

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 INTEREST RATE RISK EXPOSURE REPORT
 (Balances in \$Mil)

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE: 01

*** 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	28,679	-11,578	-29 %	7.56 %	-257 bp
+200 bp	33,532	-6,725	-17 %	8.68 %	-145 bp
+100 bp	37,504	-2,753	-7 %	9.56 %	-58 bp
0 bp	40,257			10.13 %	
-100 bp	41,064	807	+2 %	10.27 %	+13 bp
-200 bp	41,955	1,699	+4 %	10.43 %	+30 bp
-300 bp	44,044	3,787	+9 %	10.87 %	+73 bp

06/30/2001

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

Pre-Shock NPV Ratio: NPV as % of PV of Assets 10.13 %
 Post-Shock NPV Ratio 8.68 %
 Sensitivity Measure: Decline in NPV Ratio 145 bp

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE:02

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	-	33,650	32,963	32,235	31,022	29,429	27,815	26,297	-
30-Yr Mortgage Securities ...	-	4,551	4,463	4,364	4,200	3,991	3,777	3,576	-
15-Year Mortgages & MBS	-	7,193	7,065	6,920	6,698	6,442	6,187	5,941	-
Balloon Mortgages & MBS	-	4,586	4,526	4,470	4,389	4,266	4,133	4,004	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	7,923	7,875	7,833	7,795	7,752	7,688	7,588	-
7 Mo to 2 Yrs Reset Freq ..	-	19,748	19,509	19,287	19,077	18,840	18,536	18,136	-
2+ to 5 Yrs Reset Freq	-	29,388	28,763	28,123	27,442	26,696	25,877	24,993	-
Lagging Market Index ARMs:									
1 Mo Reset Freq.....	-	115,775	114,896	114,017	113,082	111,985	110,580	108,726	-
2 Mo to 5 Yrs Reset Freq...	-	29,872	29,351	28,839	28,302	27,700	27,004	26,206	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	10,158	10,021	9,910	9,818	9,720	9,604	9,479	-
Adjustable-Rate, Fully-Amort.	-	26,914	26,656	26,435	26,235	26,032	25,826	25,616	-
Fixed-Rate, Balloon	-	3,394	3,236	3,088	2,948	2,817	2,693	2,577	-
Fixed-Rate, Fully-Amortizing	-	3,290	3,124	2,971	2,830	2,699	2,577	2,464	-
Construction & Land Loans:									
Adjustable-Rate	-	4,269	4,263	4,257	4,251	4,245	4,239	4,233	-
Fixed-Rate	-	1,414	1,369	1,328	1,291	1,258	1,228	1,201	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	5,052	5,046	5,039	5,033	5,027	5,022	5,017	-
Fixed-Rate	-	4,521	4,409	4,302	4,201	4,104	4,012	3,925	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-74	-71	-68	-66	-62	-59	-57	-
Accrued Interest Receivable .	-	1,717	1,717	1,717	1,717	1,717	1,717	1,717	-
Advances for Taxes/Insurance	-	136	136	136	136	136	136	136	-
Float on Escrows on Owned Mtg	-	16	27	39	52	64	74	84	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-146	-152	-164	-177	-183	-185	-186	-
*Mortgage Loans & Securities	-	313,641	309,494	305,404	300,630	295,040	288,852	282,044	-

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE:03

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	-	4,759	4,752	4,745	4,740	4,736	4,732	4,729	-
Fixed-Rate	-	2,027	1,913	1,809	1,715	1,629	1,550	1,478	-
Consumer Loans:									
Adjustable-Rate	-	623	623	623	622	622	622	622	-
Fixed-Rate	-	4,149	4,082	4,017	3,955	3,895	3,837	3,781	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-238	-234	-231	-227	-224	-221	-219	-
Accrued Interest Receivable .	-	79	79	79	79	79	79	79	-
*Nonmortgage Loans	-	11,399	11,214	11,042	10,884	10,736	10,599	10,471	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits,									
Overnight Fed Funds & Repos .	-	11,311	11,311	11,311	11,311	11,311	11,311	11,311	-
Equities & All Mutual Funds ...	-	629	606	585	560	533	506	480	-
Zero-Coupon Securities	-	295	295	294	294	294	294	293	-
Govt & Agency Securities	-	11,242	10,557	9,922	9,333	8,786	8,278	7,805	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,388	1,386	1,383	1,381	1,378	1,376	1,373	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	507	465	429	397	369	344	321	-
Mortgage-Derivative Securities:									
Valued by OTS	-	1	1	1	1	1	1	1	-
Valued by Institution	-	28,907	28,837	28,870	28,707	27,987	27,179	26,361	-
Structured Securities,									
Valued by Institution	-	1,545	1,538	1,527	1,486	1,432	1,374	1,314	-
Less: Valuation Allowances for Investment Securities ..	-	-	-	-	-	-	-	-	-
*Cash, Deposits, & Securities	-	55,825	54,996	54,322	53,469	52,091	50,662	49,261	-

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE:04

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	-	215	215	215	215	215	215	215	-
REAL ESTATE HELD FOR INVESTMENT	-	113	113	113	113	113	113	113	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	177	177	177	172	158	141	122	-
OFFICE PREMISES & EQUIPMENT	-	2,389	2,389	2,389	2,389	2,389	2,389	2,389	-
*Subtotal	-	2,894	2,894	2,894	2,889	2,875	2,858	2,839	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	2,978	3,148	4,045	5,422	6,154	6,320	6,253	-
Adj-Rate Servicing	-	1,055	1,144	1,205	1,230	1,242	1,248	1,253	-
Float on Mtgs Svc'd for Others	-	1,086	1,293	1,619	2,020	2,330	2,524	2,674	-
*Mtg Ln Servicing for Others	-	5,119	5,586	6,869	8,671	9,726	10,093	10,180	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	12,153	12,153	12,153	12,153	12,153	12,153	12,153	-
Deposit Intangibles:									
Retail CD Intangible	-	143	164	180	194	207	219	231	-
Transaction Acct Intangible .	-	671	922	1,164	1,419	1,631	1,826	2,011	-
MMDA Intangible	-	2,086	2,836	3,393	3,859	4,359	4,937	5,541	-
Passbook Account Intangible .	-	825	1,104	1,377	1,664	1,886	2,102	2,312	-
Non-Int-Bearing Acct Intang .	-	479	796	1,098	1,385	1,659	1,920	2,169	-
*Other Assets	-	16,359	17,975	19,366	20,675	21,895	23,157	24,417	-
*** TOTAL ASSETS	-	405,236	402,158	399,897	397,219	392,364	386,222	379,212	-

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE:05

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 ...	-	85,995	85,660	85,328	85,000	84,677	84,354	84,036	-
Maturing in 13 Mo or More ...	-	9,938	9,740	9,547	9,360	9,178	9,001	8,829	-
Variable-Rate, Fixed-Maturity .	-	142	142	142	142	142	142	142	-
Non-Maturity:									
Transaction Accts	-	10,775	10,775	10,775	10,775	10,775	10,775	10,775	-
MMDAs	-	50,482	50,482	50,482	50,482	50,482	50,482	50,482	-
Passbook Accts	-	12,513	12,513	12,513	12,513	12,513	12,513	12,513	-
Non-Interest-Bearing Accts ..	-	13,850	13,850	13,850	13,850	13,850	13,850	13,850	-
* Deposits	-	183,694	183,161	182,636	182,122	181,616	181,117	180,627	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	82,845	82,342	81,849	81,364	80,888	80,421	79,963	-
Maturing in 37 Mo or More ...	-	5,119	4,853	4,604	4,372	4,155	3,953	3,763	-
Variable-Rate, Fixed-Maturity .	-	57,520	57,416	57,313	57,211	57,109	57,008	56,908	-
* Borrowings	-	145,484	144,611	143,766	142,947	142,153	141,382	140,634	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	3,522	3,522	3,522	3,522	3,522	3,522	3,522	-
Other Escrow Accounts	-	1,026	995	966	938	913	888	865	-
Collat. Mtg Securities Issued .	-	2,903	2,899	2,895	2,891	2,887	2,883	2,879	-
Miscellaneous I	-	12,942	12,942	12,942	12,942	12,942	12,942	12,942	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	20,393	20,359	20,326	20,295	20,265	20,236	20,209	-
SELF- VALUED	-	11,819	12,050	12,201	12,249	12,221	12,110	11,942	-
*** TOTAL LIABILITIES	-	361,391	360,181	358,929	357,612	356,255	354,845	353,412	-

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE:06

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	-	585	436	277	-43	-427	-799	-1,140	-
ARMS	-	60	49	40	29	15	-3	-29	-
Other Mortgages	-	121	96	63	-	-75	-150	-223	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	777	567	314	-68	-486	-883	-1,248	-
Sell Mortgages & MBS	-	-3,098	-2,234	-1,173	433	2,175	3,817	5,318	-
Purchase Non-Mortgage Items ...	-	21	13	6	-	-6	-12	-17	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	0	1	2	2	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-723	-571	-417	-270	-128	9	140	-
Pay Floating, Receive Fixed ...	-	278	183	95	12	-63	-133	-197	-
Basis Swaps	-	2	1	1	1	1	0	0	-
Swaptions	-	99	174	261	355	451	547	640	-
INTEREST-RATE CAPS	-	-	0	0	0	0	1	2	-
INTEREST-RATE FLOORS	-	-	-	-	-	-	-	-	-
FUTURES	-	-	-	-	-	-	-	-	-
OPTIONS ON FUTURES	-	-	-	0	0	2	6	10	-
CONSTRUCTION LIP	-	53	26	0	-25	-50	-74	-98	-
SELF-VALUED	-	2,027	1,236	628	225	-15	-171	-282	-
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
*** OFF-BALANCE-SHEET POSITIONS	-	199	-22	96	650	1,394	2,156	2,879	-
*** NET PORTFOLIO VALUE ***									
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
ASSETS	-	405,236	402,158	399,897	397,219	392,364	386,222	379,212	-
- LIABILITIES	-	361,391	360,181	358,929	357,612	356,255	354,845	353,412	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	199	-22	96	650	1,394	2,156	2,879	-
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
*** NET PORTFOLIO VALUE	-	44,044	41,955	41,064	40,257	37,504	33,532	28,679	-

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE:07

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	30,854	31,022	100.54	4.5
30-Yr Mortgage Securities ...	4,191	4,200	100.22	4.4
15-Year Mortgages & MBS	6,678	6,698	100.29	3.6
Balloon Mortgages & MBS	4,336	4,389	101.22	2.3
Adjustable-Rate Single Family				
First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	7,667	7,795	101.67	0.5
7 Mo to 2 Yrs Reset Freq ..	18,580	19,077	102.68	1.2
2+ to 5 Yrs Reset Freq	26,681	27,442	102.85	2.6
Lagging Market Index ARMs:				
1 Mo Reset Freq.....	109,218	113,082	103.54	0.9
2 Mo to 5 Yrs Reset Freq...	27,664	28,302	102.31	2.0
Multifamily & Nonresidential				
Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	9,776	9,818	100.43	1.0
Adjustable-Rate, Fully-Amort.	26,594	26,235	98.65	0.8
Fixed-Rate, Balloon	2,855	2,948	103.25	4.6
Fixed-Rate, Fully-Amortizing	2,862	2,830	98.86	4.8
Construction & Land Loans:				
Adjustable-Rate	4,259	4,251	99.80	0.1
Fixed-Rate	1,327	1,291	97.28	2.7
Second Mtg Loans & Securities:				
Adjustable-Rate	4,999	5,033	100.67	0.1
Fixed-Rate	4,104	4,201	102.36	2.4
Other Assets Related to				
Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	-66	-66	100.00	4.6
Accrued Interest Receivable .	1,717	1,717	100.00	0.0
Advances for Taxes/Insurance	136	136	100.00	0.0
Float on Escrows on Owned Mtg		52		-24.0
Less: Value of Servicing on Mtgs				
Serviced by Others ...		-177		-5.3
*Mortgage Loans & Securities	294,434	300,630	102.10	1.7

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

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE:08

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	4,611	4,740	102.80	0.1
Fixed-Rate	1,757	1,715	97.57	5.3
Consumer Loans:				
Adjustable-Rate	641	622	97.10	0.0
Fixed-Rate	3,810	3,955	103.81	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-227	-227	100.00	1.4
Accrued Interest Receivable .	79	79	100.00	0.0
	<hr/>	<hr/>		
*Nonmortgage Loans	10,671	10,884	102.00	1.4
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits,				
Overnight Fed Funds & Repos .	11,311	11,311	100.00	0.0
Equities & All Mutual Funds ...	560	560	100.00	4.6
Zero-Coupon Securities	294	294	99.99	0.1
Govt & Agency Securities	8,973	9,333	104.00	6.1
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,378	1,381	100.23	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	474	397	83.73	7.6
Mortgage-Derivative Securities:				
Valued by OTS	1	1	100.00	1.4
Valued by Institution	28,715	28,707	99.97	1.5
Structured Securities, Valued by Institution	1,523	1,486	97.60	3.2
Less: Valuation Allowances for Investment Securities ..	-	-	-	-
	<hr/>	<hr/>		
*Cash, Deposits, & Securities	53,228	53,469	100.45	2.1

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE:09

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	215	215	100.00	0.0	
REAL ESTATE HELD FOR INVESTMENT	113	113	100.00	0.0	
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	172	172	100.00	5.3	
OFFICE PREMISES & EQUIPMENT	2,389	2,389	100.00	0.0	
<u>*Subtotal</u>	<u>2,889</u>	<u>2,889</u>	<u>100.00</u>	<u>0.3</u>	
MORTGAGE LOAN SERVICING FOR OTHERS					
Fixed-Rate Servicing		5,422		-19.4	
Adj-Rate Servicing		1,230		-1.5	
Float on Mtgs Svc'd for Others		2,020		-17.6	
<u>*Mtg Ln Servicing for Others</u>		<u>8,671</u>		<u>-16.5</u>	
OTHER ASSETS					
Purchased & Excess Servicing ..	8,434				
Margin Account	-	-	-	-	
Miscellaneous I	12,153	12,153	100.00	0.0	
Miscellaneous II	2,869				
Deposit Intangibles:					
Retail CD Intangible		194		-7.0	
Transaction Acct Intangible .		1,419		-16.4	
MMDA Intangible		3,859		-12.5	
Passbook Account Intangible .		1,664		-15.3	
Non-Int-Bearing Acct Intang .		1,385		-20.3	
<u>*Other Assets</u>	<u>23,456</u>	<u>20,675</u>			
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	1,483				
=====	=====				
*** TOTAL ASSETS	386,162	397,219	103/101*	0.9/1.3*	*Including/excluding deposit intangible values.

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE:10

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 ...	84,461	85,000	100.64	0.4	
Maturing in 13 Mo or More ...	9,202	9,360	101.71	2.0	
Variable-Rate, Fixed-Maturity .	142	142	100.00	0.0	
Non-Maturity:					
Transaction Accts	10,775	10,775	100/ 87*	0.0/2.5*	
MMDAs	50,482	50,482	100/ 92*	0.0/1.0*	
Passbook Accts	12,513	12,513	100/ 87*	0.0/2.3*	
Non-Interest-Bearing Accts ..	13,850	13,850	100/ 90*	0.0/2.3*	*Excluding/including deposit intangible values listed on asset side of report.
* Deposits	181,425	182,122	100/ 96*	0.3/1.0*	
BORROWINGS					
Fixed-Rate, Fixed-Maturity:					
Maturing in 36 Mo or Less ...	80,863	81,364	100.62	0.6	
Maturing in 37 Mo or More ...	4,295	4,372	101.79	5.1	
Variable-Rate, Fixed-Maturity .	57,403	57,211	99.67	0.2	
* Borrowings	142,561	142,947	100.27	0.6	
OTHER LIABILITIES					
Escrow Accounts					
For Mortgages	3,522	3,522	100.00	0.0	
Other Escrow Accounts	1,087	938	86.33	2.8	
Collat. Mtg Securities Issued .	2,881	2,891	100.34	0.1	
Miscellaneous I	12,942	12,942	100.00	0.0	
Miscellaneous II	1,373				
*Other Liabilities	21,806	20,295	93.07	0.1	
SELF- VALUED	12,475	12,249	98.19	-0.1	
UNAMORTIZED YIELD ADJUSTMENTS ..	11				
=====	=====	=====			
*** TOTAL LIABILITIES	358,278	357,612	100/ 97**	0.4/0.7**	**Excluding/including deposit intangible values.

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE:11

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

	Present Value Estimate
* OFF-BALANCE-SHEET POSITIONS *	

OPTIONAL COMMITMENTS TO ORIGINATE	
FRMs & Balloon/2-Step Mortgages	-43
ARMS	29
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-68
Sell Mortgages & MBS	433
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-270
Pay Floating, Receive Fixed ...	12
Basis Swaps	1
Swaptions	355
INTEREST-RATE CAPS	0
INTEREST-RATE FLOORS	-
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-25
SELF-VALUED	225
	=====
*** OFF-BALANCE-SHEET POSITIONS	650

	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
*** PORTFOLIO EQUITY ***					

ASSETS	386,162	397,219	103/101*	0.9/1.3*	*Including/excluding deposit intangible values.
- LIABILITIES	358,278	357,612	100/ 97**	0.4/0.7**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		650			
	=====	=====			
*** NET PORTFOLIO VALUE	27,884	40,257	144.37	4.4	

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 AGGREGATE SCHEDULE CMR REPORT
 (Balances in \$Mil)

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE:12

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS	Coupon				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:					
30-YEAR MORTGAGES AND MBS:					
Mortgage Loans	\$ 5,964	18,595	4,192	1,317	805
WARM (in months)	335 mo	340 mo	318 mo	275 mo	290 mo
WAC	6.70%	7.37%	8.35%	9.38%	10.85%
\$ of Which Are FHA or VA Guaranteed	\$ 385	2,203	616	90	39
Securities Backed By Conventional Mortgages	\$ 1,752	1,176	442	143	57
WARM (in months)	327 mo	308 mo	293 mo	217 mo	193 mo
Wtd Avg Pass-Thru Rate	6.13%	7.44%	8.22%	9.32%	10.34%
Securities Backed By FHA or VA Mortgages	\$ 633	1,097	570	286	23
WARM (in months)	329 mo	330 mo	334 mo	279 mo	199 mo
Wtd Avg Pass-Thru Rate	6.49%	7.28%	8.08%	9.08%	10.22%
15-YEAR MORTGAGES AND MBS:					
Mortgage Loans	\$ 3,224	1,458	330	191	174
WAC	6.53%	7.30%	8.37%	9.42%	10.96%
Mortgage Securities	\$ 1,006	199	81	15	7
Wtd Avg Pass-Thru Rate	6.10%	7.35%	8.21%	9.40%	10.95%
WARM (of Loans & Securities)	159 mo	157 mo	137 mo	159 mo	151 mo
BALLOON MORTGAGES AND MBS:					
Mortgage Loans	\$ 1,114	2,606	362	20	14
WAC	6.66%	7.40%	8.19%	9.37%	10.93%
Mortgage Securities	\$ 112	109	1	0	0
Wtd Avg Pass-Thru Rate	6.24%	7.12%	8.08%	9.45%	10.33%
WARM (of Loans & Securities)	70 mo	67 mo	79 mo	102 mo	113 mo
Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities					\$ 48,075

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 AGGREGATE SCHEDULE CMR REPORT
 (Balances in \$Mil)

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE:13

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued	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
ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:					
TEASER ARMS:					
Balances Currently Subject to Intro Rates . . . \$	158	98	2	6,329	93
WAC	6.02%	7.21%	7.31%	5.62%	7.35%
NON-TEASER ARMS:					
Balances of All Non-Teaser ARMs \$	7,511	18,758	26,680	103,016	27,619
Wtd Avg Margin (in bp)	268 bp	354 bp	291 bp	257 bp	280 bp
WAC	7.94%	7.89%	7.82%	7.77%	7.68%
WARM (in months)	292 mo	320 mo	377 mo	337 mo	330 mo
Wtd Avg Time Until Next Payment Reset (mo) .	4 mo	17 mo	49 mo	3 mo	32 mo
Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities \$					190,264

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)	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
ARM BALANCES BY DISTANCE TO LIFETIME CAP					
Balances w/Coupon Within 200 bp of Lifetime Cap \$	493	420	8	4,370	352
Wtd Avg Distance from Lifetime Cap (in bp) .	142 bp	159 bp	150 bp	133 bp	158 bp
Balances w/Coupon 201-400 bp from Lifetime Cap \$	3,327	2,321	327	45,223	9,959
Wtd Avg Distance from Lifetime Cap	333 bp	316 bp	360 bp	340 bp	356 bp
Balances w/Coupon Over 400 bp from Lifetime Cap \$	3,798	16,048	26,290	59,417	17,276
Wtd Avg Distance from Lifetime Cap	548 bp	514 bp	517 bp	516 bp	472 bp
Balances Without Lifetime Cap \$	52	67	57	336	125
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps \$	4,392	15,920	13,681	1,235	16,485
Wtd Avg Periodic Rate Cap (in bp)	159 bp	176 bp	219 bp	271 bp	177 bp
Balances Subject to Periodic Rate Floors . . . \$	4,341	15,527	13,658	1,262	16,249
MBS INCLUDED IN ARM BALANCES \$	676	1,901	41	29,610	325

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 AGGREGATE SCHEDULE CMR REPORT
 (Balances in \$Mil)

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE:14

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued			ASSETS--Continued		
MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons -----	Fully Amortizing -----		Adjustable Rate -----	Fixed Rate -----
Adjustable-Rate:			COMMERCIAL LOANS		
Balances \$	9,800	26,823	Balances \$	4,674	1,780
WARM (in months)	78 mo	264 mo	WARM (in months)	70 mo	102 mo
Remaining Term to Full Amort.	270 mo		Margin in Col 1 (bp); WAC in Col 2	187 bp	8.14%
Rate Index Code	0	0	Reset Frequency	1 mo	
Margin (in bp)	259 bp	245 bp	Rate Index Code	0	
Reset Frequency	6 mo	3 mo	CONSUMER LOANS		
MEMO: ARMs w/300 bp of Life Cap			Balances \$	651	7,396
Balances \$	832	508	WARM (in months)	80 mo	61 mo
WA Distance to Lifetime Cap	180 bp	146 bp	Rate Index Code	0	
Fixed-Rate:			Margin in Col 1 (bp); WAC in Col 2	212 bp	13.74%
Balances \$	2,855	2,867	Reset Frequency	1 mo	
WARM (in months)	76 mo	141 mo			
Remaining Term to Full Amort.	274 mo				
WAC	8.10%	7.95%		High Risk	Low Risk
	Adj. Rate	Fixed Rate	MORTGAGE-DERIVATIVE	-----	-----
	-----	-----	SECURITIES--BOOK VALUE		
CONSTRUCTION & LAND LOANS			Collateralized Mtg Obligations:		
Balances \$	4,278	1,327	Floating Rate \$	36	11,220
WARM (in months)	11 mo	62 mo	Fixed Rate:		
Rate Index Code	0		Remaining WAL <= 5 Years . . . \$	1,927	13,272
Margin (bp) in Col 1; WAC in Col 2	147 bp	8.86%	Remaining WAL 5-10 Years . . . \$	834	1,020
Reset Frequency	1 mo		Remaining WAL over 10 Years . . \$	13	
	Adj. Rate	Fixed Rate	Super Floaters \$	0	
	-----	-----	Inverse Floaters & Super POs . . \$	0	
SECOND MORTGAGE LOANS & SECURITIES			Other \$	0	0
Balances \$	5,008	4,107	CMO Residuals:		
WARM (in months)	221 mo	190 mo	Fixed-Rate \$	38	0
Rate Index Code	0		Floating-Rate \$	36	0
Margin (bp) in Col 1; WAC in Col 2	230 bp	9.38%	Stripped Mortgage-Backed Securities:		
Reset Frequency (in months)	2 mo		Interest-Only MBS \$	316	0
			WAC \$	8.81%	0.00%
			Principal-Only MBS \$	5	0
			WAC	7.33%	0.00%
			Total Mortgage-Derivative		
			Securities--Book Value . . \$	3,203	25,512

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 AGGREGATE SCHEDULE CMR REPORT
 (Balances in \$Mil)

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE:15

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	\$ 91,390	192,626	80,006	14,326	4,263
WARM (in months)	263 mo	294 mo	302 mo	280 mo	227 mo
Wtd Avg Servicing Fee (in bp)	42 bp	44 bp	48 bp	50 bp	55 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	3,248,464				
FHA/VA Loans	1,136,776				
Subserviced by Others	25,747 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan		Total # of Adjustable-Rate Loans Serviced	703,532 lns
	Current Mkt	Lagging Mkt		
Balances Serviced	\$ 32,366	51,852	Of Which, Number Subserviced By Others .	1,307 lns
WARM (in months)	295 mo	300 mo		
Wtd Avg Servicing Fee (in bp)	42 bp	64 bp		
Total Balances of Mortgage Loans Serviced for Others			\$	466,829

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.	\$ 11,358		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	\$ 563		
Zero-Coupon Securities	\$ 294	3.29%	1 mo
Government & Agency Securities	\$ 8,973	5.81%	92 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	\$ 1,381	4.71%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	\$ 481	5.78%	162 mo
Structured Securities	\$ 1,523		
Total Cash, Deposits, & Securities	\$ 24,573		

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 AGGREGATE SCHEDULE CMR REPORT
 (Balances in \$Mil)

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE:16

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans \$ 1,653
 Accrued Interest Receivable \$ 1,734
 Advances for Taxes and Insurance \$ 136
 Less: Unamortized Yield Adjustments \$ -1,160
 Valuation Allowances \$ 1,717
 Unrealized Gains (Losses) \$ 246

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as
 Mortgage Loans at SC23 \$ 1,706

Loans Secured by Real Estate Reported as
 Consumer Loans at SC34 \$ 1,025

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans \$ 161
 Accrued Interest Receivable \$ 104
 Less: Unamortized Yield Adjustments \$ -160
 Valuation Allowances \$ 462
 Unrealized Gains (Losses) \$ 0

Market Value of Equity Securities & Mutual
 Funds Reported at CMR464:
 Equity Secur. & Non-Mtg-Related Mutual Funds \$ 447
 Mortgage-Related Mutual Funds \$ 116

Mortgage Loans Serviced by Others:
 Fixed-Rate Mortgage Loans Serviced \$ 11,651
 Wtd Avg Servicing Fee (in bp) 15 bp
 Adjustable-Rate Mortgage Loans Serviced \$ 28,766
 Wtd Avg Servicing Fee (in bp) 21 bp

REAL ESTATE HELD FOR INVESTMENT \$ 113

Credit Card Balances Expected to Pay Off
 in Grace Period \$ 0

REPOSSESSED ASSETS \$ 223

EQUITY INVESTMENTS NOT SUBJECT TO
 SFAS NO. 115 (EXCLUDING FHLB STOCK) \$ 172

OFFICE PREMISES AND EQUIPMENT \$ 2,468

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses) \$ -75
 Less: Unamortized Yield Adjustments \$ -43
 Valuation Allowances \$ 0

OTHER ASSETS

Servicing Assets, Interest-Only Strip
 Receivables, and Certain Other Instruments . \$ 8,514
 Margin Account \$ 0
 Miscellaneous I \$ 12,492
 Miscellaneous II \$ 2,869

TOTAL ASSETS \$ 393,191

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 AGGREGATE SCHEDULE CMR REPORT
 (Balances in \$Mil)

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE:17

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawal During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	\$ 28,079	10,154	484	\$ 0
WAC	5.28%	6.24%	5.99%	
WARM (in months)	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	\$ 31,678	14,531	990	\$ 0
WAC	4.89%	5.91%	5.88%	
WARM (in months)	6 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months		\$ 6,610	1,104	\$ 0
WAC		5.36%	5.59%	
WARM (in months)		19 mo	22 mo	
Balances Maturing in 37 or More Months			\$ 1,555	\$ 0
WAC			6.17%	
WARM (in months)			48 mo	
 Total Fixed-Rate, Fixed-Maturity Deposits				\$ 95,185

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:	Original Maturity in Months		
	12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	\$ 934	298	208
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Foregone Interest:			
Balances Subject to Penalty	\$ 55,316	30,435	3,703
Penalty in Months of Foregone Interest	2.85 mo	4.13 mo	7.30 mo
(expressed to two decimal palces; e.g., x.xx)			
Balances in New Accounts (Optional)	\$ 13	4	0

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 AGGREGATE SCHEDULE CMR REPORT
 (Balances in \$Mil)

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE:18

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			WAC
	0 to 3	4 to 36	37 or More	
	-----	-----	-----	-----
Under 5.00 %	\$ 46,460	7,071	1	4.02%
5.00 to 5.99 %	\$ 1,936	11,653	910	5.50%
6.00 to 6.99 %	\$ 2,497	10,961	2,641	6.56%
7.00 to 7.99 %	\$ 99	3,168	636	7.32%
8.00 to 8.99 %	\$ 8	97	423	8.39%
9.00 to 9.99 %	\$ 0	3	11	9.28%
10.00 to 10.99 %	\$ 0	2	111	10.09%
11.00% and Above	\$ 0	2	1	15.54%
WARM	1 mo	17 mo	76 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings	\$			88,691

MEMO: Variable-Rate, Fixed Maturity Liabilities
 (from Supplemental Reporting) \$ 70,609

MEMO: Book Value of Redeemable Preferred Stock . . . \$ 0

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 AGGREGATE SCHEDULE CMR REPORT
 (Balances in \$Mil)

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE:19

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES (Con't.), MINORITY INTEREST, & CAPITAL

	Total Balances	WAC	Balances in New Accounts (Optional)
	-----	-----	-----
NON-MATURITY DEPOSITS			
Transaction Accounts	\$ 10,776	0.94%	\$ 0
Money Market Deposit Accounts (MMDAs)	\$ 51,090	3.31%	\$ 4
Passbook Accounts	\$ 12,525	2.02%	\$ 1
Non-Interest-Bearing Non-Maturity Deposits	\$ 13,971		\$ 1
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	\$ 368	0.44%	
Escrow for Mortgages Serviced for Others	\$ 3,155	0.26%	
Other Escrows	\$ 1,087	0.25%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	\$ 92,970		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	\$ 15		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	\$ -6		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	\$ 2,881		
Miscellaneous I	\$ 13,052		
Miscellaneous II	\$ 1,380		
TOTAL LIABILITIES	\$ 364,777		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	\$ 650		
EQUITY CAPITAL	\$ 27,762		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	\$ 393,189		

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 AGGREGATE SCHEDULE CMR REPORT
 (Balances in \$Mil)

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE:20

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

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 AGGREGATE SCHEDULE CMR REPORT
 (Balances in \$Mil)

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE:21

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	7	\$ 190	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	8	\$ 17	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs	15	\$ 410	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	12	\$ 934	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	9	\$ 37	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	13	\$ 1,066	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	18	\$ 7,207	-	-	-
1016	optional commitment to originate "other" mortgages	22	\$ 2,542	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	\$ 68	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	\$ 2	-	-	-
2022	commitment to sell 1-mo COFI ARM loans, svc retained	-	\$ 2	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained	-	\$ 31	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	\$ 30	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained	6	\$ 2,861	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	6	\$ 13,465	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	\$ 71	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	\$ 31	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	\$ 3	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	\$ 1,603	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	\$ 4,544	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	\$ 31	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	\$ 3	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	\$ 2,438	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	\$ 9,439	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product	-	\$ 55	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	-	\$ 280	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released	-	\$ 1	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	\$ 0	-	-	-

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 AGGREGATE SCHEDULE CMR REPORT
 (Balances in \$Mil)

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE:22

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	\$ 37	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	\$ 884	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	\$ 1	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	\$ 5	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	\$ 162	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	\$ 6	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	-	\$ 33	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	9	\$ 1,012	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	\$ 1	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	\$ 19	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	-	\$ 7	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	-	\$ 2	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	-	\$ 0	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	-	\$ 3	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	-	\$ 20	-	-	-
2216	firm commitment to originate "other" mortgage loans	-	\$ 14	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	\$ 2	-	-	-
3034	option to sell 25- or 30-year FRMs	-	\$ 10	-	-	-
3056	short option to purchase "other" mortgages	-	\$ 4	-	-	-
4002	commitment to purchase non-mortgage financial assets	-	\$ 130	-	-	-
4006	commitment to purchase "other" liabilities	-	\$ 15	-	-	-
4022	commitment to sell non-mortgage financial assets	-	\$ 62	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	\$ 315	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	\$ 12,423	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	\$ 442	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	\$ 19	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	\$ 270	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	\$ 1,888	-	-	-

AREA: 11th DISTRICT
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 48
 CYCLE: JUN 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 AGGREGATE SCHEDULE CMR REPORT
 (Balances in \$Mil)

DATE:10/16/2001
 TIME:11:08:22
 EDIT:10/16/2001
 PAGE:23

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	\$ 4,750	-	-	-
5572	interest rate swap, amortizing: pay 1-mo LIBOR, receive MBS coupon	-	\$ 30	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	\$ 29	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	\$ 210	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	\$ 438	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	\$ 438	-	-	-
8046	short futures contract on 3-month Eurodollar	-	\$ 3,520	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	\$ 32	-	-	-
9036	long put option on Treasury bond futures contract	-	\$ 17	-	-	-
9502	fixed-rate construction loans in process	14	\$ 615	-	-	-
9512	adjustable-rate construction loans in process	19	\$ 2,123	-	-	-