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	9,521	-2,005	-17 %	9.70 %	-155 bp
+200 bp	10,341	-1,184	-10 %	10.37 %	-88 bp
+100 bp	11,040	-486	-4 %	10.91 %	-34 bp
0 bp	11,526			11.25 %	
-100 bp	11,532	6	0 %	11.16 %	-9 bp
-200 bp	11,270	-256	-2 %	10.83 %	-42 bp
-300 bp	11,030	-496	-4 %	10.52 %	-73 bp

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

	06/30/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	11.25 %
Post-Shock NPV Ratio	10.37 %
Sensitivity Measure: Decline in NPV Ratio	88 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	-	12,162	11,908	11,649	11,271	10,785	10,274	9,778	-
30-Yr Mortgage Securities ...	-	4,632	4,535	4,439	4,321	4,163	3,974	3,783	-
15-Year Mortgages & MBS	-	7,905	7,769	7,626	7,417	7,159	6,894	6,637	-
Balloon Mortgages & MBS	-	2,038	2,012	1,988	1,955	1,910	1,859	1,809	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	1,210	1,204	1,199	1,194	1,189	1,181	1,169	-
7 Mo to 2 Yrs Reset Freq ..	-	7,282	7,200	7,122	7,050	6,977	6,890	6,770	-
2+ to 5 Yrs Reset Freq	-	4,335	4,268	4,199	4,122	4,031	3,924	3,804	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	2,577	2,551	2,528	2,507	2,484	2,459	2,427	-
2 Mo to 5 Yrs Reset Freq...	-	3,349	3,294	3,241	3,192	3,143	3,090	3,030	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	1,398	1,389	1,381	1,373	1,366	1,357	1,348	-
Adjustable-Rate, Fully-Amort.	-	3,272	3,240	3,209	3,178	3,148	3,119	3,088	-
Fixed-Rate, Balloon	-	1,474	1,421	1,369	1,321	1,275	1,231	1,190	-
Fixed-Rate, Fully-Amortizing	-	1,717	1,657	1,601	1,549	1,499	1,452	1,407	-
Construction & Land Loans:									
Adjustable-Rate	-	6,273	6,240	6,208	6,176	6,145	6,114	6,084	-
Fixed-Rate	-	1,181	1,157	1,135	1,114	1,093	1,074	1,056	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	1,472	1,470	1,467	1,465	1,464	1,462	1,460	-
Fixed-Rate	-	4,153	4,063	3,978	3,896	3,817	3,742	3,670	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	130	128	127	124	122	119	117	-
Accrued Interest Receivable .	-	453	453	453	453	453	453	453	-
Advances for Taxes/Insurance	-	24	24	24	24	24	24	24	-
Float on Escrows on Owned Mtg	-	43	67	118	189	243	281	311	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-2	-3	-1	0	1	1	1	-
*Mortgage Loans & Securities	-	67,083	66,053	65,062	63,890	62,487	60,972	59,413	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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

*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
				*** Change in Interest Rates ***					
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	2,862	2,843	2,824	2,805	2,787	2,770	2,752	-
Fixed-Rate	-	1,489	1,451	1,414	1,378	1,344	1,311	1,279	-
Consumer Loans:									
Adjustable-Rate	-	5,954	5,949	5,943	5,938	5,932	5,927	5,922	-
Fixed-Rate	-	4,929	4,856	4,784	4,714	4,646	4,580	4,516	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-175	-174	-173	-171	-170	-169	-168	-
Accrued Interest Receivable .	-	106	106	106	106	106	106	106	-
*Nonmortgage Loans	-	15,165	15,029	14,897	14,769	14,645	14,525	14,407	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	2,153	2,153	2,153	2,153	2,153	2,153	2,153	-
Equities & All Mutual Funds ...	-	287	278	271	261	250	239	228	-
Zero-Coupon Securities	-	28	27	26	25	24	23	22	-
Govt & Agency Securities	-	2,169	2,086	2,008	1,935	1,867	1,803	1,743	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	6,687	6,681	6,675	6,668	6,662	6,656	6,650	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	675	638	605	574	547	521	498	-
Mortgage-Derivative Securities:									
Valued by OTS	-	20	20	20	20	20	19	19	-
Valued by Institution	-	3,585	3,576	3,578	3,549	3,467	3,367	3,268	-
Structured Securities, Valued by Institution	-	1,203	1,178	1,155	1,122	1,068	1,016	966	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	16,807	16,636	16,489	16,307	16,056	15,798	15,547	-

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	-	134	134	134	134	134	134	134	-
REAL ESTATE HELD FOR INVESTMENT	-	33	33	33	33	33	33	33	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	12	12	12	11	10	9	8	-
OFFICE PREMISES & EQUIPMENT	-	1,141	1,141	1,141	1,141	1,141	1,141	1,141	-
*Subtotal	-	1,320	1,320	1,320	1,320	1,319	1,318	1,317	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	365	382	473	606	676	695	690	-
Adj-Rate Servicing	-	32	34	36	37	37	37	38	-
Float on Mtgs Svc'd for Others	-	181	214	270	340	399	441	470	-
*Mtg Ln Servicing for Others	-	578	630	779	983	1,112	1,173	1,198	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	2,615	2,615	2,615	2,615	2,615	2,615	2,615	-
Deposit Intangibles:									
Retail CD Intangible	-	82	91	98	104	110	115	120	-
Transaction Acct Intangible .	-	404	558	705	863	992	1,106	1,217	-
MMDA Intangible	-	413	563	673	765	859	975	1,096	-
Passbook Account Intangible .	-	300	403	504	607	686	766	845	-
Non-Int-Bearing Acct Intang .	-	89	147	203	256	307	355	401	-
*Other Assets	-	3,903	4,377	4,799	5,211	5,569	5,932	6,294	-
*** TOTAL ASSETS	-	104,855	104,045	103,346	102,480	101,188	99,717	98,176	-

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 ...	-	25,572	25,458	25,346	25,235	25,125	25,016	24,908	-
Maturing in 13 Mo or More ...	-	8,794	8,601	8,413	8,231	8,055	7,883	7,717	-
Variable-Rate, Fixed-Maturity .	-	855	855	854	854	853	853	852	-
Non-Maturity:									
Transaction Accts	-	6,506	6,506	6,506	6,506	6,506	6,506	6,506	-
MMDAs	-	10,080	10,080	10,080	10,080	10,080	10,080	10,080	-
Passbook Accts	-	4,597	4,597	4,597	4,597	4,597	4,597	4,597	-
Non-Interest-Bearing Accts ..	-	2,559	2,559	2,559	2,559	2,559	2,559	2,559	-
* Deposits	-	58,963	58,655	58,355	58,061	57,774	57,494	57,220	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	16,041	15,995	15,949	15,904	15,859	15,815	15,772	-
Maturing in 37 Mo or More ...	-	2,262	2,136	2,019	1,911	1,810	1,717	1,630	-
Variable-Rate, Fixed-Maturity .	-	5,773	5,768	5,762	5,757	5,751	5,746	5,740	-
* Borrowings	-	24,076	23,898	23,730	23,571	23,421	23,278	23,143	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,352	1,352	1,352	1,352	1,352	1,352	1,352	-
Other Escrow Accounts	-	61	59	58	56	54	53	52	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	1,260	1,260	1,260	1,260	1,260	1,260	1,260	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	2,673	2,671	2,670	2,668	2,666	2,665	2,664	-
SELF- VALUED	-	7,840	7,391	7,031	6,768	6,577	6,425	6,296	-
*** TOTAL LIABILITIES	-	93,552	92,616	91,786	91,068	90,438	89,862	89,322	-

AREA: MIDWEST REGION
TYPE: ALL REPORTING CMR
FIRMS REPORTING: 209
CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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

*** Change in Interest Rates ***

* OFF-BALANCE-SHEET POSITIONS *	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs & Balloon/2-Step Mortgages	-	91	69	46	0	-56	-110	-160	-
ARMs	-	8	6	4	2	0	-4	-8	-
Other Mortgages	-	33	27	17	-	-20	-41	-61	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	54	38	21	-3	-30	-57	-85	-
Sell Mortgages & MBS	-	-260	-186	-96	40	189	330	460	-
Purchase Non-Mortgage Items ...	-	6	4	2	-	-2	-3	-5	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	1	2	6	15	25	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-387	-274	-160	-52	50	146	237	-
Pay Floating, Receive Fixed ...	-	-	-	-	-	-	-	-	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	0	0	2	5	13	29	48	-
INTEREST-RATE FLOORS	-	42	25	11	3	1	0	0	-
FUTURES	-	-	-	-	-	-	-	-	-
OPTIONS ON FUTURES	-	0	0	0	0	20	57	88	-
CONSTRUCTION LIP	-	27	11	-5	-19	-33	-46	-59	-
SELF-VALUED	-	113	121	128	134	152	171	187	-
*** OFF-BALANCE-SHEET POSITIONS	-	-273	-159	-29	113	290	486	667	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	104,855	104,045	103,346	102,480	101,188	99,717	98,176	-
- LIABILITIES	-	93,552	92,616	91,786	91,068	90,438	89,862	89,322	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-273	-159	-29	113	290	486	667	-
*** NET PORTFOLIO VALUE	-	11,030	11,270	11,532	11,526	11,040	10,341	9,521	-

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	11,020	11,271	102.27	3.8
30-Yr Mortgage Securities ...	4,176	4,321	103.48	3.2
15-Year Mortgages & MBS	7,330	7,417	101.18	3.1
Balloon Mortgages & MBS	1,927	1,955	101.47	2.0
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	1,192	1,194	100.17	0.4
7 Mo to 2 Yrs Reset Freq ..	6,960	7,050	101.29	1.0
2+ to 5 Yrs Reset Freq	4,042	4,122	101.98	2.0
Lagging Market Index ARMs:				
1 Mo Reset Freq............	2,465	2,507	101.67	0.9
2 Mo to 5 Yrs Reset Freq...	3,203	3,192	99.63	1.5
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	1,374	1,373	99.97	0.6
Adjustable-Rate, Fully-Amort.	3,170	3,178	100.26	1.0
Fixed-Rate, Balloon	1,272	1,321	103.87	3.6
Fixed-Rate, Fully-Amortizing	1,527	1,549	101.41	3.3
Construction & Land Loans:				
Adjustable-Rate	6,160	6,176	100.26	0.5
Fixed-Rate	1,124	1,114	99.05	1.9
Second Mtg Loans & Securities:				
Adjustable-Rate	1,495	1,465	98.02	0.1
Fixed-Rate	3,825	3,896	101.86	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	124	124	100.00	1.9
Accrued Interest Receivable .	453	453	100.00	0.0
Advances for Taxes/Insurance	24	24	100.00	0.0
Float on Escrows on Owned Mtg		189		-33.0
Less: Value of Servicing on Mtgs Serviced by Others ...		0		-354.1
*Mortgage Loans & Securities	62,864	63,890	101.63	2.0

NOTE: Effective duration is calculated as the average of the percentage changes in present value resulting from rate shocks of +100 and -100 basis points.

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	2,809	2,805	99.88	0.7
Fixed-Rate	1,394	1,378	98.87	2.5
Consumer Loans:				
Adjustable-Rate	6,023	5,938	98.58	0.1
Fixed-Rate	4,751	4,714	99.23	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-171	-171	100.00	0.7
Accrued Interest Receivable .	106	106	100.00	0.0
*Nonmortgage Loans	14,911	14,769	99.05	0.9
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	2,153	2,153	100.00	0.0
Equities & All Mutual Funds ...	261	261	100.00	3.9
Zero-Coupon Securities	23	25	106.72	4.1
Govt & Agency Securities	1,897	1,935	102.01	3.6
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	6,660	6,668	100.13	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	618	574	92.87	5.1
Mortgage-Derivative Securities:				
Valued by OTS	20	20	100.00	1.0
Valued by Institution	3,561	3,549	99.68	1.6
Structured Securities, Valued by Institution	1,132	1,122	99.15	3.9
Less: Valuation Allowances for Investment Securities ..	0	0	100.00	1.4
*Cash, Deposits, & Securities	16,324	16,307	99.90	1.3

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	134	134	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	33	33	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	11	11	100.00	5.3
OFFICE PREMISES & EQUIPMENT	1,141	1,141	100.00	0.0
*Subtotal	1,320	1,320	100.00	0.0
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		606		-16.7
Adj-Rate Servicing		37		-1.8
Float on Mtgs Svc'd for Others		340		-18.9
*Mtg Ln Servicing for Others		983		-16.9
OTHER ASSETS				
Purchased & Excess Servicing ..	621			
Margin Account	-	-	-	-
Miscellaneous I	2,615	2,615	100.00	0.0
Miscellaneous II	516			
Deposit Intangibles:				
Retail CD Intangible		104		-5.5
Transaction Acct Intangible .		863		-16.6
MMDA Intangible		765		-12.2
Passbook Account Intangible .		607		-15.0
Non-Int-Bearing Acct Intang .		256		-20.3
*Other Assets	3,752	5,211		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	345			
*** TOTAL ASSETS	99,516	102,480	103/100*	1.1/1.5*

*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 ...	25,025	25,235	100.84	0.4
Maturing in 13 Mo or More ...	8,058	8,231	102.15	2.2
Variable-Rate, Fixed-Maturity .	854	854	100.03	0.1
Non-Maturity:				
Transaction Accts	6,506	6,506	100/ 87*	0.0/2.5*
MMDAs	10,080	10,080	100/ 92*	0.0/1.0*
Passbook Accts	4,597	4,597	100/ 87*	0.0/2.3*
Non-Interest-Bearing Accts ..	2,559	2,559	100/ 90*	0.0/2.2*
* Deposits	57,678	58,061	101/ 96*	0.5/1.2*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	15,856	15,904	100.30	0.3
Maturing in 37 Mo or More ...	1,933	1,911	98.86	5.5
Variable-Rate, Fixed-Maturity .	5,804	5,757	99.18	0.1
* Borrowings	23,593	23,571	99.91	0.7
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,352	1,352	100.00	0.0
Other Escrow Accounts	65	56	86.13	2.8
Collat. Mtg Securities Issued .	-	-	-	-
Miscellaneous I	1,260	1,260	100.00	0.0
Miscellaneous II	148			
*Other Liabilities	2,825	2,668	94.45	0.1
SELF- VALUED	6,562	6,768	103.13	3.4
UNAMORTIZED YIELD ADJUSTMENTS ..	12			
*** TOTAL LIABILITIES	90,670	91,068	100/ 98**	0.7/1.2**

*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	0
ARMs	2
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-3
Sell Mortgages & MBS	40
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	2
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-52
Pay Floating, Receive Fixed ...	-
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	5
INTEREST-RATE FLOORS	3
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-19
SELF-VALUED	134
	=========
*** OFF-BALANCE-SHEET POSITIONS	113

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	99,516	102,480	103/100*	1.1/1.5*	*Including/excluding deposit intangible values.
- LIABILITIES	90,670	91,068	100/ 98**	0.7/1.2**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		113			
	=========	=========			
*** NET PORTFOLIO VALUE	8,846	11,526	130.29	2.1	

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	$	1,385	4,586	1,584	1,775	1,689
WARM (in months)		332 mo	328 mo	292 mo	179 mo	155 mo
WAC		6.70%	7.32%	8.31%	9.33%	10.64%
$ of Which Are FHA or VA Guaranteed	$	120	473	381	1,452	1,525
Securities Backed By Conventional Mortgages .	$	429	364	1,032	337	95
WARM (in months)		325 mo	308 mo	273 mo	248 mo	203 mo
Wtd Avg Pass-Thru Rate		6.30%	7.23%	8.27%	9.17%	10.25%
Securities Backed By FHA or VA Mortgages . . .	$	146	303	549	735	185
WARM (in months)		307 mo	306 mo	263 mo	223 mo	179 mo
Wtd Avg Pass-Thru Rate		6.47%	7.30%	8.14%	9.12%	10.46%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	2,427	2,623	956	284	117
WAC		6.63%	7.35%	8.31%	9.28%	10.71%
Mortgage Securities	$	571	242	103	7	1
Wtd Avg Pass-Thru Rate		6.16%	7.23%	8.06%	9.13%	10.38%
WARM (of Loans & Securities)		149 mo	143 mo	142 mo	109 mo	90 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	374	763	382	136	35
WAC		6.59%	7.41%	8.35%	9.28%	10.52%
Mortgage Securities	$	189	47	0	0	0
Wtd Avg Pass-Thru Rate		6.14%	7.17%	8.00%	9.00%	0.00%
WARM (of Loans & Securities)		63 mo	63 mo	55 mo	50 mo	41 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 24,453

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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 . .	$	65	267	10	0	29
WAC		7.62%	7.00%	8.60%	7.75%	7.34%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	1,127	6,693	4,032	2,465	3,174
Wtd Avg Margin (in bp)		179 bp	254 bp	276 bp	161 bp	160 bp
WAC		7.85%	7.64%	7.51%	6.83%	7.48%
WARM (in months)		237 mo	283 mo	315 mo	267 mo	262 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	12 mo	38 mo	6 mo	15 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 17,863

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	$	66	168	37	58	125
Wtd Avg Distance from Lifetime Cap (in bp) .		156 bp	147 bp	147 bp	154 bp	162 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	487	1,847	774	498	1,331
Wtd Avg Distance from Lifetime Cap		331 bp	327 bp	320 bp	334 bp	319 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	368	4,671	3,138	1,850	1,624
Wtd Avg Distance from Lifetime Cap		534 bp	533 bp	543 bp	594 bp	582 bp
Balances Without Lifetime Cap	$	272	274	92	60	123
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	417	5,552	3,679	52	2,506
Wtd Avg Periodic Rate Cap (in bp)		143 bp	181 bp	204 bp	186 bp	196 bp
Balances Subject to Periodic Rate Floors . . .	$	355	5,368	3,545	52	2,328
MBS INCLUDED IN ARM BALANCES	$	276	1,769	179	2,110	500

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	1,374	3,170
WARM (in months)	76 mo	115 mo
Remaining Term to Full Amort. .	258 mo	
Rate Index Code	0	0
Margin (in bp)	237 bp	313 bp
Reset Frequency	16 mo	20 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	83	127
WA Distance to Lifetime Cap .	112 bp	160 bp
Fixed-Rate:		
Balances . . . . $	1,272	1,527
WARM (in months)	57 mo	92 mo
Remaining Term to Full Amort. .	238 mo	
WAC	8.38%	8.36%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	6,160	1,124
WARM (in months)	16 mo	31 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	185 bp	8.70%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	1,495	3,825
WARM (in months)	185 mo	124 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	113 bp	9.16%
Reset Frequency (in months) . . .	3 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,809	1,394
WARM (in months)	27 mo	36 mo
Margin in Col 1 (bp); WAC in Col 2	129 bp	8.09%
Reset Frequency	3 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	6,023	4,751
WARM (in months)	53 mo	48 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	494 bp	8.95%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	16	452
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	140	2,646
Remaining WAL 5-10 Years . . . $	123	176
Remaining WAL over 10 Years . $	4	
Super Floaters . . . . $	3	
Inverse Floaters & Super POs . . $	3	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	16	0
WAC . . . . $	7.37%	10.19%
Principal-Only MBS . . . . $	3	0
WAC	8.07%	0.00%
Total Mortgage-Derivative Securities--Book Value . $	307	3,274

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

MORTGAGE LOANS SERVICED FOR OTHERS

Coupon of Fixed-Rate Mortgages Serviced for Others

Fixed-Rate Mortgage Loan Servicing	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Balances Serviced . . . . $	16,347	30,122	11,274	6,464	5,061
WARM (in months)	252 mo	291 mo	278 mo	208 mo	185 mo
Wtd Avg Servicing Fee (in bp)	28 bp	30 bp	32 bp	41 bp	45 bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	487,926 lns
FHA/VA Loans	497,652 lns
Subserviced by Others	126,974 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	2,883	1,443
WARM (in months)	283 mo	237 mo
Wtd Avg Servicing Fee (in bp)	38 bp	38 bp

Total # of Adjustable-Rate Loans Serviced	49,760 lns
Of Which, Number Subserviced By Others .	5,692 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 73,594

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	2,153		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	261		
Zero-Coupon Securities . . . . $	23	5.18%	44 mo
Government & Agency Securities . . . . $	1,897	5.29%	53 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	6,660	4.93%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	618	6.16%	91 mo
Structured Securities . . . . $	1,132		
Total Cash, Deposits, & Securities . . . . $	12,744		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	440
Accrued Interest Receivable	$	453
Advances for Taxes and Insurance	$	24
Less: Unamortized Yield Adjustments	$	-241
Valuation Allowances	$	315
Unrealized Gains (Losses)	$	85

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	97
Accrued Interest Receivable	$	106
Less: Unamortized Yield Adjustments	$	-25
Valuation Allowances	$	269
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	33
REPOSSESSED ASSETS	$	134
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	11
OFFICE PREMISES AND EQUIPMENT	$	1,141

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	1
Less: Unamortized Yield Adjustments	$	8
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	621
Margin Account	$	0
Miscellaneous I	$	2,615
Miscellaneous II	$	516
TOTAL ASSETS	$	99,516

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	467
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	845
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	137
Mortgage-Related Mutual Funds	$	125
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	4,364
Wtd Avg Servicing Fee (in bp)		25 bp
Adjustable-Rate Mortgage Loans Serviced	$	4,529
Wtd Avg Servicing Fee (in bp)		32 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	999

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	$	6,270	2,995	328	$	2
WAC		5.74%	6.35%	6.23%		
WARM (in months)		2 mo	2 mo	1 mo		
Balances Maturing in 4 to 12 Months	$	9,322	5,305	805	$	3
WAC		5.18%	6.17%	6.09%		
WARM (in months)		7 mo	7 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		4,982	1,317	$	2
WAC			5.63%	5.88%		
WARM (in months)			20 mo	23 mo		
Balances Maturing in 37 or More Months	$			1,759	$	0
WAC				6.25%		
WARM (in months)				49 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 33,083

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	851	160	53
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	11,191	9,762	2,928
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		2.91 mo	5.63 mo	5.80 mo
Balances in New Accounts (Optional)	$	193	136	2

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 %	$	12,578	405	260	3.94%
5.00 to 5.99 %	$	274	1,151	721	5.44%
6.00 to 6.99 %	$	99	761	429	6.52%
7.00 to 7.99 %	$	122	461	517	7.30%
8.00 to 8.99 %	$	0	4	4	8.24%
9.00 to 9.99 %	$	0	0	2	9.27%
10.00 to 10.99 %	$	0	0	0	0.00%
11.00% and Above	$	0	0	1	13.43%
WARM		1 mo	15 mo	85 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 17,789

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 13,220

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	$ 6,506	1.56%	$ 48
Money Market Deposit Accounts (MMDAs)	$ 10,080	3.46%	$ 185
Passbook Accounts	$ 4,597	3.04%	$ 5
Non-Interest-Bearing Non-Maturity Deposits	$ 2,559		$ 3

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 774	0.03%
Escrow for Mortgages Serviced for Others	$ 577	0.05%
Other Escrows	$ 65	0.17%

TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 25,158
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 2
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 9
OTHER LIABILITIES	
Collateralized Mortgage Securities Issued	$ 0
Miscellaneous I	$ 1,260
Miscellaneous II	$ 148
TOTAL LIABILITIES	$ 90,670
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 309
EQUITY CAPITAL	$ 8,538
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 99,517

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

(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
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	11	$ 25	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	27	$ 86	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	26	$ 134	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	23	$ 46	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	77	$ 257	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	68	$ 947	-	-	-
1016	optional commitment to originate "other" mortgages	60	$ 705	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 3	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$ 0	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 33	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	6	$ 38	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 1	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	6	$ 7	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 21	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 19	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 0	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 32	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 6	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	18	$ 235	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	24	$ 1,034	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 7	-	-	-
2044	commitment to purchase 6-mo or 1-yr COFI ARM MBS	-	$ 15	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 13	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 6	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 0	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$ 0	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 26	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	7	$ 115	-	-	-

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	7	$ 741	-	-	-
2076	commitment to sell "other" MBS	-	$ 0	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 26	-	-	-
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 .	-	$ 1	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 8	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 16	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 26	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 10	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 10	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	21	$ 30	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	42	$ 272	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 28	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 1	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 0	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	10	$ 164	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	8	$ 8	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	10	$ 6	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	34	$ 144	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	24	$ 158	-	-	-
2216	firm commitment to originate "other" mortgage loans	12	$ 20	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 19	-	-	-
3030	option to sell 5- or 7-yr balloon or 2-step mtgs	-	$ 2	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 56	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 144	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 2	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 1	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 4	-	-	-

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
4002	commitment to purchase non-mortgage financial assets	18	$ 78	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 1	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 1,425	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 1,255	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 1,200	-	-	-
6004	interest rate cap based on 3-month LIBOR	6	$ 1,617	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 630	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 2	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 2	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 330	-	-	-
9502	fixed-rate construction loans in process	99	$ 524	-	-	-
9512	adjustable-rate construction loans in process	54	$ 648	-	-	-