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	14,773	-4,004	-21 %	10.08 %	-203 bp
+200 bp	16,457	-2,320	-12 %	11.01 %	-110 bp
+100 bp	17,755	-1,022	-5 %	11.65 %	-46 bp
0 bp	18,777			12.11 %	
-100 bp	18,813	36	0 %	11.99 %	-12 bp

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

	03/31/2002
Pre-Shock NPV Ratio: NPV as % of PV of Assets	12.11 %
Post-Shock NPV Ratio	11.01 %
Sensitivity Measure: Decline in NPV Ratio	110 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	-	-	-	18,513	17,885	16,955	15,988	15,063	-
30-Yr Mortgage Securities ...	-	-	-	4,928	4,699	4,411	4,130	3,872	-
15-Year Mortgages & MBS	-	-	-	14,070	13,655	13,139	12,611	12,099	-
Balloon Mortgages & MBS	-	-	-	6,284	6,158	5,997	5,826	5,653	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	-	3,913	3,902	3,887	3,856	3,805	-
7 Mo to 2 Yrs Reset Freq ..	-	-	-	11,085	10,987	10,868	10,705	10,481	-
2+ to 5 Yrs Reset Freq	-	-	-	11,590	11,326	11,015	10,664	10,286	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	-	-	657	652	646	640	633	-
2 Mo to 5 Yrs Reset Freq...	-	-	-	1,178	1,160	1,141	1,119	1,094	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	-	1,179	1,167	1,156	1,144	1,133	-
Adjustable-Rate, Fully-Amort.	-	-	-	3,717	3,686	3,656	3,626	3,596	-
Fixed-Rate, Balloon	-	-	-	1,460	1,411	1,363	1,318	1,275	-
Fixed-Rate, Fully-Amortizing	-	-	-	3,459	3,330	3,210	3,097	2,992	-
Construction & Land Loans:									
Adjustable-Rate	-	-	-	4,573	4,565	4,556	4,548	4,541	-
Fixed-Rate	-	-	-	1,698	1,660	1,624	1,589	1,556	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	-	3,539	3,534	3,529	3,525	3,521	-
Fixed-Rate	-	-	-	3,118	3,051	2,988	2,927	2,868	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	-	295	289	282	275	267	-
Accrued Interest Receivable .	-	-	-	520	520	520	520	520	-
Advances for Taxes/Insurance	-	-	-	21	21	21	21	21	-
Float on Escrows on Owned Mtg	-	-	-	39	70	95	114	129	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-	-	41	53	63	71	75	-
*Mortgage Loans & Securities	-	-	-	95,795	93,676	90,995	88,172	85,330	-

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	-	-	-	3,162	3,155	3,149	3,142	3,137	-
Fixed-Rate	-	-	-	2,792	2,704	2,621	2,541	2,466	-
Consumer Loans:									
Adjustable-Rate	-	-	-	3,067	3,063	3,058	3,054	3,050	-
Fixed-Rate	-	-	-	15,990	15,805	15,626	15,451	15,280	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-	-357	-352	-348	-344	-341	-
Accrued Interest Receivable .	-	-	-	170	170	170	170	170	-
*Nonmortgage Loans	-	-	-	24,824	24,545	24,275	24,014	23,762	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	-	-	6,246	6,246	6,246	6,246	6,246	-
Equities & All Mutual Funds ...	-	-	-	1,022	983	940	896	854	-
Zero-Coupon Securities	-	-	-	551	547	543	540	537	-
Govt & Agency Securities	-	-	-	2,324	2,264	2,208	2,155	2,104	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	-	4,286	4,277	4,269	4,261	4,253	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	-	1,778	1,724	1,674	1,626	1,581	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	-	4	4	4	4	4	-
Valued by Institution	-	-	-	8,045	7,884	7,587	7,286	7,004	-
Structured Securities, Valued by Institution	-	-	-	2,237	2,185	2,107	2,034	1,958	-
Less: Valuation Allowances for Investment Securities ..	-	-	-	2	2	2	2	2	-
*Cash, Deposits, & Securities	-	-	-	26,491	26,112	25,576	25,047	24,541	-

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	-	-	-	251	251	251	251	251	-
REAL ESTATE HELD FOR INVESTMENT	-	-	-	44	44	44	44	44	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	-	52	51	48	44	38	-
OFFICE PREMISES & EQUIPMENT	-	-	-	1,913	1,913	1,913	1,913	1,913	-
*Subtotal	-	-	-	2,260	2,259	2,255	2,251	2,246	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	-	241	374	445	469	471	-
Adj-Rate Servicing	-	-	-	72	75	76	76	75	-
Float on Mtgs Svc'd for Others	-	-	-	185	271	330	369	396	-
*Mtg Ln Servicing for Others	-	-	-	498	719	851	914	942	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	3,552	3,552	3,552	3,552	3,552	-
Deposit Intangibles:									
Retail CD Intangible	-	-	-	180	192	202	210	219	-
Transaction Acct Intangible .	-	-	-	854	1,039	1,220	1,400	1,553	-
MMDA Intangible	-	-	-	1,050	1,256	1,436	1,612	1,796	-
Passbook Account Intangible .	-	-	-	996	1,205	1,410	1,603	1,776	-
Non-Int-Bearing Acct Intang .	-	-	-	390	512	629	740	846	-
*Other Assets	-	-	-	7,023	7,756	8,449	9,118	9,742	-
*** TOTAL ASSETS	-	-	-	156,891	155,067	152,401	149,515	146,564	-

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 ...	-	-	-	39,727	39,546	39,366	39,189	39,013	-
Maturing in 13 Mo or More ...	-	-	-	24,820	24,208	23,617	23,046	22,493	-
Variable-Rate, Fixed-Maturity .	-	-	-	353	353	352	352	351	-
Non-Maturity:									
Transaction Accts	-	-	-	8,624	8,624	8,624	8,624	8,624	-
MMDAs	-	-	-	16,489	16,489	16,489	16,489	16,489	-
Passbook Accts	-	-	-	10,001	10,001	10,001	10,001	10,001	-
Non-Interest-Bearing Accts ..	-	-	-	5,797	5,797	5,797	5,797	5,797	-
* Deposits	-	-	-	105,811	105,018	104,247	103,498	102,769	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	-	9,398	9,316	9,236	9,157	9,080	-
Maturing in 37 Mo or More ...	-	-	-	2,181	2,079	1,984	1,894	1,810	-
Variable-Rate, Fixed-Maturity .	-	-	-	6,597	6,588	6,579	6,571	6,562	-
* Borrowings	-	-	-	18,176	17,983	17,799	17,622	17,453	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	-	753	753	753	753	753	-
Other Escrow Accounts	-	-	-	157	153	148	144	141	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	2,193	2,193	2,193	2,193	2,193	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	-	3,104	3,099	3,095	3,091	3,087	-
SELF-VALUED	-	-	-	10,477	10,229	10,075	9,920	10,032	-
*** TOTAL LIABILITIES	-	-	-	137,567	136,329	135,215	134,131	133,341	-

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	-	-	-	60	-18	-111	-201	-283	-
ARMs	-	-	-	13	7	-1	-12	-25	-
Other Mortgages	-	-	-	6	-	-7	-14	-20	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	-	99	-15	-143	-266	-382	-
Sell Mortgages & MBS	-	-	-	-286	106	562	996	1,392	-
Purchase Non-Mortgage Items ...	-	-	-	1	-	-1	-2	-3	-
Sell Non-Mortgage Items	-	-	-	-1	-	1	3	4	-
OPTIONS ON MORTGAGES & MBS	-	-	-	-127	-28	-1	2	4	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-	-277	-71	120	297	462	-
Pay Floating, Receive Fixed ...	-	-	-	9	1	-6	-13	-19	-
Basis Swaps	-	-	-	-2	-1	0	0	1	-
Swaptions	-	-	-	-	-	-	-	0	-
INTEREST-RATE CAPS	-	-	-	3	8	17	31	50	-
INTEREST-RATE FLOORS	-	-	-	1	0	0	0	0	-
FUTURES	-	-	-	4	-	-5	-9	-14	-
OPTIONS ON FUTURES	-	-	-	2	-1	-6	-11	-17	-
CONSTRUCTION LIP	-	-	-	-21	-35	-48	-61	-72	-
SELF-VALUED	-	-	-	5	85	198	332	472	-
*** OFF-BALANCE-SHEET POSITIONS	-	-	-	-510	39	570	1,072	1,550	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	-	-	156,891	155,067	152,401	149,515	146,564	-
- LIABILITIES	-	-	-	137,567	136,329	135,215	134,131	133,341	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	-	-510	39	570	1,072	1,550	-
*** NET PORTFOLIO VALUE	-	-	-	18,813	18,777	17,755	16,457	14,773	-

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	17,640	17,885	101.39	4.4
30-Yr Mortgage Securities ...	4,735	4,699	99.23	5.5
15-Year Mortgages & MBS	13,422	13,655	101.74	3.4
Balloon Mortgages & MBS	6,020	6,158	102.30	2.3
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	3,831	3,902	101.86	0.3
7 Mo to 2 Yrs Reset Freq ..	10,652	10,987	103.15	1.0
2+ to 5 Yrs Reset Freq	11,140	11,326	101.67	2.5
Lagging Market Index ARMs:				
1 Mo Reset Freq............	645	652	101.07	0.8
2 Mo to 5 Yrs Reset Freq...	1,146	1,160	101.23	1.6
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	1,155	1,167	101.03	1.0
Adjustable-Rate, Fully-Amort.	3,657	3,686	100.80	0.8
Fixed-Rate, Balloon	1,340	1,411	105.28	3.5
Fixed-Rate, Fully-Amortizing	3,253	3,330	102.37	3.7
Construction & Land Loans:				
Adjustable-Rate	4,525	4,565	100.88	0.2
Fixed-Rate	1,713	1,660	96.92	2.3
Second Mtg Loans & Securities:				
Adjustable-Rate	3,551	3,534	99.52	0.1
Fixed-Rate	2,970	3,051	102.73	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	289	289	100.00	2.3
Accrued Interest Receivable .	520	520	100.00	0.0
Advances for Taxes/Insurance	21	21	100.00	0.0
Float on Escrows on Owned Mtg		70		-39.8
Less: Value of Servicing on Mtgs Serviced by Others ...		53		-21.1
*Mortgage Loans & Securities	92,225	93,676	101.57	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.

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
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	2,967	3,155	106.35	0.2
Fixed-Rate	2,468	2,704	109.59	3.2
Consumer Loans:				
Adjustable-Rate	2,956	3,063	103.63	0.1
Fixed-Rate	15,758	15,805	100.30	1.2
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-352	-352	100.00	1.2
Accrued Interest Receivable .	170	170	100.00	0.0
*Nonmortgage Loans	23,966	24,545	102.42	1.1
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	6,246	6,246	100.00	0.0
Equities & All Mutual Funds ...	983	983	100.00	4.2
Zero-Coupon Securities	543	547	100.71	0.7
Govt & Agency Securities	2,191	2,264	103.33	2.6
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	4,282	4,277	99.89	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,782	1,724	96.73	3.0
Mortgage-Derivative Securities:				
Valued by OTS	4	4	100.00	-1.1
Valued by Institution	7,875	7,884	100.11	2.9
Structured Securities, Valued by Institution	2,216	2,185	98.62	3.0
Less: Valuation Allowances for Investment Securities ..	2	2	100.00	3.2
*Cash, Deposits, & Securities	26,120	26,112	99.97	1.8

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	251	251	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	44	44	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	51	51	100.00	4.0
OFFICE PREMISES & EQUIPMENT	1,913	1,913	100.00	0.0
*Subtotal	2,259	2,259	100.00	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		374		-27.3
Adj-Rate Servicing		75		-2.6
Float on Mtgs Svc'd for Others		271		-26.8
*Mtg Ln Servicing for Others		719		-24.5
OTHER ASSETS				
Purchased & Excess Servicing ..	686			
Margin Account	-	-	-	-
Miscellaneous I	3,552	3,552	100.00	0.0
Miscellaneous II	825			
Deposit Intangibles:				
Retail CD Intangible		192		-5.7
Transaction Acct Intangible .		1,039		-17.6
MMDA Intangible		1,256		-15.4
Passbook Account Intangible .		1,205		-17.1
Non-Int-Bearing Acct Intang .		512		-23.4
*Other Assets	5,063	7,756		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	347			
*** TOTAL ASSETS	149,980	155,067	103/101*	1.4/2.0*

*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 ...	39,178	39,546	100.94	0.5
Maturing in 13 Mo or More ...	23,681	24,208	102.23	2.5
Variable-Rate, Fixed-Maturity .	350	353	100.68	0.1
Non-Maturity:				
Transaction Accts	8,624	8,624	100/ 88*	0.0/2.4*
MMDAs	16,489	16,489	100/ 92*	0.0/1.3*
Passbook Accts	10,001	10,001	100/ 88*	0.0/2.3*
Non-Interest-Bearing Accts ..	5,797	5,797	100/ 91*	0.0/2.3*
* Deposits	104,121	105,018	101/ 97*	0.7/1.5*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	9,208	9,316	101.17	0.9
Maturing in 37 Mo or More ...	2,013	2,079	103.28	4.7
Variable-Rate, Fixed-Maturity .	6,548	6,588	100.61	0.1
* Borrowings	17,769	17,983	101.20	1.0
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	753	753	100.00	0.0
Other Escrow Accounts	174	153	87.86	2.9
Collat. Mtg Securities Issued .	-	-	-	-
Miscellaneous I	2,193	2,193	100.00	0.0
Miscellaneous II	367			
*Other Liabilities	3,488	3,099	88.86	0.1
SELF-VALUED	9,943	10,229	102.87	2.0
UNAMORTIZED YIELD ADJUSTMENTS ..	-99			
*** TOTAL LIABILITIES	135,221	136,329	101/ 98**	0.9/1.4**

*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	-18
ARMs	7
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-15
Sell Mortgages & MBS	106
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	-28
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-71
Pay Floating, Receive Fixed ...	1
Basis Swaps	-1
Swaptions	-
INTEREST-RATE CAPS	8
INTEREST-RATE FLOORS	0
FUTURES	-
OPTIONS ON FUTURES	-1
CONSTRUCTION LIP	-35
SELF-VALUED	85
*** OFF-BALANCE-SHEET POSITIONS	39

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	149,980	155,067	103/101*	1.4/2.0*	*Including/excluding deposit intangible values.
- LIABILITIES	135,221	136,329	101/ 98**	0.9/1.4**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		39			
*** NET PORTFOLIO VALUE	14,759	18,777	127.23	2.8	

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	$	4,829	9,556	2,086	613	645
WARM (in months)		331 mo	328 mo	313 mo	300 mo	305 mo
WAC		6.67%	7.33%	8.33%	9.45%	11.19%
$ of Which Are FHA or VA Guaranteed	$	130	454	144	36	29
Securities Backed By Conventional Mortgages	$	3,086	645	83	16	8
WARM (in months)		338 mo	321 mo	267 mo	175 mo	156 mo
Wtd Avg Pass-Thru Rate		6.18%	7.14%	8.15%	9.19%	10.84%
Securities Backed By FHA or VA Mortgages	$	515	340	60	7	2
WARM (in months)		338 mo	313 mo	272 mo	183 mo	177 mo
Wtd Avg Pass-Thru Rate		6.37%	7.22%	8.09%	9.11%	10.59%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	6,203	3,634	1,136	360	289
WAC		6.46%	7.32%	8.33%	9.37%	11.12%
Mortgage Securities	$	1,641	164	25	5	2
Wtd Avg Pass-Thru Rate		6.01%	7.16%	8.14%	9.32%	10.65%
WARM (of Loans & Securities)		155 mo	151 mo	138 mo	127 mo	127 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	2,073	1,767	562	257	545
WAC		6.47%	7.35%	8.34%	9.47%	12.06%
Mortgage Securities	$	796	34	1	0	0
Wtd Avg Pass-Thru Rate		5.92%	7.11%	8.00%	9.00%	12.00%
WARM (of Loans & Securities)		82 mo	96 mo	93 mo	115 mo	107 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 41,984

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
TEASER ARMS:						
Balances Currently Subject to Intro Rates . .	$	472	310	265	1	8
WAC		3.95%	6.19%	6.92%	5.58%	5.85%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	3,368	10,487	10,914	644	1,138
Wtd Avg Margin (in bp)		318 bp	346 bp	303 bp	202 bp	252 bp
WAC		6.75%	7.42%	7.07%	5.06%	7.54%
WARM (in months)		285 mo	299 mo	331 mo	329 mo	254 mo
Wtd Avg Time Until Next Payment Reset (mo) .		3 mo	11 mo	44 mo	1 mo	11 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 27,608

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)		Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
ARM BALANCES BY DISTANCE TO LIFETIME CAP						
Balances w/Coupon Within 200 bp of Lifetime Cap	$	222	712	255	1	34
Wtd Avg Distance from Lifetime Cap (in bp) .		178 bp	179 bp	143 bp	44 bp	150 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	404	1,976	652	5	282
Wtd Avg Distance from Lifetime Cap		315 bp	321 bp	336 bp	351 bp	319 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	2,555	7,666	9,979	630	746
Wtd Avg Distance from Lifetime Cap		778 bp	614 bp	574 bp	788 bp	600 bp
Balances Without Lifetime Cap	$	659	443	293	9	84
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	2,219	8,249	9,876	588	868
Wtd Avg Periodic Rate Cap (in bp)		125 bp	183 bp	202 bp	55 bp	162 bp
Balances Subject to Periodic Rate Floors . . .	$	662	6,448	7,387	19	738
MBS INCLUDED IN ARM BALANCES	$	202	1,077	764	32	26

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	1,157	3,664
WARM (in months)	65 mo	145 mo
Remaining Term to Full Amort. .	252 mo	
Rate Index Code	0	0
Margin (in bp)	228 bp	223 bp
Reset Frequency	30 mo	23 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	20	113
WA Distance to Lifetime Cap .	73 bp	105 bp
Fixed-Rate:		
Balances . . . . $	1,344	3,258
WARM (in months)	54 mo	107 mo
Remaining Term to Full Amort. .	242 mo	
WAC	8.20%	8.06%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	4,528	1,715
WARM (in months)	25 mo	40 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	140 bp	7.85%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	3,556	3,042
WARM (in months)	155 mo	144 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	86 bp	9.29%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,970	2,471
WARM (in months)	49 mo	47 mo
Margin in Col 1 (bp); WAC in Col 2	413 bp	9.58%
Reset Frequency	3 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	2,958	15,770
WARM (in months)	34 mo	43 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	993 bp	12.47%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	153	1,311
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	548	3,488
Remaining WAL 5-10 Years . . . $	991	542
Remaining WAL over 10 Years . $	665	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	25	
Other . . . . $	18	0
CMO Residuals: $		
Fixed-Rate . . . . $	0	1
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	135	0
WAC . . . . $	6.76%	9.40%
Principal-Only MBS . . . . $	5	0
WAC	7.00%	11.93%
Total Mortgage-Derivative Securities-Book Value . $	2,541	5,341

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

Coupon of Fixed-Rate Mortgages Serviced for Others

MORTGAGE LOANS 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 . . . . $	19,987	15,635	3,607	1,536	2,035
WARM (in months)	264 mo	296 mo	270 mo	203 mo	205 mo
Wtd Avg Servicing Fee (in bp)	31 bp	34 bp	37 bp	42 bp	60 bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	384,672 lns
FHA/VA Loans	48,331 lns
Subserviced by Others	6,752 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan Current Mkt	Index on Serviced Loan Lagging Mkt
Balances Serviced . . . . $	6,973	135
WARM (in months)	317 mo	120 mo
Wtd Avg Servicing Fee (in bp)	48 bp	21 bp

Total # of Adjustable-Rate Loans Serviced	51,740 lns
Of Which, Number Subserviced By Others .	744 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 49,908

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	6,258		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	983		
Zero-Coupon Securities . . . . $	543	2.20%	7 mo
Government & Agency Securities . . . . $	2,193	4.96%	50 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	4,350	1.90%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) . . $	1,782	5.20%	51 mo
Structured Securities . . . . $	2,216		
Total Cash, Deposits, & Securities . . . . $	18,325		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	774
Accrued Interest Receivable	$	524
Advances for Taxes and Insurance	$	21
Less: Unamortized Yield Adjustments	$	-368
Valuation Allowances	$	482
Unrealized Gains (Losses)	$	-56

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	230
Accrued Interest Receivable	$	170
Less: Unamortized Yield Adjustments	$	-48
Valuation Allowances	$	582
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	45
REPOSSESSED ASSETS	$	251
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	51
OFFICE PREMISES AND EQUIPMENT	$	1,920

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-24
Less: Unamortized Yield Adjustments	$	-11
Valuation Allowances	$	2

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	686
Margin Account	$	0
Miscellaneous I	$	3,946
Miscellaneous II	$	825
TOTAL ASSETS	$	150,954

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	13
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,368
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	615
Mortgage-Related Mutual Funds	$	368
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	8,444
Wtd Avg Servicing Fee (in bp)		34 bp
Adjustable-Rate Mortgage Loans Serviced	$	7,785
Wtd Avg Servicing Fee (in bp)		44 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	124

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	$	10,001	4,017	348	$	172
WAC		3.45%	6.46%	5.73%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	14,306	9,627	978	$	296
WAC		3.21%	5.67%	5.91%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		11,303	5,475	$	210
WAC			4.62%	6.37%		
WARM (in months)			21 mo	26 mo		
Balances Maturing in 37 or More Months	$			6,927	$	47
WAC				5.90%		
WARM (in months)				52 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 62,981

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	2,310	4,587	6,489
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	20,473	18,654	7,147
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.63 mo	6.56 mo	9.53 mo
Balances in New Accounts (Optional)	$	1,877	967	592

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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 %	$	3,611	1,522	345	2.65%
5.00 to 5.99 %	$	61	1,768	620	5.49%
6.00 to 6.99 %	$	160	1,367	463	6.47%
7.00 to 7.99 %	$	93	556	271	7.33%
8.00 to 8.99 %	$	6	75	12	8.44%
9.00 to 9.99 %	$	0	0	300	9.23%
10.00 to 10.99 %	$	0	0	0	10.50%
11.00% and Above	$	0	0	3	11.30%
WARM		1 mo	18 mo	73 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 11,232

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 16,841

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	$ 8,644	1.10%	$ 505
Money Market Deposit Accounts (MMDAs)	$ 16,497	2.27%	$ 2,498
Passbook Accounts	$ 10,031	1.90%	$ 239
Non-Interest-Bearing Non-Maturity Deposits	$ 5,807		$ 173

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 294	0.14%
Escrow for Mortgages Serviced for Others	$ 461	0.04%
Other Escrows	$ 174	0.01%

TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 41,908
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -8
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ -92
OTHER LIABILITIES	
Collateralized Mortgage Securities Issued	$ 0
Miscellaneous I	$ 3,285
Miscellaneous II	$ 367
TOTAL LIABILITIES	$ 136,516
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 202
EQUITY CAPITAL	$ 14,238
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 150,956

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

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
1002	optional commitment to originate 1-month COFI ARMs	-	$ 3	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	11	$ 4	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	60	$ 255	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	37	$ 304	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	49	$ 89	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	139	$ 594	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	114	$ 1,313	-	-	-
1016	optional commitment to originate "other" mortgages	84	$ 232	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 0	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 11	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 2	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	9	$ 26	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	8	$ 195	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	6	$ 129	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 21	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 3	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	6	$ 10	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	20	$ 210	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	24	$ 917	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	6	$ 10	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 3	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 5	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 30	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	7	$ 84	-	-	-
2056	commitment to purchase "other" MBS	-	$ 111	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 3	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 1	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	8	$ 778	-	-	-

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
2074	commitment to sell 25- or 30-yr FRM MBS	10	$ 3,583	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	$ 5	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 140	-	-	-
2086	commitment to purchase high-risk mortgage derivative product . . .	-	$ 10	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 16	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 0	-	-	-
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 .	-	$ 64	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 136	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 386	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	7	$ 57	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	6	$ 52	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 13	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	23	$ 479	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	34	$ 1,155	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	6	$ 47	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 1	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	21	$ 71	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	19	$ 80	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	11	$ 21	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	46	$ 324	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	35	$ 552	-	-	-
2216	firm commitment to originate "other" mortgage loans	28	$ 336	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 2	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 0	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 4	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 16	-	-	-
3042	short option to purchase 1-month COFI ARMs	-	$ 5	-	-	-

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
3046	short option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs . . .	-	$ 12	-	-	-
3048	short option to purchase 3- or 5-yr Treasury ARMs	-	$ 223	-	-	-
3050	short option to purchase 5- or 7-yr balloon or 2-step mtg lns . . .	-	$ 52	-	-	-
3052	short option to purchase 10-, 15-, or 20-yr FRMs	-	$ 598	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 1,900	-	-	-
3056	short option to purchase "other" mortgages	-	$ 7	-	-	-
3076	short option to sell "other" mortgages	-	$ 2	-	-	-
4002	commitment to purchase non-mortgage financial assets	32	$ 311	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 94	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 1,010	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 4,586	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 60	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 108	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 580	-	-	-
5582	interest rate swap, amortizing: pay MBS coupon, receive 1-mo LIBOR	-	$ 60	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 780	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 1,639	-	-	-
6022	interest rate cap based on the prime rate	-	$ 50	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 3	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 50	-	-	-
7010	interest rate floor based on 1-year Treasury	-	$ 3	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 68	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 59	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$ 77	-	-	-
9502	fixed-rate construction loans in process	123	$ 717	-	-	-
9512	adjustable-rate construction loans in process	80	$ 1,073	-	-	-