	-	-	-	7,663	10,516	13,418	14,824	15,385	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	18,823	18,823	18,823	18,823	18,823	-
Deposit Intangibles:									
Retail CD Intangible	-	-	-	161	177	193	207	220	-
Transaction Acct Intangible .	-	-	-	3,580	4,574	5,535	6,559	7,371	-
MMDA Intangible	-	-	-	3,331	4,212	4,957	5,629	6,315	-
Passbook Account Intangible .	-	-	-	1,846	2,315	2,783	3,235	3,630	-
Non-Int-Bearing Acct Intang .	-	-	-	946	1,356	1,747	2,120	2,475	-
*Other Assets	-	-	-	28,686	31,456	34,036	36,570	38,833	-
*** TOTAL ASSETS	-	-	-	478,659	476,651	472,908	466,761	459,084	-

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 ...	-	-	-	71,880	71,578	71,281	70,985	70,694	-
Maturing in 13 Mo or More ...	-	-	-	23,442	22,756	22,100	21,472	20,870	-
Variable-Rate, Fixed-Maturity .	-	-	-	837	836	836	835	835	-
Non-Maturity:									
Transaction Accts	-	-	-	44,038	44,038	44,038	44,038	44,038	-
MMDAs	-	-	-	62,349	62,349	62,349	62,349	62,349	-
Passbook Accts	-	-	-	22,050	22,050	22,050	22,050	22,050	-
Non-Interest-Bearing Accts ..	-	-	-	18,724	18,724	18,724	18,724	18,724	-
* Deposits	-	-	-	243,319	242,331	241,377	240,453	239,559	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	-	69,545	69,083	68,630	68,183	67,743	-
Maturing in 37 Mo or More ...	-	-	-	6,622	6,293	5,985	5,695	5,423	-
Variable-Rate, Fixed-Maturity .	-	-	-	66,307	66,218	66,129	66,041	65,953	-
* Borrowings	-	-	-	142,473	141,594	140,744	139,919	139,120	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	-	4,482	4,482	4,482	4,482	4,482	-
Other Escrow Accounts	-	-	-	611	593	576	560	545	-
Collat. Mtg Securities Issued .	-	-	-	32	32	31	31	31	-
Miscellaneous I	-	-	-	14,322	14,322	14,322	14,322	14,322	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	-	19,447	19,428	19,411	19,395	19,379	-
SELF-VALUED	-	-	-	20,074	19,728	19,325	18,881	18,412	-
*** TOTAL LIABILITIES	-	-	-	425,312	423,081	420,857	418,648	416,471	-

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	-	-	-	536	166	-390	-937	-1,437	-
ARMs	-	-	-	78	49	9	-47	-121	-
Other Mortgages	-	-	-	113	-	-129	-256	-377	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	-	179	32	-180	-393	-588	-
Sell Mortgages & MBS	-	-	-	-1,328	-33	1,691	3,355	4,871	-
Purchase Non-Mortgage Items ...	-	-	-	1	-	-1	-1	-1	-
Sell Non-Mortgage Items	-	-	-	2	-	-2	-4	-7	-
OPTIONS ON MORTGAGES & MBS	-	-	-	1	33	226	424	600	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-	-1,454	-665	120	873	1,596	-
Pay Floating, Receive Fixed ...	-	-	-	1,741	715	-232	-1,097	-1,887	-
Basis Swaps	-	-	-	0	0	0	0	0	-
Swaptions	-	-	-	646	913	1,204	1,502	1,795	-
INTEREST-RATE CAPS	-	-	-	0	0	0	0	0	-
INTEREST-RATE FLOORS	-	-	-	62	41	26	15	8	-
FUTURES	-	-	-	-	-	-	-	-	-
OPTIONS ON FUTURES	-	-	-	-	-	-	-	-	-
CONSTRUCTION LIP	-	-	-	-32	-52	-71	-89	-105	-
SELF-VALUED	-	-	-	862	307	-83	-344	-555	-
*** OFF-BALANCE-SHEET POSITIONS	-	-	-	1,408	1,506	2,186	3,000	3,791	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	-	-	478,659	476,651	472,908	466,761	459,084	-
- LIABILITIES	-	-	-	425,312	423,081	420,857	418,648	416,471	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	-	1,408	1,506	2,186	3,000	3,791	-
*** NET PORTFOLIO VALUE	-	-	-	54,755	55,076	54,237	51,113	46,404	-

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

*** ASSETS ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
MORTGAGE LOANS & SECURITIES				
Fixed-Rate Single-Family First-Mortgage Loans & MBS:				
30-Yr Mortgage Loans	34,505	35,439	102.71	3.9
30-Yr Mortgage Securities ...	8,197	8,496	103.65	3.6
15-Year Mortgages & MBS	11,422	11,754	102.91	3.1
Balloon Mortgages & MBS	5,233	5,365	102.52	2.4
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	5,702	5,927	103.96	0.6
7 Mo to 2 Yrs Reset Freq ..	18,953	19,535	103.07	1.1
2+ to 5 Yrs Reset Freq	33,071	33,237	100.50	2.8
Lagging Market Index ARMs:				
1 Mo Reset Freq............	106,492	109,988	103.28	0.8
2 Mo to 5 Yrs Reset Freq...	31,328	32,250	102.94	2.0
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	10,467	10,426	99.61	0.7
Adjustable-Rate, Fully-Amort.	28,544	27,986	98.04	0.8
Fixed-Rate, Balloon	6,739	7,064	104.82	4.4
Fixed-Rate, Fully-Amortizing	3,541	3,626	102.41	4.4
Construction & Land Loans:				
Adjustable-Rate	5,112	5,126	100.27	0.1
Fixed-Rate	1,731	1,672	96.59	2.6
Second Mtg Loans & Securities:				
Adjustable-Rate	11,218	11,204	99.87	0.1
Fixed-Rate	6,273	6,353	101.27	2.3
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	495	495	100.00	1.5
Accrued Interest Receivable .	1,591	1,591	100.00	0.0
Advances for Taxes/Insurance	132	132	100.00	0.0
Float on Escrows on Owned Mtg		66		-45.3
Less: Value of Servicing on Mtgs Serviced by Others ...		-134		-10.4
*Mortgage Loans & Securities	330,743	337,863	102.15	1.7

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	5,276	5,258	99.66	0.1
Fixed-Rate	2,418	2,575	106.46	5.1
Consumer Loans:				
Adjustable-Rate	842	821	97.52	0.0
Fixed-Rate	11,805	12,765	108.13	1.6
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-453	-453	100.00	1.6
Accrued Interest Receivable .	126	126	100.00	0.0
*Nonmortgage Loans	20,015	21,092	105.38	1.6
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	13,478	13,478	100.00	0.0
Equities & All Mutual Funds ...	759	759	100.00	4.9
Zero-Coupon Securities	27	26	98.19	0.4
Govt & Agency Securities	30,660	33,306	108.63	6.1
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	3,287	3,287	100.01	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	696	590	84.77	6.2
Mortgage-Derivative Securities:				
Valued by OTS	1	1	100.00	0.6
Valued by Institution	18,929	18,998	100.36	0.7
Structured Securities, Valued by Institution	1,163	1,168	100.43	1.7
Less: Valuation Allowances for Investment Securities ..	0	0	100.00	0.9
*Cash, Deposits, & Securities	68,999	71,612	103.79	3.2

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
REPOSSESSED ASSETS	339	339	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	127	127	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	210	210	100.00	4.5
OFFICE PREMISES & EQUIPMENT	3,436	3,436	100.00	0.0
*Subtotal	4,112	4,112	100.00	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		6,336		-35.0
Adj-Rate Servicing		1,743		-3.1
Float on Mtgs Svc'd for Others		2,437		-24.9
*Mtg Ln Servicing for Others		10,516		-27.4
OTHER ASSETS				
Purchased & Excess Servicing ..	8,544			
Margin Account	-	-	-	-
Miscellaneous I	18,823	18,823	100.00	0.0
Miscellaneous II	7,625			
Deposit Intangibles:				
Retail CD Intangible		177		-8.9
Transaction Acct Intangible .		4,574		-21.4
MMDA Intangible		4,212		-19.3
Passbook Account Intangible .		2,315		-20.2
Non-Int-Bearing Acct Intang .		1,356		-29.6
*Other Assets	34,991	31,456		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	4,415			
*** TOTAL ASSETS	463,275	476,651	103/100*	0.6/1.2*

*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 ...	71,169	71,578	100.58	0.4
Maturing in 13 Mo or More ...	22,261	22,756	102.22	2.9
Variable-Rate, Fixed-Maturity .	831	836	100.59	0.1
Non-Maturity:				
Transaction Accts	44,038	44,038	100/ 90*	0.0/2.5*
MMDAs	62,349	62,349	100/ 93*	0.0/1.4*
Passbook Accts	22,050	22,050	100/ 90*	0.0/2.4*
Non-Interest-Bearing Accts ..	18,724	18,724	100/ 93*	0.0/2.3*
* Deposits	241,422	242,331	100/ 95*	0.4/1.6*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	68,279	69,083	101.18	0.7
Maturing in 37 Mo or More ...	6,087	6,293	103.40	5.1
Variable-Rate, Fixed-Maturity .	66,209	66,218	100.01	0.1
* Borrowings	140,574	141,594	100.73	0.6
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	4,482	4,482	100.00	0.0
Other Escrow Accounts	655	593	90.57	2.9
Collat. Mtg Securities Issued .	35	32	90.97	1.1
Miscellaneous I	14,322	14,322	100.00	0.0
Miscellaneous II	1,517			
*Other Liabilities	21,010	19,428	92.47	0.1
SELF-VALUED	19,376	19,728	101.81	1.9
UNAMORTIZED YIELD ADJUSTMENTS ..	8			
*** TOTAL LIABILITIES	422,390	423,081	100/ 97**	0.5/1.2**

*Excluding/including deposit intangible values listed on asset side of report.

**Excluding/including deposit intangible values.

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

* OFF-BALANCE-SHEET POSITIONS *	Present Value Estimate
OPTIONAL COMMITMENTS TO ORIGINATE	
FRMs & Balloon/2-Step Mortgages	166
ARMs	49
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	32
Sell Mortgages & MBS	-33
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	33
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-665
Pay Floating, Receive Fixed ...	715
Basis Swaps	0
Swaptions	913
INTEREST-RATE CAPS	0
INTEREST-RATE FLOORS	41
FUTURES	-
OPTIONS ON FUTURES	-
CONSTRUCTION LIP	-52
SELF-VALUED	307
	=========
*** OFF-BALANCE-SHEET POSITIONS	1,506

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	463,275	476,651	103/100*	0.6/1.2*	*Including/excluding deposit intangible values.
- LIABILITIES	422,390	423,081	100/ 97**	0.5/1.2**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		1,506			
	=========	=========			
*** NET PORTFOLIO VALUE	40,884	55,076	134.71	0.5	

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	$	11,729	17,998	3,189	958	630
WARM (in months)		340 mo	331 mo	310 mo	285 mo	276 mo
WAC		6.63%	7.33%	8.33%	9.37%	10.89%
$ of Which Are FHA or VA Guaranteed	$	573	1,885	315	59	26
Securities Backed By Conventional Mortgages	$	1,754	3,677	254	102	41
WARM (in months)		307 mo	338 mo	265 mo	210 mo	179 mo
Wtd Avg Pass-Thru Rate		6.22%	7.24%	8.24%	9.31%	10.33%
Securities Backed By FHA or VA Mortgages	$	905	741	447	260	16
WARM (in months)		332 mo	313 mo	289 mo	270 mo	187 mo
Wtd Avg Pass-Thru Rate		6.46%	7.26%	8.11%	9.18%	10.23%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	6,261	2,015	391	159	152
WAC		6.46%	7.31%	8.33%	9.42%	10.94%
Mortgage Securities	$	2,157	206	63	13	5
Wtd Avg Pass-Thru Rate		5.92%	7.24%	8.20%	9.26%	10.93%
WARM (of Loans & Securities)		155 mo	137 mo	103 mo	63 mo	38 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	3,708	966	132	23	13
WAC		6.33%	7.29%	8.30%	9.28%	10.68%
Mortgage Securities	$	340	50	0	0	0
Wtd Avg Pass-Thru Rate		5.86%	7.07%	8.11%	9.45%	11.00%
WARM (of Loans & Securities)		97 mo	108 mo	104 mo	86 mo	95 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 59,356

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 . .	$	48	108	214	9,780	230
WAC		5.38%	4.94%	5.69%	4.37%	6.16%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	5,653	18,845	32,857	96,713	31,098
Wtd Avg Margin (in bp)		383 bp	350 bp	264 bp	261 bp	274 bp
WAC		7.30%	7.02%	6.49%	5.42%	6.94%
WARM (in months)		285 mo	314 mo	344 mo	330 mo	330 mo
Wtd Avg Time Until Next Payment Reset (mo) .		3 mo	16 mo	47 mo	4 mo	34 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 195,545

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	$	45	35	8	38	25
Wtd Avg Distance from Lifetime Cap (in bp) .		122 bp	89 bp	169 bp	113 bp	157 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	335	702	371	1,797	3,404
Wtd Avg Distance from Lifetime Cap		353 bp	347 bp	348 bp	357 bp	363 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	5,232	18,007	32,583	103,996	27,783
Wtd Avg Distance from Lifetime Cap		670 bp	599 bp	522 bp	652 bp	529 bp
Balances Without Lifetime Cap	$	90	208	109	660	116
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	5,032	17,248	23,880	919	11,095
Wtd Avg Periodic Rate Cap (in bp)		140 bp	199 bp	278 bp	261 bp	183 bp
Balances Subject to Periodic Rate Floors . . .	$	4,986	16,816	23,405	938	10,551
MBS INCLUDED IN ARM BALANCES	$	488	1,874	515	11,066	288

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	10,467	28,544
WARM (in months)	84 mo	261 mo
Remaining Term to Full Amort. .	281 mo	
Rate Index Code	0	0
Margin (in bp)	255 bp	243 bp
Reset Frequency	8 mo	4 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	201	154
WA Distance to Lifetime Cap .	222 bp	185 bp
Fixed-Rate:		
Balances . . . . $	6,739	3,541
WARM (in months)	71 mo	124 mo
Remaining Term to Full Amort. .	279 mo	
WAC	7.71%	7.77%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	5,112	1,731
WARM (in months)	12 mo	64 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	149 bp	7.99%
Reset Frequency	1 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	11,218	6,273
WARM (in months)	261 mo	183 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	128 bp	8.25%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	5,276	2,418
WARM (in months)	55 mo	84 mo
Margin in Col 1 (bp); WAC in Col 2	140 bp	6.89%
Reset Frequency	4 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	842	11,805
WARM (in months)	89 mo	57 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	246 bp	13.02%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	76	9,949
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	227	7,857
Remaining WAL 5-10 Years . . . $	86	310
Remaining WAL over 10 Years . $	33	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	43	0
Floating-Rate . . . . $	3	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	242	6
WAC . . . . $	6.31%	6.76%
Principal-Only MBS . . . . $	98	0
WAC	7.04%	0.00%
Total Mortgage-Derivative Securities-Book Value . $	808	18,122

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

MORTGAGE LOANS SERVICED FOR OTHERS

Fixed-Rate Mortgage Loan Servicing

	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
Balances Serviced	$ 264,388	309,055	67,380	10,703	3,663
WARM (in months)	272 mo	307 mo	290 mo	254 mo	191 mo
Wtd Avg Servicing Fee (in bp)	35 bp	41 bp	46 bp	48 bp	56 bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	3,444,998
FHA/VA Loans	1,090,787
Subserviced by Others	21,808 lns

Adjustable-Rate Mortgage Loan Servicing

	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced	$ 53,955	48,684
WARM (in months)	314 mo	286 mo
Wtd Avg Servicing Fee (in bp)	47 bp	76 bp

Total # of Adjustable-Rate Loans Serviced 574,479 lns
Of Which, Number Subserviced By Others . 965 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 757,829

CASH, DEPOSITS, & SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.	$ 13,478		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$ 759		
Zero-Coupon Securities	$ 27	1.86%	10 mo
Government & Agency Securities	$ 30,660	5.91%	92 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$ 3,287	1.91%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$ 696	5.28%	130 mo
Structured Securities	$ 1,163		
Total Cash, Deposits, & Securities	$ 50,069		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	2,607
Accrued Interest Receivable	$	1,591
Advances for Taxes and Insurance	$	132
Less: Unamortized Yield Adjustments	$	-1,702
Valuation Allowances	$	2,113
Unrealized Gains (Losses)	$	521

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	250
Accrued Interest Receivable	$	126
Less: Unamortized Yield Adjustments	$	-200
Valuation Allowances	$	703
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	127
REPOSSESSED ASSETS	$	339
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	210
OFFICE PREMISES AND EQUIPMENT	$	3,436

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-248
Less: Unamortized Yield Adjustments	$	-2,240
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	8,544
Margin Account	$	0
Miscellaneous I	$	18,823
Miscellaneous II	$	7,625
TOTAL ASSETS	$	463,275

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	744
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	2,158
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	562
Mortgage-Related Mutual Funds	$	197
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	11,864
Wtd Avg Servicing Fee (in bp)		17 bp
Adjustable-Rate Mortgage Loans Serviced	$	27,881
Wtd Avg Servicing Fee (in bp)		23 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	6

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	$	26,968	4,657	342	$	296
WAC		2.69%	4.96%	5.76%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	26,734	11,831	637	$	526
WAC		2.50%	4.02%	5.58%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		12,993	2,134	$	140
WAC			3.97%	6.05%		
WARM (in months)			21 mo	28 mo		
Balances Maturing in 37 or More Months	$			7,134	$	32
WAC				5.24%		
WARM (in months)				62 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 93,431

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,615	353	580
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	50,458	28,791	9,534
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.00 mo	5.03 mo	8.19 mo
Balances in New Accounts (Optional)	$	2,885	1,560	1,332

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 %	$	24,732	24,572	1,734	2.46%
5.00 to 5.99 %	$	66	8,252	1,548	5.50%
6.00 to 6.99 %	$	1,623	6,076	1,671	6.61%
7.00 to 7.99 %	$	264	2,654	237	7.32%
8.00 to 8.99 %	$	20	15	469	8.35%
9.00 to 9.99 %	$	0	2	313	9.60%
10.00 to 10.99 %	$	0	0	113	10.10%
11.00% and Above	$	0	2	2	15.91%
WARM		1 mo	13 mo	74 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 74,365

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 86,416

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	$ 44,038	2.30%	$ 9,279
Money Market Deposit Accounts (MMDAs).	$ 62,349	1.91%	$ 2,869
Passbook Accounts	$ 22,050	1.52%	$ 1,298
Non-Interest-Bearing Non-Maturity Deposits	$ 18,724		$ 4,628

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 462	1.13%
Escrow for Mortgages Serviced for Others	$ 4,020	2.86%
Other Escrows	$ 655	0.34%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 152,297	

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 27
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ -19
OTHER LIABILITIES	
Collateralized Mortgage Securities Issued	$ 35
Miscellaneous I	$ 14,322
Miscellaneous II	$ 1,517
TOTAL LIABILITIES	$ 422,390
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES . . .	$ 637
EQUITY CAPITAL	$ 40,241
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 463,268

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	$ 508	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	12	$ 110	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	31	$ 1,278	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	17	$ 1,823	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	17	$ 206	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	41	$ 2,899	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	41	$ 8,278	-	-	-
1016	optional commitment to originate "other" mortgages	33	$ 4,241	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 8	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 1	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 19	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 121	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 5	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	16	$ 544	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	21	$ 3,368	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 5	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 2	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 273	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 1,904	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 175	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$ 82	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 50	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	7	$ 8,002	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	10	$ 14,884	-	-	-
2102	commitment to purchase 1-mo COFI ARM loans, svc released	-	$ 1	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 128	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 1	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 23	-	-	-

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
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 55	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 823	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 0	-	-	-
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 . .	-	$ 14	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 4	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	9	$ 32	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	14	$ 348	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 42	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 12	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	8	$ 18	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	-	$ 6	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	-	$ 2	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	15	$ 29	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	13	$ 130	-	-	-
2216	firm commitment to originate "other" mortgage loans	12	$ 23	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 1	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 1	-	-	-
3034	option to sell 25- or 30-year FRMs	6	$ 3,029	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 2	-	-	-
4002	commitment to purchase non-mortgage financial assets	11	$ 159	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 5	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 88	-	-	-
4024	commitment to sell core deposits	-	$ 151	-	-	-
4026	commitment to sell "other" liabilities	-	$ 357	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 606	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	6	$ 33,235	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 315	-	-	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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
5008	interest rate swap: pay fixed, receive COFI	-	$ 9	-	-	-
5022	interest rate swap: pay fixed, receive the prime rate	-	$ 50	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 743	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 13,168	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 4,250	-	-	-
5126	interest rate swaption: pay 3-month LIBOR, receive fixed	-	$ 7,650	-	-	-
5224	short interest rate swaption: pay 1-mo LIBOR, receive fixed	-	$ 10	-	-	-
5226	short interest rate swaption: pay 3-mo LIBOR, receive fixed	-	$ 340	-	-	-
5572	interest rate swap, amortizing: pay 1-mo LIBOR, receive MBS coupon	-	$ 19	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 69	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 250	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 291	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	$ 64	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 291	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 750	-	-	-
9502	fixed-rate construction loans in process	50	$ 1,080	-	-	-
9512	adjustable-rate construction loans in process	33	$ 938	-	-	-