OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

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

Change in Rates	Net Portfolio Value $ Amount	$ Change	% Change	NPV as % of PV of Assets NPV Ratio	Change
+300 bp	12,944	-6,936	-35 %	7.57 %	-334 bp
+200 bp	15,496	-4,383	-22 %	8.85 %	-205 bp
+100 bp	17,855	-2,024	-10 %	9.99 %	-92 bp
0 bp	19,879			10.91 %	
-100 bp	20,592	713	+4 %	11.16 %	+25 bp
-200 bp	20,558	679	+3 %	11.04 %	+13 bp
-300 bp	18,962	-917	-5 %	10.08 %	-83 bp

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

	03/31/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.91 %
Post-Shock NPV Ratio	8.85 %
Sensitivity Measure: Decline in NPV Ratio	205 bp

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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

*** Change in Interest Rates ***

*** ASSETS ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
MORTGAGE LOANS & SECURITIES									
Fixed-Rate Single-Family									
First-Mortgage Loans & MBS:									
30-Yr Mortgage Loans	-	26,000	25,506	25,033	24,307	23,261	22,125	21,003	-
30-Yr Mortgage Securities ...	-	9,468	9,274	9,085	8,757	8,299	7,831	7,393	-
15-Year Mortgages & MBS	-	16,867	16,586	16,320	15,911	15,373	14,807	14,250	-
Balloon Mortgages & MBS	-	6,433	6,327	6,231	6,105	5,919	5,713	5,508	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	2,007	1,992	1,981	1,971	1,962	1,950	1,933	-
7 Mo to 2 Yrs Reset Freq ..	-	13,536	13,378	13,248	13,136	13,030	12,891	12,689	-
2+ to 5 Yrs Reset Freq	-	14,539	14,255	13,978	13,684	13,355	12,985	12,574	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	620	613	608	603	598	593	587	-
2 Mo to 5 Yrs Reset Freq...	-	1,564	1,539	1,517	1,498	1,479	1,459	1,436	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	4,443	4,381	4,321	4,263	4,208	4,154	4,101	-
Adjustable-Rate, Fully-Amort.	-	3,928	3,871	3,816	3,762	3,711	3,661	3,611	-
Fixed-Rate, Balloon	-	6,500	6,187	5,894	5,620	5,364	5,123	4,897	-
Fixed-Rate, Fully-Amortizing	-	4,212	4,023	3,847	3,683	3,529	3,386	3,252	-
Construction & Land Loans:									
Adjustable-Rate	-	2,058	2,053	2,048	2,044	2,040	2,036	2,032	-
Fixed-Rate	-	590	566	545	525	507	491	476	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	3,596	3,586	3,577	3,568	3,559	3,550	3,541	-
Fixed-Rate	-	6,868	6,716	6,570	6,431	6,297	6,169	6,046	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	253	246	239	233	227	221	215	-
Accrued Interest Receivable .	-	639	639	639	639	639	639	639	-
Advances for Taxes/Insurance	-	39	39	39	39	39	39	39	-
Float on Escrows on Owned Mtg	-	31	52	89	139	181	213	240	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-4	-4	-2	0	2	2	2	-
*Mortgage Loans & Securities	-	124,193	121,833	119,627	116,919	113,575	110,034	106,462	-

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	-	5,204	5,196	5,186	5,179	5,171	5,163	5,157	-
Fixed-Rate	-	4,588	4,455	4,327	4,205	4,087	3,973	3,864	-
Consumer Loans:									
Adjustable-Rate	-	578	578	577	576	576	575	575	-
Fixed-Rate	-	6,909	6,814	6,722	6,633	6,546	6,461	6,379	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-268	-264	-261	-258	-254	-251	-248	-
Accrued Interest Receivable .	-	179	179	179	179	179	179	179	-
*Nonmortgage Loans	-	17,190	16,957	16,731	16,515	16,304	16,101	15,906	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	4,695	4,695	4,695	4,695	4,695	4,695	4,695	-
Equities & All Mutual Funds ...	-	1,155	1,116	1,079	1,035	989	942	896	-
Zero-Coupon Securities	-	332	326	322	318	315	312	310	-
Govt & Agency Securities	-	1,727	1,680	1,637	1,598	1,561	1,527	1,495	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,707	1,704	1,702	1,699	1,696	1,694	1,691	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	3,161	2,934	2,738	2,568	2,418	2,287	2,170	-
Mortgage-Derivative Securities:									
Valued by OTS	-	63	63	63	62	61	60	58	-
Valued by Institution	-	16,237	16,069	15,939	15,695	15,257	14,747	14,151	-
Structured Securities, Valued by Institution	-	5,066	4,991	4,917	4,830	4,573	4,299	4,040	-
Less: Valuation Allowances for Investment Securities ..	-	1	1	1	1	1	1	1	-
*Cash, Deposits, & Securities	-	34,143	33,579	33,092	32,500	31,565	30,561	29,506	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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

	*** Change in Interest Rates ***								
*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
REPOSSESSED ASSETS	-	198	198	198	198	198	198	198	-
REAL ESTATE HELD FOR INVESTMENT	-	106	106	106	106	106	106	106	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	117	112	109	105	95	82	68	-
OFFICE PREMISES & EQUIPMENT	-	1,576	1,576	1,576	1,576	1,576	1,576	1,576	-
*Subtotal	-	1,998	1,993	1,990	1,986	1,976	1,963	1,948	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	525	557	725	962	1,085	1,112	1,100	-
Adj-Rate Servicing	-	85	89	92	94	95	95	94	-
Float on Mtgs Svc'd for Others	-	197	236	305	396	465	510	544	-
*Mtg Ln Servicing for Others	-	807	883	1,122	1,452	1,645	1,717	1,739	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	7,329	7,329	7,329	7,329	7,329	7,329	7,329	-
Deposit Intangibles:									
Retail CD Intangible	-	51	61	70	79	88	96	104	-
Transaction Acct Intangible .	-	506	740	969	1,197	1,375	1,547	1,716	-
MMDA Intangible	-	478	662	786	891	1,001	1,141	1,307	-
Passbook Account Intangible .	-	1,236	1,730	2,238	2,565	2,940	3,361	3,751	-
Non-Int-Bearing Acct Intang .	-	248	448	638	819	991	1,154	1,311	-
*Other Assets	-	9,847	10,970	12,030	12,880	13,724	14,628	15,518	-
*** TOTAL ASSETS	-	188,177	186,213	184,591	182,251	178,789	175,004	171,079	-

AREA: NORTHEAST REGION
TYPE: ALL REPORTING CMR
FIRMS REPORTING: 203
CYCLE: MAR 2001

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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

DATE:08/24/2001
TIME:10:25:27
EDIT:08/24/2001

*** 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 ...	-	39,566	39,388	39,211	39,035	38,861	38,690	38,520	-
Maturing in 13 Mo or More ...	-	14,112	13,751	13,404	13,071	12,751	12,444	12,148	-
Variable-Rate, Fixed-Maturity .	-	1,116	1,116	1,116	1,116	1,116	1,116	1,116	-
Non-Maturity:									
Transaction Accts	-	9,479	9,479	9,479	9,479	9,479	9,479	9,479	-
MMDAs	-	13,286	13,286	13,286	13,286	13,286	13,286	13,286	-
Passbook Accts	-	21,211	21,211	21,211	21,211	21,211	21,211	21,211	-
Non-Interest-Bearing Accts ..	-	8,563	8,563	8,563	8,563	8,563	8,563	8,563	-
* Deposits	-	107,334	106,794	106,270	105,761	105,267	104,788	104,322	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	32,412	32,208	32,008	31,812	31,619	31,430	31,244	-
Maturing in 37 Mo or More ...	-	8,504	8,036	7,600	7,193	6,815	6,461	6,132	-
Variable-Rate, Fixed-Maturity .	-	1,279	1,277	1,276	1,274	1,273	1,272	1,270	-
* Borrowings	-	42,194	41,521	40,883	40,279	39,707	39,163	38,646	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,357	1,357	1,357	1,357	1,357	1,357	1,357	-
Other Escrow Accounts	-	87	85	82	80	78	76	74	-
Collat. Mtg Securities Issued .	-	25	25	25	25	25	25	25	-
Miscellaneous I	-	4,111	4,111	4,111	4,111	4,111	4,111	4,111	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	5,580	5,577	5,575	5,573	5,570	5,568	5,566	-
SELF- VALUED	-	14,014	11,683	11,224	10,826	10,693	10,571	10,470	-
*** TOTAL LIABILITIES	-	169,123	165,575	163,952	162,439	161,237	160,091	159,005	-

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	-	331	248	168	1	-214	-425	-621	-
ARMs	-	26	20	15	10	3	-7	-20	-
Other Mortgages	-	25	17	9	-	-15	-34	-52	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	156	114	72	10	-70	-151	-227	-
Sell Mortgages & MBS	-	-1,268	-933	-585	-49	620	1,295	1,938	-
Purchase Non-Mortgage Items ...	-	1	1	0	-	0	-1	-1	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-1	-1	0	0	1	6	12	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-161	-104	-52	-3	41	83	121	-
Pay Floating, Receive Fixed ...	-	394	274	163	60	-36	-126	-209	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	0	0	0	1	2	3	5	-
INTEREST-RATE FLOORS	-	-	-	-	-	-	-	-	-
FUTURES	-	-	-	-	-	-	-	-	-
OPTIONS ON FUTURES	-	22	13	6	0	10	18	25	-
CONSTRUCTION LIP	-	25	12	1	-10	-20	-29	-38	-
SELF-VALUED	-	358	260	157	48	-18	-49	-64	-
*** OFF-BALANCE-SHEET POSITIONS	-	-93	-80	-46	67	303	583	869	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	188,177	186,213	184,591	182,251	178,789	175,004	171,079	-
- LIABILITIES	-	169,123	165,575	163,952	162,439	161,237	160,091	159,005	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-93	-80	-46	67	303	583	869	-
*** NET PORTFOLIO VALUE	-	18,962	20,558	20,592	19,879	17,855	15,496	12,944	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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

*** ASSETS ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
MORTGAGE LOANS & SECURITIES				
Fixed-Rate Single-Family First-Mortgage Loans & MBS:				
30-Yr Mortgage Loans	23,850	24,307	101.92	3.6
30-Yr Mortgage Securities ...	8,710	8,757	100.55	4.5
15-Year Mortgages & MBS	15,645	15,911	101.70	3.0
Balloon Mortgages & MBS	6,015	6,105	101.50	2.5
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	1,962	1,971	100.46	0.5
7 Mo to 2 Yrs Reset Freq ..	12,930	13,136	101.59	0.8
2+ to 5 Yrs Reset Freq	13,489	13,684	101.45	2.3
Lagging Market Index ARMs:				
1 Mo Reset Freq............	581	603	103.74	0.8
2 Mo to 5 Yrs Reset Freq...	1,488	1,498	100.70	1.3
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	4,161	4,263	102.45	1.3
Adjustable-Rate, Fully-Amort.	3,748	3,762	100.38	1.4
Fixed-Rate, Balloon	5,503	5,620	102.13	4.7
Fixed-Rate, Fully-Amortizing	3,597	3,683	102.37	4.3
Construction & Land Loans:				
Adjustable-Rate	2,084	2,044	98.10	0.2
Fixed-Rate	551	525	95.33	3.6
Second Mtg Loans & Securities:				
Adjustable-Rate	3,626	3,568	98.40	0.3
Fixed-Rate	6,302	6,431	102.05	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	233	233	100.00	2.7
Accrued Interest Receivable .	639	639	100.00	0.0
Advances for Taxes/Insurance	39	39	100.00	0.0
Float on Escrows on Owned Mtg		139		-33.2
Less: Value of Servicing on Mtgs Serviced by Others ...		0		-3483.3
*Mortgage Loans & Securities	115,152	116,919	101.53	2.6

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	5,265	5,179	98.38	0.1
Fixed-Rate	4,215	4,205	99.74	2.9
Consumer Loans:				
Adjustable-Rate	588	576	97.98	0.1
Fixed-Rate	6,660	6,633	99.59	1.3
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-258	-258	100.00	1.3
Accrued Interest Receivable .	179	179	100.00	0.0
*Nonmortgage Loans	16,650	16,515	99.19	1.3
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	4,695	4,695	100.00	0.0
Equities & All Mutual Funds ...	1,035	1,035	100.00	4.4
Zero-Coupon Securities	313	318	101.38	1.1
Govt & Agency Securities	1,535	1,598	104.07	2.4
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,698	1,699	100.06	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,599	2,568	98.80	6.2
Mortgage-Derivative Securities:				
Valued by OTS	62	62	100.00	1.6
Valued by Institution	15,698	15,695	99.98	2.2
Structured Securities, Valued by Institution	4,918	4,830	98.22	3.6
Less: Valuation Allowances for Investment Securities ..	1	1	100.00	1.5
*Cash, Deposits, & Securities	32,554	32,500	99.84	2.3

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	198	198	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	106	106	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	105	105	100.00	6.9
OFFICE PREMISES & EQUIPMENT	1,576	1,576	100.00	0.0
*Subtotal	1,986	1,986	100.00	0.4
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		962		-18.7
Adj-Rate Servicing		94		-1.3
Float on Mtgs Svc'd for Others		396		-20.3
*Mtg Ln Servicing for Others		1,452		-18.0
OTHER ASSETS				
Purchased & Excess Servicing ..	1,337			
Margin Account	-	-	-	-
Miscellaneous I	7,329	7,329	100.00	0.0
Miscellaneous II	2,827			
Deposit Intangibles:				
Retail CD Intangible		79		-11.8
Transaction Acct Intangible .		1,197		-17.0
MMDA Intangible		891		-12.1
Passbook Account Intangible .		2,565		-13.7
Non-Int-Bearing Acct Intang .		819		-21.5
*Other Assets	11,493	12,880		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-22			
*** TOTAL ASSETS	177,812	182,251	102/ 99*	1.6/2.1*

*Including/excluding deposit intangible values.

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

*** LIABILITIES ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
DEPOSITS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 12 Mo or Less ...	38,778	39,035	100.66	0.4
Maturing in 13 Mo or More ...	12,680	13,071	103.08	2.5
Variable-Rate, Fixed-Maturity .	1,117	1,116	99.94	0.0
Non-Maturity:				
Transaction Accts	9,479	9,479	100/ 87*	0.0/2.5*
MMDAs	13,286	13,286	100/ 93*	0.0/0.9*
Passbook Accts	21,211	21,211	100/ 88*	0.0/1.9*
Non-Interest-Bearing Accts ..	8,563	8,563	100/ 90*	0.0/2.3*
* Deposits	105,114	105,761	101/ 95*	0.5/1.3*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	31,565	31,812	100.78	0.6
Maturing in 37 Mo or More ...	7,143	7,193	100.71	5.5
Variable-Rate, Fixed-Maturity .	1,273	1,274	100.10	0.1
* Borrowings	39,981	40,279	100.75	1.5
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,357	1,357	100.00	0.0
Other Escrow Accounts	93	80	85.88	2.8
Collat. Mtg Securities Issued .	25	25	100.00	0.0
Miscellaneous I	4,111	4,111	100.00	0.0
Miscellaneous II	150			
*Other Liabilities	5,736	5,573	97.15	0.0
SELF- VALUED	10,656	10,826	101.59	2.5
UNAMORTIZED YIELD ADJUSTMENTS ..	-19			
*** TOTAL LIABILITIES	161,469	162,439	101/ 97**	0.8/1.4**

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

**Excluding/including deposit intangible values.

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

* OFF-BALANCE-SHEET POSITIONS *	Present Value Estimate
OPTIONAL COMMITMENTS TO ORIGINATE	
FRMs & Balloon/2-Step Mortgages	1
ARMs	10
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	10
Sell Mortgages & MBS	-49
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-3
Pay Floating, Receive Fixed ...	60
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	1
INTEREST-RATE FLOORS	-
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-10
SELF-VALUED	48
	=========
*** OFF-BALANCE-SHEET POSITIONS	67

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	177,812	182,251	102/ 99*	1.6/2.1*	*Including/excluding deposit intangible values.
- LIABILITIES	161,469	162,439	101/ 97**	0.8/1.4**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		67			
	=========	=========			
*** NET PORTFOLIO VALUE	16,344	19,879	121.63	6.9	

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	$	4,226	10,451	4,453	2,300	2,420
WARM (in months)		328 mo	317 mo	300 mo	302 mo	307 mo
WAC		6.66%	7.37%	8.38%	9.47%	11.21%
$ of Which Are FHA or VA Guaranteed	$	197	887	359	96	32
Securities Backed By Conventional Mortgages	$	4,894	1,846	430	38	10
WARM (in months)		328 mo	320 mo	289 mo	265 mo	189 mo
Wtd Avg Pass-Thru Rate		6.44%	7.29%	8.16%	9.37%	10.61%
Securities Backed By FHA or VA Mortgages	$	466	843	162	13	8
WARM (in months)		303 mo	320 mo	285 mo	187 mo	154 mo
Wtd Avg Pass-Thru Rate		6.46%	7.28%	8.06%	9.16%	11.03%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	5,698	4,708	1,475	603	581
WAC		6.57%	7.35%	8.36%	9.43%	11.34%
Mortgage Securities	$	1,555	920	88	16	2
Wtd Avg Pass-Thru Rate		6.23%	7.14%	8.11%	9.22%	10.56%
WARM (of Loans & Securities)		146 mo	149 mo	144 mo	135 mo	132 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	1,835	2,851	709	83	34
WAC		6.66%	7.40%	8.29%	9.30%	11.21%
Mortgage Securities	$	385	116	3	0	0
Wtd Avg Pass-Thru Rate		6.26%	7.16%	8.23%	0.00%	0.00%
WARM (of Loans & Securities)		78 mo	84 mo	93 mo	102 mo	111 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 54,220

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 . .	$	112	770	78	0	50
WAC		6.43%	7.16%	6.71%	0.00%	7.00%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	1,850	12,160	13,411	581	1,437
Wtd Avg Margin (in bp)		226 bp	264 bp	281 bp	259 bp	235 bp
WAC		8.10%	7.80%	7.41%	7.89%	7.69%
WARM (in months)		249 mo	295 mo	335 mo	239 mo	229 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	10 mo	43 mo	5 mo	9 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 30,450

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	$	75	625	36	16	11
Wtd Avg Distance from Lifetime Cap (in bp) .		105 bp	144 bp	101 bp	125 bp	145 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	378	3,115	394	23	121
Wtd Avg Distance from Lifetime Cap		305 bp	325 bp	358 bp	326 bp	338 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	1,243	8,902	12,872	538	1,296
Wtd Avg Distance from Lifetime Cap		579 bp	551 bp	556 bp	590 bp	584 bp
Balances Without Lifetime Cap	$	267	288	186	5	59
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	1,366	12,109	12,956	87	1,380
Wtd Avg Periodic Rate Cap (in bp)		112 bp	199 bp	255 bp	118 bp	176 bp
Balances Subject to Periodic Rate Floors . . .	$	767	11,088	12,570	83	959
MBS INCLUDED IN ARM BALANCES	$	590	3,311	245	182	219

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	4,161	3,748
WARM (in months)	83 mo	153 mo
Remaining Term to Full Amort. .	279 mo	
Rate Index Code	0	0
Margin (in bp)	237 bp	217 bp
Reset Frequency	41 mo	39 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	66	283
WA Distance to Lifetime Cap .	58 bp	97 bp
Fixed-Rate:		
Balances . . . . $	5,503	3,597
WARM (in months)	79 mo	122 mo
Remaining Term to Full Amort. .	282 mo	
WAC	7.81%	8.28%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	2,084	551
WARM (in months)	34 mo	75 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	120 bp	8.42%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	3,626	6,302
WARM (in months)	102 mo	124 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	74 bp	8.97%
Reset Frequency (in months) . . .	3 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	5,265	4,215
WARM (in months)	34 mo	41 mo
Margin in Col 1 (bp); WAC in Col 2	76 bp	8.49%
Reset Frequency	3 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	588	6,660
WARM (in months)	66 mo	48 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	252 bp	10.71%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	110	1,784
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	2,562	5,478
Remaining WAL 5-10 Years . . . $	2,063	2,693
Remaining WAL over 10 Years . $	1,051	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	4
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	15	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	0	0
WAC . . . . $	10.97%	0.00%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	7.30%
Total Mortgage-Derivative Securities--Book Value . $	5,801	9,959

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	$	17,905	26,495	12,210	2,829	2,325
WARM (in months)		272 mo	305 mo	308 mo	265 mo	206 mo
Wtd Avg Servicing Fee (in bp)		49 bp	47 bp	46 bp	44 bp	45 bp
Total # of Fixed-Rate Loans Serviced That Are:						
Conventional Loans		531,898 lns				
FHA/VA Loans		142,998 lns				
Subserviced by Others		26,033 lns				

Adjustable-Rate Mortgage Loan Servicing		Index on Serviced Loan: Current Mkt	Lagging Mkt		
Balances Serviced	$	7,324	576	Total # of Adjustable-Rate Loans Serviced	77,249 lns
WARM (in months)		315 mo	199 mo	Of Which, Number Subserviced By Others	1,074 lns
Wtd Avg Servicing Fee (in bp)		42 bp	99 bp		

Total Balances of Mortgage Loans Serviced for Others . . . $ 69,665

CASH, DEPOSITS, & SECURITIES		Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$	4,695		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$	1,035		
Zero-Coupon Securities	$	313	5.33%	10 mo
Government & Agency Securities	$	1,535	5.96%	38 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$	1,698	5.20%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	$	2,599	7.13%	156 mo
Structured Securities	$	4,918		
Total Cash, Deposits, & Securities	$	16,794		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	839
Accrued Interest Receivable	$	639
Advances for Taxes and Insurance	$	39
Less: Unamortized Yield Adjustments	$	34
Valuation Allowances	$	607
Unrealized Gains (Losses)	$	223

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	141
Accrued Interest Receivable	$	179
Less: Unamortized Yield Adjustments	$	113
Valuation Allowances	$	399
Unrealized Gains (Losses)	$	1

REAL ESTATE HELD FOR INVESTMENT	$	106
REPOSSESSED ASSETS	$	198
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	105
OFFICE PREMISES AND EQUIPMENT	$	1,576

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-91
Less: Unamortized Yield Adjustments	$	8
Valuation Allowances	$	1

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	1,337
Margin Account	$	0
Miscellaneous I	$	7,329
Miscellaneous II	$	2,827

TOTAL ASSETS	$	177,812

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	153
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,503
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	761
Mortgage-Related Mutual Funds	$	274
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	3,669
Wtd Avg Servicing Fee (in bp)		27 bp
Adjustable-Rate Mortgage Loans Serviced	$	2,771
Wtd Avg Servicing Fee (in bp)		26 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	$	10,457	3,391	355	$	1
WAC		5.72%	5.62%	6.17%		
WARM (in months)		2 mo	1 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	12,761	10,930	885	$	1
WAC		5.63%	6.14%	6.03%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		7,142	2,018	$	0
WAC			6.03%	5.92%		
WARM (in months)			19 mo	24 mo		
Balances Maturing in 37 or More Months	$			3,519	$	0
WAC				6.45%		
WARM (in months)				61 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 51,458

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	986	1,258	1,596
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	19,314	17,629	4,587
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.31 mo	5.76 mo	7.42 mo
Balances in New Accounts (Optional)	$	233	226	76

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 %	$	6,588	1,231	1,521	4.85%
5.00 to 5.99 %	$	8,937	3,584	2,542	5.44%
6.00 to 6.99 %	$	2,984	6,354	2,277	6.47%
7.00 to 7.99 %	$	162	1,712	528	7.15%
8.00 to 8.99 %	$	0	2	200	8.20%
9.00 to 9.99 %	$	0	11	3	9.15%
10.00 to 10.99 %	$	0	0	3	10.24%
11.00% and Above	$	0	1	70	12.20%
WARM		1 mo	17 mo	83 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 38,707

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 13,046

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	$ 9,479	1.41%	$ 5
Money Market Deposit Accounts (MMDAs)	$ 13,286	4.16%	$ 18
Passbook Accounts	$ 21,211	2.60%	$ 23
Non-Interest-Bearing Non-Maturity Deposits	$ 8,563		$ 12

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 690	0.59%
Escrow for Mortgages Serviced for Others	$ 667	0.08%
Other Escrows	$ 93	0.18%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 53,989	

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$	-19
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$	0
OTHER LIABILITIES		
Collateralized Mortgage Securities Issued	$	25
Miscellaneous I	$	4,111
Miscellaneous II	$	150
TOTAL LIABILITIES	$	161,469
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$	150
EQUITY CAPITAL	$	16,205
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$	177,823

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	-	$ 0	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	-	$ 1	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	35	$ 171	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	38	$ 630	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	16	$ 40	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	89	$ 968	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	77	$ 3,764	-	-	-
1016	optional commitment to originate "other" mortgages	53	$ 658	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 35	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 4	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 2	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	12	$ 10	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	7	$ 12	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 11	-	-	-
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 . . .	13	$ 78	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	20	$ 442	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 3	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	6	$ 20	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 38	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 1,093	-	-	-
2056	commitment to purchase "other" MBS	-	$ 1	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	6	$ 950	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	6	$ 6,849	-	-	-
2076	commitment to sell "other" MBS	-	$ 6	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 1	-	-	-
2083	commitment to sell low-risk floating-rate mtg derivative product .	-	$ 189	-	-	-
2084	commitment to sell low-risk fixed-rate mtg derivative product . . .	-	$ 1,588	-	-	-

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
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 12	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 1	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 3	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 4	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 1,010	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 0	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 72	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	7	$ 138	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	9	$ 1,438	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 1,459	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	-	$ 5	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	10	$ 55	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	8	$ 87	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	38	$ 49	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	33	$ 55	-	-	-
2216	firm commitment to originate "other" mortgage loans	25	$ 57	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 0	-	-	-
3016	option to purchase "other" mortgages	-	$ 1	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 169	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 5	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 85	-	-	-
3036	option to sell "other" mortgages	-	$ 3	-	-	-
3052	short option to purchase 10-, 15-, or 20-yr FRMs	-	$ 8	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 14	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 3	-	-	-
3076	short option to sell "other" mortgages	-	$ 1	-	-	-
4002	commitment to purchase non-mortgage financial assets	11	$ 95	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 2	-	-	-

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
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 725	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 442	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 50	-	-	-
5022	interest rate swap: pay fixed, receive the prime rate	-	$ 30	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 2,801	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 438	-	-	-
5044	interest rate swap: pay the prime rate, receive fixed	-	$ 30	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 34	-	-	-
6004	interest rate cap based on 3-month LIBOR	7	$ 265	-	-	-
6008	interest rate cap based on 3-month Treasury	-	$ 5	-	-	-
6010	interest rate cap based on 1-year Treasury	-	$ 16	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	$ 16	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 500	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 16	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 9	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 100	-	-	-
7032	short interest rate floor based on 1-month LIBOR	-	$ 9	-	-	-
9012	long call option on Treasury bond futures contract	-	$ 60	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 20	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 70	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$ 20	-	-	-
9502	fixed-rate construction loans in process	74	$ 248	-	-	-
9512	adjustable-rate construction loans in process	43	$ 779	-	-	-