

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

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

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 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	91,832	-21,932	-19 %	9.67 %	-178 bp
+200 bp	102,102	-11,662	-10 %	10.56 %	-89 bp
+100 bp	109,894	-3,870	-3 %	11.19 %	-26 bp
0 bp	113,764			11.45 %	
-100 bp	113,241	-523	0 %	11.32 %	-13 bp

06/30/2002

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

Pre-Shock NPV Ratio: NPV as % of PV of Assets 11.45 %
 Post-Shock NPV Ratio 10.56 %
 Sensitivity Measure: Decline in NPV Ratio 89 bp

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
 (Balances in \$Mil)

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 PAGE:02

*** 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	-	-	-	99,157	96,694	92,360	87,447	82,650	-
30-Yr Mortgage Securities ...	-	-	-	30,516	29,598	28,161	26,573	25,035	-
15-Year Mortgages & MBS	-	-	-	63,432	61,877	59,650	57,280	54,958	-
Balloon Mortgages & MBS	-	-	-	19,904	19,563	19,056	18,485	17,908	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	-	14,015	13,958	13,893	13,809	13,685	-
7 Mo to 2 Yrs Reset Freq ..	-	-	-	50,708	50,217	49,690	49,012	48,102	-
2+ to 5 Yrs Reset Freq	-	-	-	71,134	69,431	67,488	65,319	62,985	-
Lagging Market Index ARMs:									
1 Mo Reset Freq.....	-	-	-	115,318	114,513	113,462	112,086	110,330	-
2 Mo to 5 Yrs Reset Freq...	-	-	-	39,106	38,413	37,637	36,753	35,743	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	-	20,633	20,414	20,201	19,989	19,778	-
Adjustable-Rate, Fully-Amort.	-	-	-	42,096	41,721	41,351	40,980	40,606	-
Fixed-Rate, Balloon	-	-	-	13,991	13,410	12,862	12,344	11,855	-
Fixed-Rate, Fully-Amortizing	-	-	-	14,277	13,703	13,166	12,664	12,194	-
Construction & Land Loans:									
Adjustable-Rate	-	-	-	20,316	20,260	20,204	20,151	20,098	-
Fixed-Rate	-	-	-	6,032	5,887	5,753	5,628	5,511	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	-	25,429	25,388	25,346	25,309	25,271	-
Fixed-Rate	-	-	-	20,991	20,535	20,100	19,683	19,284	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	-	958	945	927	907	885	-
Accrued Interest Receivable .	-	-	-	3,329	3,329	3,329	3,329	3,329	-
Advances for Taxes/Insurance	-	-	-	197	197	197	197	197	-
Float on Escrows on Owned Mtg	-	-	-	155	296	448	569	665	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-	-	-81	-83	-74	-66	-61	-
*Mortgage Loans & Securities	-	-	-	671,773	660,432	645,353	628,582	611,130	-

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
 (Balances in \$Mil)

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 PAGE:03

*** 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	-	-	-	19,540	19,494	19,449	19,407	19,366	-
Fixed-Rate	-	-	-	12,000	11,556	11,138	10,743	10,369	-
Consumer Loans:									
Adjustable-Rate	-	-	-	12,046	12,034	12,021	12,010	11,998	-
Fixed-Rate	-	-	-	43,057	42,475	41,909	41,359	40,825	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-	-1,550	-1,531	-1,512	-1,495	-1,478	-
Accrued Interest Receivable .	-	-	-	594	594	594	594	594	-
*Nonmortgage Loans	-	-	-	85,689	84,622	83,598	82,618	81,674	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits,									
Overnight Fed Funds & Repos .	-	-	-	28,156	28,156	28,156	28,156	28,156	-
Equities & All Mutual Funds ...	-	-	-	4,122	3,959	3,783	3,605	3,433	-
Zero-Coupon Securities	-	-	-	1,436	1,415	1,397	1,381	1,366	-
Govt & Agency Securities	-	-	-	44,580	42,184	39,957	37,886	35,958	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	-	20,419	20,396	20,372	20,349	20,326	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	-	6,736	6,420	6,136	5,877	5,642	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	-	10	10	10	9	9	-
Valued by Institution	-	-	-	53,915	53,684	52,640	51,190	49,643	-
Structured Securities, Valued by Institution	-	-	-	9,346	9,194	8,884	8,553	8,226	-
Less: Valuation Allowances for Investment Securities ..	-	-	-	5	5	5	5	5	-
*Cash, Deposits, & Securities	-	-	-	168,715	165,413	161,329	157,001	152,755	-

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
 (Balances in \$Mil)

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 PAGE:04

*** 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	-	-	-	931	931	931	931	931	-
REAL ESTATE HELD FOR INVESTMENT	-	-	-	315	315	315	315	315	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	-	380	372	346	309	271	-
OFFICE PREMISES & EQUIPMENT	-	-	-	8,603	8,603	8,603	8,603	8,603	-
*Subtotal	-	-	-	10,229	10,221	10,195	10,158	10,120	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	-	5,041	7,627	10,286	11,497	11,855	-
Adj-Rate Servicing	-	-	-	1,937	2,031	2,064	2,069	2,064	-
Float on Mtgs Svc'd for Others	-	-	-	2,445	3,268	4,162	4,754	5,168	-
*Mtg Ln Servicing for Others	-	-	-	9,423	12,926	16,512	18,320	19,087	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	33,727	33,727	33,727	33,727	33,727	-
Deposit Intangibles:									
Retail CD Intangible	-	-	-	473	524	570	613	652	-
Transaction Acct Intangible .	-	-	-	6,227	7,927	9,576	11,334	12,762	-
MMDA Intangible	-	-	-	6,270	7,932	9,329	10,587	11,887	-
Passbook Account Intangible .	-	-	-	5,378	6,744	8,107	9,442	10,589	-
Non-Int-Bearing Acct Intang .	-	-	-	2,037	2,920	3,763	4,565	5,332	-
*Other Assets	-	-	-	54,111	59,774	65,072	70,269	74,949	-
*** TOTAL ASSETS	-	-	-	999,940	993,389	982,059	966,947	949,715	-

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
 (Balances in \$Mil)

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 PAGE:05

*** 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 ...	-	-	-	175,578	174,801	174,033	173,272	172,523	-
Maturing in 13 Mo or More ...	-	-	-	88,209	85,877	83,637	81,482	79,409	-
Variable-Rate, Fixed-Maturity .	-	-	-	3,129	3,125	3,122	3,119	3,115	-
Non-Maturity:									
Transaction Accts	-	-	-	76,180	76,180	76,180	76,180	76,180	-
MMDAs	-	-	-	117,670	117,670	117,670	117,670	117,670	-
Passbook Accts	-	-	-	64,266	64,266	64,266	64,266	64,266	-
Non-Interest-Bearing Accts ..	-	-	-	40,331	40,331	40,331	40,331	40,331	-
* Deposits	-	-	-	565,362	562,249	559,238	556,320	553,494	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	-	126,249	125,431	124,627	123,837	123,060	-
Maturing in 37 Mo or More ...	-	-	-	17,176	16,381	15,633	14,929	14,266	-
Variable-Rate, Fixed-Maturity .	-	-	-	86,316	86,206	86,096	85,988	85,879	-
* Borrowings	-	-	-	229,742	228,018	226,356	224,753	223,205	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	-	7,228	7,228	7,228	7,228	7,228	-
Other Escrow Accounts	-	-	-	1,046	1,015	986	959	933	-
Collat. Mtg Securities Issued .	-	-	-	32	32	31	31	31	-
Miscellaneous I	-	-	-	22,609	22,609	22,609	22,609	22,609	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	-	30,915	30,884	30,854	30,827	30,801	-
SELF-VALUED	-	-	-	61,571	59,963	58,591	57,426	56,410	-
*** TOTAL LIABILITIES	-	-	-	887,589	881,114	875,040	869,326	863,910	-

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
 (Balances in \$Mil)

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 PAGE:06

*** 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	-	-	-	1,160	286	-986	-2,226	-3,356	-
ARMs	-	-	-	144	91	17	-85	-219	-
Other Mortgages	-	-	-	154	-	-183	-365	-541	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	-	482	30	-566	-1,151	-1,694	-
Sell Mortgages & MBS	-	-	-	-2,684	-245	3,019	6,210	9,137	-
Purchase Non-Mortgage Items ...	-	-	-	4	-	-4	-8	-11	-
Sell Non-Mortgage Items	-	-	-	-4	-	4	7	11	-
OPTIONS ON MORTGAGES & MBS	-	-	-	2	34	231	438	624	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-	-2,127	-995	125	1,194	2,216	-
Pay Floating, Receive Fixed ...	-	-	-	1,957	826	-223	-1,183	-2,062	-
Basis Swaps	-	-	-	-2	-1	-1	0	0	-
Swaptions	-	-	-	646	928	1,273	1,647	2,010	-
INTEREST-RATE CAPS	-	-	-	2	5	12	22	38	-
INTEREST-RATE FLOORS	-	-	-	108	57	30	18	11	-
FUTURES	-	-	-	2	-	-2	-4	-6	-
OPTIONS ON FUTURES	-	-	-	4	1	3	15	25	-
CONSTRUCTION LIP	-	-	-	-102	-177	-247	-312	-373	-
SELF-VALUED	-	-	-	1,145	649	373	263	217	-
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
*** OFF-BALANCE-SHEET POSITIONS	-	-	-	890	1,490	2,875	4,481	6,027	-
*** NET PORTFOLIO VALUE ***									
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
ASSETS	-	-	-	999,940	993,389	982,059	966,947	949,715	-
- LIABILITIES	-	-	-	887,589	881,114	875,040	869,326	863,910	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	-	890	1,490	2,875	4,481	6,027	-
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
*** NET PORTFOLIO VALUE	-	-	-	113,241	113,764	109,894	102,102	91,832	-

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 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	93,652	96,694	103.25	3.5
30-Yr Mortgage Securities ...	28,837	29,598	102.64	4.0
15-Year Mortgages & MBS	59,951	61,877	103.21	3.1
Balloon Mortgages & MBS	18,976	19,563	103.09	2.2
Adjustable-Rate Single Family				
First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	13,531	13,958	103.16	0.4
7 Mo to 2 Yrs Reset Freq ..	49,008	50,217	102.47	1.0
2+ to 5 Yrs Reset Freq	68,783	69,431	100.94	2.6
Lagging Market Index ARMs:				
1 Mo Reset Freq.....	110,953	114,513	103.21	0.8
2 Mo to 5 Yrs Reset Freq...	37,441	38,413	102.60	1.9
Multifamily & Nonresidential				
Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	20,332	20,414	100.40	1.1
Adjustable-Rate, Fully-Amort.	42,127	41,721	99.04	0.9
Fixed-Rate, Balloon	12,786	13,410	104.88	4.2
Fixed-Rate, Fully-Amortizing	13,309	13,703	102.96	4.1
Construction & Land Loans:				
Adjustable-Rate	20,180	20,260	100.40	0.3
Fixed-Rate	6,068	5,887	97.03	2.4
Second Mtg Loans & Securities:				
Adjustable-Rate	25,537	25,388	99.42	0.2
Fixed-Rate	20,138	20,535	101.97	2.2
Other Assets Related to				
Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	945	945	100.00	1.6
Accrued Interest Receivable .	3,329	3,329	100.00	0.0
Advances for Taxes/Insurance	197	197	100.00	0.0
Float on Escrows on Owned Mtg		296		-49.6
Less: Value of Servicing on Mtgs				
Serviced by Others ...		-83		4.2
*Mortgage Loans & Securities	646,078	660,432	102.22	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.

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
 (Balances in \$Mil)

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 PAGE:08

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	19,347	19,494	100.76	0.2
Fixed-Rate	10,580	11,556	109.23	3.7
Consumer Loans:				
Adjustable-Rate	12,016	12,034	100.15	0.1
Fixed-Rate	41,386	42,475	102.63	1.4
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-1,530	-1,531	100.01	1.2
Accrued Interest Receivable .	594	594	100.00	0.0
*Nonmortgage Loans	82,392	84,622	102.71	1.2
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits,				
Overnight Fed Funds & Repos .	28,156	28,156	100.00	0.0
Equities & All Mutual Funds ...	3,959	3,959	100.00	4.3
Zero-Coupon Securities	1,394	1,415	101.53	1.4
Govt & Agency Securities	39,133	42,184	107.80	5.5
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	20,387	20,396	100.04	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	6,869	6,420	93.47	4.7
Mortgage-Derivative Securities:				
Valued by OTS	10	10	100.00	0.7
Valued by Institution	53,366	53,684	100.59	1.2
Structured Securities,				
Valued by Institution	9,197	9,194	99.97	2.5
Less: Valuation Allowances for Investment Securities ..	5	5	100.00	1.4
*Cash, Deposits, & Securities	162,465	165,413	101.81	2.2

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
 (Balances in \$Mil)

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 PAGE:09

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
REPOSSESSED ASSETS	931	931	100.00	0.0	
REAL ESTATE HELD FOR INVESTMENT	315	315	100.00	0.0	
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	372	372	100.00	4.6	
OFFICE PREMISES & EQUIPMENT	8,603	8,603	100.00	0.0	
*Subtotal	10,221	10,221	100.00	0.2	
MORTGAGE LOAN SERVICING FOR OTHERS					
Fixed-Rate Servicing		7,627		-34.4	
Adj-Rate Servicing		2,031		-3.1	
Float on Mtgs Svc'd for Others		3,268		-26.3	
*Mtg Ln Servicing for Others		12,926		-27.4	
OTHER ASSETS					
Purchased & Excess Servicing ..	10,692				
Margin Account	-	-	-	-	
Miscellaneous I	33,727	33,727	100.00	0.0	
Miscellaneous II	11,551				
Deposit Intangibles:					
Retail CD Intangible		524		-9.2	
Transaction Acct Intangible .		7,927		-21.1	
MMDA Intangible		7,932		-19.3	
Passbook Account Intangible .		6,744		-20.2	
Non-Int-Bearing Acct Intang .		2,920		-29.6	
*Other Assets	55,970	59,774			
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	6,393				
*** TOTAL ASSETS	963,520	993,389	103/100*	0.9/1.5*	*Including/excluding deposit intangible values.

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 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 ...	173,404	174,801	100.81	0.4	
Maturing in 13 Mo or More ...	83,321	85,877	103.07	2.7	
Variable-Rate, Fixed-Maturity .	3,112	3,125	100.41	0.1	
Non-Maturity:					
Transaction Accts	76,180	76,180	100/ 90*	0.0/2.5*	
MMDAs	117,670	117,670	100/ 93*	0.0/1.4*	
Passbook Accts	64,266	64,266	100/ 90*	0.0/2.4*	*Excluding/including deposit intangible values listed on asset side of report.
Non-Interest-Bearing Accts ..	40,331	40,331	100/ 93*	0.0/2.3*	
* Deposits	558,284	562,249	101/ 96*	0.5/1.6*	
BORROWINGS					
Fixed-Rate, Fixed-Maturity:					
Maturing in 36 Mo or Less ...	123,891	125,431	101.24	0.6	
Maturing in 37 Mo or More ...	15,941	16,381	102.76	4.7	
Variable-Rate, Fixed-Maturity .	86,170	86,206	100.04	0.1	
* Borrowings	226,002	228,018	100.89	0.7	
OTHER LIABILITIES					
Escrow Accounts					
For Mortgages	7,228	7,228	100.00	0.0	
Other Escrow Accounts	1,125	1,015	90.24	2.9	
Collat. Mtg Securities Issued .	35	32	90.97	1.1	
Miscellaneous I	22,609	22,609	100.00	0.0	
Miscellaneous II	2,365				
*Other Liabilities	33,362	30,884	92.57	0.1	
SELF-VALUED	57,465	59,963	104.35	2.5	
UNAMORTIZED YIELD ADJUSTMENTS ..	12				
=====					
*** TOTAL LIABILITIES	875,126	881,114	101/ 98**	0.7/1.4**	**Excluding/including deposit intangible values.

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
 (Balances in \$Mil)

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 PAGE:11

	Present Value Estimate
* OFF-BALANCE-SHEET POSITIONS *	

OPTIONAL COMMITMENTS TO ORIGINATE	
FRMs & Balloon/2-Step Mortgages	286
ARMS	91
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	30
Sell Mortgages & MBS	-245
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	34
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-995
Pay Floating, Receive Fixed ...	826
Basis Swaps	-1
Swaptions	928
INTEREST-RATE CAPS	5
INTEREST-RATE FLOORS	57
FUTURES	-
OPTIONS ON FUTURES	1
CONSTRUCTION LIP	-177
SELF-VALUED	649
	=====
*** OFF-BALANCE-SHEET POSITIONS	1,490

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

ASSETS	963,520	993,389	103/100*	0.9/1.5*	*Including/excluding deposit intangible values.
- LIABILITIES	875,126	881,114	101/ 98**	0.7/1.4**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		1,490			
	=====	=====			
*** NET PORTFOLIO VALUE	88,394	113,764	128.70	1.5	

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

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

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 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	\$ 28,619	43,290	11,723	5,504	4,516
WARM (in months)	332 mo	319 mo	278 mo	256 mo	250 mo
WAC	6.64%	7.34%	8.39%	9.41%	11.18%
\$ of Which Are FHA or VA Guaranteed	\$ 932	3,193	2,000	1,417	1,253
Securities Backed By Conventional Mortgages	\$ 11,548	5,382	2,476	415	107
WARM (in months)	309 mo	326 mo	304 mo	230 mo	162 mo
Wtd Avg Pass-Thru Rate	6.11%	7.21%	8.17%	9.18%	10.39%
Securities Backed By FHA or VA Mortgages	\$ 4,886	1,820	958	953	293
WARM (in months)	341 mo	308 mo	265 mo	222 mo	162 mo
Wtd Avg Pass-Thru Rate	6.32%	7.24%	8.14%	9.14%	10.74%
15-YEAR MORTGAGES AND MBS:					
Mortgage Loans	\$ 27,789	12,871	3,666	1,223	987
WAC	6.45%	7.32%	8.34%	9.39%	11.13%
Mortgage Securities	\$ 11,626	1,546	202	32	9
Wtd Avg Pass-Thru Rate	5.94%	7.13%	8.12%	9.23%	10.76%
WARM (of Loans & Securities)	156 mo	144 mo	131 mo	118 mo	114 mo
BALLOON MORTGAGES AND MBS:					
Mortgage Loans	\$ 9,053	4,942	1,206	474	649
WAC	6.41%	7.32%	8.34%	9.40%	11.91%
Mortgage Securities	\$ 2,519	130	2	1	0
Wtd Avg Pass-Thru Rate	5.84%	7.11%	8.10%	9.23%	11.62%
WARM (of Loans & Securities)	86 mo	85 mo	78 mo	91 mo	101 mo
Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities					\$ 201,416

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

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

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 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 . . . \$	752	1,706	626	9,797	365
WAC	4.35%	5.64%	6.68%	4.37%	6.16%
NON-TEASER ARMS:					
Balances of All Non Teaser ARMs \$	12,779	47,302	68,156	101,156	37,076
Wtd Avg Margin (in bp)	347 bp	317 bp	272 bp	257 bp	268 bp
WAC	6.88%	6.85%	6.58%	5.41%	6.91%
WARM (in months)	242 mo	300 mo	336 mo	329 mo	319 mo
Wtd Avg Time Until Next Payment Reset (mo)	4 mo	13 mo	44 mo	4 mo	31 mo
Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities \$					279,716

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 \$	285	738	257	39	64
Wtd Avg Distance from Lifetime Cap (in bp)	165 bp	169 bp	147 bp	113 bp	152 bp
Balances w/Coupon 201-400 bp from Lifetime Cap \$	816	3,725	1,361	1,850	4,340
Wtd Avg Distance from Lifetime Cap	331 bp	335 bp	343 bp	356 bp	356 bp
Balances w/Coupon Over 400 bp from Lifetime Cap \$	11,178	43,420	65,407	107,289	32,696
Wtd Avg Distance from Lifetime Cap	697 bp	604 bp	547 bp	653 bp	539 bp
Balances Without Lifetime Cap \$	1,251	1,124	1,757	1,775	341
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps \$	8,675	43,165	55,644	1,557	16,131
Wtd Avg Periodic Rate Cap (in bp)	132 bp	192 bp	242 bp	187 bp	182 bp
Balances Subject to Periodic Rate Floors \$	6,718	39,160	49,805	1,056	15,191
MBS INCLUDED IN ARM BALANCES \$	1,496	6,724	5,198	14,528	1,478

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

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

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 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 \$	20,332	42,127	Balances \$	19,347	10,580
WARM (in months)	83 mo	227 mo	WARM (in months)	43 mo	56 mo
Remaining Term to Full Amort. . .	275 mo		Margin in Col 1 (bp); WAC in Col 2	179 bp	7.95%
Rate Index Code	0	0	Reset Frequency	4 mo	
Margin (in bp)	244 bp	246 bp	Rate Index Code	0	
Reset Frequency	21 mo	12 mo	CONSUMER LOANS		
MEMO: ARMS w/300 bp of Life Cap			Balances \$	12,016	41,386
Balances \$	767	966	WARM (in months)	53 mo	48 mo
WA Distance to Lifetime Cap . .	148 bp	155 bp	Rate Index Code	0	
Fixed-Rate:			Margin in Col 1 (bp); WAC in Col 2	614 bp	11.52%
Balances \$	12,786	13,309	Reset Frequency	2 mo	
WARM (in months)	68 mo	114 mo			
Remaining Term to Full Amort. . .	267 mo				
WAC	7.75%	7.87%		High Risk	Low Risk
	Adj. Rate	Fixed Rate	MORTGAGE-DERIVATIVE	-----	-----
	-----	-----	SECURITIES--BOOK VALUE		
CONSTRUCTION & LAND LOANS			Collateralized Mtg Obligations:		
Balances \$	20,180	6,068	Floating Rate \$	376	15,236
WARM (in months)	22 mo	48 mo	Fixed Rate:		
Rate Index Code	0		Remaining WAL <= 5 Years . . . \$	4,583	28,077
Margin (bp) in Col 1; WAC in Col 2	157 bp	7.63%	Remaining WAL 5-10 Years . . . \$	860	2,575
Reset Frequency	3 mo		Remaining WAL over 10 Years . . \$	1,079	
	Adj. Rate	Fixed Rate	Super Floaters \$	0	
	-----	-----	Inverse Floaters & Super POS . . \$	6	
SECOND MORTGAGE LOANS & SECURITIES			Other \$	11	15
Balances \$	25,537	20,138	CMO Residuals:		
WARM (in months)	198 mo	145 mo	Fixed-Rate \$	43	19
Rate Index Code	0		Floating-Rate \$	10	0
Margin (bp) in Col 1; WAC in Col 2	94 bp	8.48%	Stripped Mortgage-Backed Securities:		
Reset Frequency (in months) . . .	2 mo		Interest-Only MBS \$	375	8
			WAC \$	6.19%	5.96%
			Principal-Only MBS \$	105	0
			WAC	7.07%	11.93%
			Total Mortgage-Derivative		
			Securities-Book Value . \$	7,448	45,929

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

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

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 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	\$	330,377	371,675	94,512	20,473	11,110
WARM (in months)		269 mo	304 mo	286 mo	237 mo	201 mo
Wtd Avg Servicing Fee (in bp)		34 bp	39 bp	46 bp	48 bp	50 bp
Total # of Fixed-Rate Loans Serviced That Are:						
Conventional Loans		4,850,274				
FHA/VA Loans		1,721,536				
Subserviced by Others		176,162 lns				

Adjustable-Rate Mortgage Loan Servicing

Index on Serviced Loan
 Current Mkt Lagging Mkt

Balances Serviced	\$	76,080	49,238	Total # of Adjustable-Rate Loans Serviced	757,428 lns
WARM (in months)		315 mo	285 mo	Of Which, Number Subserviced By Others .	8,543 lns
Wtd Avg Servicing Fee (in bp)		46 bp	76 bp		

Total Balances of Mortgage Loans Serviced for Others \$ 953,466

CASH, DEPOSITS, & SECURITIES

Balances WAC WARM

Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.	\$	28,156		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	\$	3,959		
Zero-Coupon Securities	\$	1,394	2.30%	15 mo
Government & Agency Securities	\$	39,133	5.68%	82 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	\$	20,387	2.00%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	\$	6,869	5.63%	106 mo
Structured Securities	\$	9,197		
Total Cash, Deposits, & Securities	\$	109,094		

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

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

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 PAGE:16

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	\$	4,765
Accrued Interest Receivable	\$	3,329
Advances for Taxes and Insurance	\$	197
Less: Unamortized Yield Adjustments	\$	-2,941
Valuation Allowances	\$	3,820
Unrealized Gains (Losses)	\$	1,124

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as		
Mortgage Loans at SC23	\$	2,194
Loans Secured by Real Estate Reported as		
Consumer Loans at SC34	\$	7,909

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	\$	824
Accrued Interest Receivable	\$	594
Less: Unamortized Yield Adjustments	\$	-202
Valuation Allowances	\$	2,354
Unrealized Gains (Losses)	\$	-13

Market Value of Equity Securities & Mutual
 Funds Reported at CMR464:

Equity Secur. & Non-Mtg-Related Mutual Funds	\$	2,510
Mortgage-Related Mutual Funds	\$	1,450

REAL ESTATE HELD FOR INVESTMENT	\$	315
---	----	-----

Mortgage Loans Serviced by Others:

Fixed-Rate Mortgage Loans Serviced	\$	30,145
Wtd Avg Servicing Fee (in bp)		25 bp
Adjustable-Rate Mortgage Loans Serviced	\$	40,318
Wtd Avg Servicing Fee (in bp)		27 bp

REPOSSESSED ASSETS	\$	931
------------------------------	----	-----

Credit Card Balances Expected to Pay Off in Grace Period	\$	1,494
---	----	-------

EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	\$	372
--	----	-----

OFFICE PREMISES AND EQUIPMENT	\$	8,603
---	----	-------

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	\$	-144
Less: Unamortized Yield Adjustments	\$	-2,282
Valuation Allowances	\$	5

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	\$	10,692
Margin Account	\$	0
Miscellaneous I	\$	33,727
Miscellaneous II	\$	11,551

TOTAL ASSETS	\$	963,520
------------------------	----	---------

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

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

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 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	\$ 53,951	14,362	1,163	\$ 552
WAC	2.83%	5.51%	5.83%	
WARM (in months)	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	\$ 62,596	38,032	3,300	\$ 1,163
WAC	2.69%	4.63%	5.77%	
WARM (in months)	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months	\$	45,411	14,076	\$ 590
WAC		4.12%	6.29%	
WARM (in months)		21 mo	26 mo	
Balances Maturing in 37 or More Months	\$		23,834	\$ 209
WAC			5.33%	
WARM (in months)			58 mo	
Total Fixed-Rate, Fixed-Maturity Deposits				\$ 256,725

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:	Original Maturity in Months		
	12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	\$ 5,678	6,883	8,547
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Foregone Interest:			
Balances Subject to Penalty	\$ 101,804	82,875	30,835
Penalty in Months of Foregone Interest	3.13 mo	5.65 mo	7.74 mo
(expressed to two decimal palces; e.g., x.xx)			
Balances in New Accounts (Optional)	\$ 8,358	6,155	3,796

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

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

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 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 %	\$ 56,382	33,597	5,946	2.51%
5.00 to 5.99 %	\$ 602	13,278	4,726	5.49%
6.00 to 6.99 %	\$ 2,310	12,330	3,128	6.57%
7.00 to 7.99 %	\$ 550	4,587	861	7.29%
8.00 to 8.99 %	\$ 94	25	540	8.36%
9.00 to 9.99 %	\$ 45	13	619	9.40%
10.00 to 10.99 %	\$ 0	10	116	10.10%
11.00% and Above	\$ 0	70	5	12.22%
WARM	1 mo	14 mo	68 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings	\$			139,833

MEMO: Variable-Rate, Fixed Maturity Liabilities
 (from Supplemental Reporting) \$ 146,747

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

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

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

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 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	\$ 76,180	1.79%	\$ 10,875
Money Market Deposit Accounts (MMDAs)	\$ 117,670	2.02%	\$ 6,022
Passbook Accounts	\$ 64,266	1.67%	\$ 2,357
Non-Interest-Bearing Non-Maturity Deposits	\$ 40,331		\$ 5,302
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	\$ 1,755	0.54%	
Escrow for Mortgages Serviced for Others	\$ 5,472	2.14%	
Other Escrows	\$ 1,125	0.22%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	\$ 306,800		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	\$ 88		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	\$ -76		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	\$ 35		
Miscellaneous I	\$ 22,609		
Miscellaneous II	\$ 2,365		
TOTAL LIABILITIES	\$ 875,126		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	\$ 1,033		
EQUITY CAPITAL	\$ 87,338		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	\$ 963,497		

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

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

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 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: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

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

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 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	19	\$ 519	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMS	38	\$ 133	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMS .	179	\$ 2,656	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMS	142	\$ 3,285	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	106	\$ 681	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	369	\$ 6,127	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	320	\$ 18,986	-	-	-
1016	optional commitment to originate "other" mortgages	254	\$ 6,128	-	-	-
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 .	-	\$ 8	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	11	\$ 33	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	\$ 280	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	\$ 10	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	23	\$ 43	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	15	\$ 105	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	15	\$ 78	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	\$ 43	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	11	\$ 211	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	22	\$ 128	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	91	\$ 1,048	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	109	\$ 6,723	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	10	\$ 17	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	9	\$ 32	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	\$ 5	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	\$ 1	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	\$ 279	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	12	\$ 2,380	-	-	-
2056	commitment to purchase "other" MBS	-	\$ 78	-	-	-

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

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

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 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
2062	commitment to sell 1-month COFI ARM MBS	-	\$ 0	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	\$ 251	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	\$ 96	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	\$ 59	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	28	\$ 10,159	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	33	\$ 23,805	-	-	-
2076	commitment to sell "other" MBS	-	\$ 32	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	\$ 22	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	\$ 34	-	-	-
2083	commitment to sell low-risk floating-rate mtg derivative product .	-	\$ 90	-	-	-
2084	commitment to sell low-risk fixed-rate mtg derivative product . . .	-	\$ 274	-	-	-
2086	commitment to purchase high-risk mortgage derivative product . . .	-	\$ 4	-	-	-
2088	commitment to sell high-risk mortgage derivative product	-	\$ 0	-	-	-
2102	commitment to purchase 1-mo COFI ARM loans, svc released	-	\$ 1	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	10	\$ 153	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	7	\$ 130	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	\$ 67	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	11	\$ 193	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	10	\$ 1,085	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	8	\$ 421	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	26	\$ 1,648	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	16	\$ 144	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	11	\$ 215	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	75	\$ 1,233	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	117	\$ 6,915	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	19	\$ 1,261	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	11	\$ 29	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	56	\$ 245	-	-	-

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

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

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 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
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	45	\$ 268	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns	38	\$ 102	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	139	\$ 1,184	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	126	\$ 2,891	-	-	-
2216	firm commitment to originate "other" mortgage loans	83	\$ 616	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	\$ 2	-	-	-
3010	option to purchase 5- or 7-yr balloon or 2-step mtgs	-	\$ 0	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	\$ 1	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	\$ 36	-	-	-
3016	option to purchase "other" mortgages	-	\$ 0	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	\$ 86	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	\$ 5	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	9	\$ 24	-	-	-
3034	option to sell 25- or 30-year FRMs	17	\$ 3,137	-	-	-
3036	option to sell "other" mortgages	-	\$ 6	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	\$ 33	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	\$ 1	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	\$ 3	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	\$ 12	-	-	-
3076	short option to sell "other" mortgages	-	\$ 2	-	-	-
4002	commitment to purchase non-mortgage financial assets	77	\$ 749	-	-	-
4006	commitment to purchase "other" liabilities	-	\$ 15	-	-	-
4022	commitment to sell non-mortgage financial assets	8	\$ 879	-	-	-
4024	commitment to sell core deposits	-	\$ 160	-	-	-
4026	commitment to sell "other" liabilities	-	\$ 369	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	9	\$ 3,510	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	16	\$ 39,590	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	\$ 400	-	-	-

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

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

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 PAGE:24

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
5008	interest rate swap: pay fixed, receive COFI	-	\$ 9	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	\$ 1,200	-	-	-
5022	interest rate swap: pay fixed, receive the prime rate	-	\$ 50	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	6	\$ 4,372	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	7	\$ 13,366	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	\$ 6,530	-	-	-
5126	interest rate swaption: pay 3-month LIBOR, receive fixed	-	\$ 7,650	-	-	-
5224	short interest rate swaption: pay 1-mo LIBOR, receive fixed	-	\$ 10	-	-	-
5226	short interest rate swaption: pay 3-mo LIBOR, receive fixed	-	\$ 340	-	-	-
5572	interest rate swap, amortizing: pay 1-mo LIBOR, receive MBS coupon	-	\$ 19	-	-	-
5582	interest rate swap, amortizing: pay MBS coupon, receive 1-mo LIBOR	-	\$ 53	-	-	-
6002	interest rate cap based on 1-month LIBOR	6	\$ 955	-	-	-
6004	interest rate cap based on 3-month LIBOR	17	\$ 2,966	-	-	-
6008	interest rate cap based on 3-month Treasury	-	\$ 10	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	\$ 320	-	-	-
6022	interest rate cap based on the prime rate	-	\$ 50	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	\$ 103	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	\$ 20	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	\$ 3	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	\$ 291	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	\$ 34	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	\$ 750	-	-	-
7010	interest rate floor based on 1-year Treasury	-	\$ 3	-	-	-
7018	interest rate floor based on 10-year Treasury	-	\$ 2,130	-	-	-
7032	short interest rate floor based on 1-month LIBOR	-	\$ 9	-	-	-
7052	short interest rate floor based on the prime rate	-	\$ 10	-	-	-
8010	long futures contract on 10-year Treasury note	-	\$ 82	-	-	-
8038	short futures contract on 5-year Treasury note	-	\$ 31	-	-	-

AREA: U.S. TOTAL
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 918
 CYCLE: JUN 2002

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

DATE:09/23/2002
 TIME:15:14:12
 EDIT:09/23/2002
 PAGE:25

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
8040	short futures contract on 10-year Treasury note	-	\$ 21	-	-	-
8046	short futures contract on 3-month Eurodollar	-	\$ 664	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	\$ 52	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	\$ 3	-	-	-
9036	long put option on Treasury bond futures contract	-	\$ 150	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	\$ 70	-	-	-
9502	fixed-rate construction loans in process	404	\$ 3,024	-	-	-
9512	adjustable-rate construction loans in process	246	\$ 4,307	-	-	-