

AREA: U.S. TOTAL  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 1034  
 CYCLE: MAR 1999

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

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

| Change<br>in Rates<br>----- | Net Portfolio Value |                    |                   | NPV as % of PV of Assets |                 |
|-----------------------------|---------------------|--------------------|-------------------|--------------------------|-----------------|
|                             | \$ Amount<br>-----  | \$ Change<br>----- | % Change<br>----- | NPV Ratio<br>-----       | Change<br>----- |
| +300 bp                     | 49,884              | -25,638            | -34 %             | 6.34 %                   | -276 bp         |
| +200 bp                     | 60,543              | -14,979            | -20 %             | 7.54 %                   | -156 bp         |
| +100 bp                     | 69,263              | -6,258             | -8 %              | 8.47 %                   | -63 bp          |
| 0 bp                        | 75,521              |                    |                   | 9.10 %                   |                 |
| -100 bp                     | 78,547              | 3,026              | +4 %              | 9.36 %                   | +26 bp          |
| -200 bp                     | 80,587              | 5,066              | +7 %              | 9.51 %                   | +41 bp          |
| -300 bp                     | 84,246              | 8,725              | +12 %             | 9.83 %                   | +73 bp          |

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

Pre-Shock NPV Ratio: NPV as % of PV of Assets ..... 9.10 %

Post-Shock NPV Ratio ..... 7.54 %

Sensitivity Measure: Decline in NPV Ratio ..... 156 bp

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

| *** ASSETS ***                         | *** Change in Interest Rates *** |         |         |         |           |         |         |         |         |
|--|----------------------------------|---------|---------|---------|-----------|---------|---------|---------|---------|
|  | -400 bp                          | -300 bp | -200 bp | -100 bp | No Change | +100 bp | +200 bp | +300 bp | +400 bp |
| <b>MORTGAGE LOANS &amp; SECURITIES</b> |                                  |         |         |         |           |         |         |         |         |
| Fixed-Rate Single-Family               |                                  |         |         |         |           |         |         |         |         |
| First-Mortgage Loans & MBS:            |                                  |         |         |         |           |         |         |         |         |
| 30-Yr Mortgage Loans .....             | -                                | 97,536  | 95,844  | 94,112  | 91,621    | 87,936  | 83,641  | 79,267  | -       |
| 30-Yr Mortgage Securities ...          | -                                | 30,792  | 30,199  | 29,589  | 28,738    | 27,526  | 26,119  | 24,691  | -       |
| 15-Year Mortgages & MBS .....          | -                                | 69,461  | 68,439  | 67,399  | 65,915    | 63,861  | 61,557  | 59,229  | -       |
| Balloon Mortgages & MBS .....          | -                                | 33,875  | 33,368  | 32,876  | 32,219    | 31,284  | 30,206  | 29,096  | -       |
| Adjustable-Rate Single Family          |                                  |         |         |         |           |         |         |         |         |
| First-Mortgage Loans & MBS:            |                                  |         |         |         |           |         |         |         |         |
| Current Market Index ARMs:             |                                  |         |         |         |           |         |         |         |         |
| 6 Mo or Less Reset Freq....            | -                                | 12,914  | 12,830  | 12,768  | 12,712    | 12,641  | 12,522  | 12,335  | -       |
| 7 Mo to 2 Yrs Reset Freq ..            | -                                | 65,616  | 65,078  | 64,616  | 64,136    | 63,472  | 62,484  | 61,124  | -       |
| 2+ to 5 Yrs Reset Freq ....            | -                                | 46,343  | 45,580  | 44,780  | 43,828    | 42,672  | 41,332  | 39,869  | -       |
| Lagging Market Index ARMs:             |                                  |         |         |         |           |         |         |         |         |
| 1 Mo Reset Freq.....                   | -                                | 103,794 | 102,905 | 102,109 | 101,279   | 100,355 | 99,182  | 97,610  | -       |
| 2 Mo to 5 Yrs Reset Freq...            | -                                | 39,207  | 38,679  | 38,180  | 37,677    | 37,108  | 36,412  | 35,539  | -       |
| Multifamily & Nonresidential           |                                  |         |         |         |           |         |         |         |         |
| Mortgage Loans & Securities:           |                                  |         |         |         |           |         |         |         |         |
| Adjustable-Rate, Balloon ....          | -                                | 15,581  | 15,389  | 15,206  | 15,035    | 14,871  | 14,708  | 14,543  | -       |
| Adjustable-Rate, Fully-Amort.          | -                                | 37,735  | 37,391  | 37,066  | 36,759    | 36,461  | 36,165  | 35,866  | -       |
| Fixed-Rate, Balloon .....              | -                                | 12,676  | 12,107  | 11,573  | 11,071    | 10,599  | 10,155  | 9,736   | -       |
| Fixed-Rate, Fully-Amortizing           | -                                | 13,287  | 12,713  | 12,181  | 11,686    | 11,225  | 10,796  | 10,395  | -       |
| Construction & Land Loans:             |                                  |         |         |         |           |         |         |         |         |
| Adjustable-Rate .....                  | -                                | 10,185  | 10,158  | 10,133  | 10,107    | 10,083  | 10,059  | 10,036  | -       |
| Fixed-Rate .....                       | -                                | 7,237   | 7,095   | 6,963   | 6,840     | 6,725   | 6,616   | 6,514   | -       |
| Second Mtg Loans & Securities:         |                                  |         |         |         |           |         |         |         |         |
| Adjustable-Rate .....                  | -                                | 11,671  | 11,638  | 11,608  | 11,577    | 11,548  | 11,520  | 11,492  | -       |
| Fixed-Rate .....                       | -                                | 14,339  | 14,031  | 13,736  | 13,455    | 13,185  | 12,926  | 12,677  | -       |
| Other Assets Related to                |                                  |         |         |         |           |         |         |         |         |
| Mortgage Loans & Securities:           |                                  |         |         |         |           |         |         |         |         |
| Net Nonperforming Mtg Loans .          | -                                | 284     | 262     | 242     | 224       | 208     | 194     | 183     | -       |
| Accrued Interest Receivable .          | -                                | 3,257   | 3,257   | 3,257   | 3,257     | 3,257   | 3,257   | 3,257   | -       |
| Advances for Taxes/Insurance           | -                                | 213     | 213     | 213     | 213       | 213     | 213     | 213     | -       |
| Float on Escrows on Owned Mtg          | -                                | 122     | 194     | 302     | 464       | 634     | 781     | 907     | -       |
| Less: Value of Servicing on Mtgs       | -                                |         |         |         |           |         |         |         |         |
| Serviced by Others ...                 | -                                | -120    | -125    | -131    | -137      | -141    | -145    | -148    | -       |
| *Mortgage Loans & Securities           | -                                | 626,243 | 617,495 | 609,041 | 598,949   | 586,007 | 570,990 | 554,727 | -       |

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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  |
| <b>NONMORTGAGE LOANS</b>   |          |                |                |                |                |                |                |                |          |
| <b>Commercial Loans:</b>   |          |                |                |                |                |                |                |                |          |
| Adjustable-Rate .....  | -        | 9,580          | 9,561          | 9,545          | 9,529          | 9,514          | 9,499          | 9,486          | -        |
| Fixed-Rate .....   | -        | 8,663          | 8,379          | 8,111          | 7,857          | 7,615          | 7,387          | 7,170          | -        |
| <b>Consumer Loans:</b>   |          |                |                |                |                |                |                |                |          |
| Adjustable-Rate .....  | -        | 12,080         | 12,061         | 12,044         | 12,027         | 12,010         | 11,994         | 11,978         | -        |
| Fixed-Rate .....   | -        | 27,046         | 26,599         | 26,168         | 25,752         | 25,350         | 24,961         | 24,586         | -        |
| <b>Other Assets Related to Nonmortgage Loans &amp; Securities:</b> |          |                |                |                |                |                |                |                |          |
| Net Nonperforming Nonmtg Lns                                       | -        | -906           | -894           | -882           | -871           | -861           | -851           | -841           | -        |
| Accrued Interest Receivable .                                      | -        | 469            | 469            | 469            | 469            | 469            | 469            | 469            | -        |
| <b>*Nonmortgage Loans .....</b>                                    | <b>-</b> | <b>56,931</b>  | <b>56,176</b>  | <b>55,454</b>  | <b>54,761</b>  | <b>54,097</b>  | <b>53,460</b>  | <b>52,847</b>  | <b>-</b> |
| <b>CASH, DEPOSITS, &amp; SECURITIES</b>                            |          |                |                |                |                |                |                |                |          |
| Cash, Non-Int-Earning Deposits,                                    |          |                |                |                |                |                |                |                |          |
| Overnight Fed Funds & Repos .                                      | -        | 18,319         | 18,319         | 18,319         | 18,319         | 18,319         | 18,319         | 18,319         | -        |
| Equities & All Mutual Funds ...                                    | -        | 3,516          | 3,392          | 3,273          | 3,138          | 2,995          | 2,844          | 2,695          | -        |
| Zero-Coupon Securities .....                                       | -        | 630            | 599            | 572            | 549            | 530            | 514            | 500            | -        |
| Govt & Agency Securities .....                                     | -        | 21,447         | 20,551         | 19,721         | 18,950         | 18,234         | 17,567         | 16,945         | -        |
| Term Fed Funds, Term Repos,  |          |                |                |                |                |                |                |                |          |
| & Interest-Earning Deposits .                                      | -        | 8,249          | 8,233          | 8,218          | 8,204          | 8,190          | 8,176          | 8,162          | -        |
| Munis, Mtg-Backed Bonds,   |          |                |                |                |                |                |                |                |          |
| Corporates, Commercial Paper                                       | -        | 7,158          | 6,689          | 6,279          | 5,920          | 5,602          | 5,319          | 5,067          | -        |
| Mortgage-Derivative Securities:                                    |          |                |                |                |                |                |                |                |          |
| Valued by OTS .....  | -        | 262            | 260            | 259            | 257            | 253            | 248            | 243            | -        |
| Valued by Institution .....  | -        | 74,269         | 73,818         | 73,508         | 72,481         | 70,013         | 67,365         | 64,636         | -        |
| Structured Securities,   |          |                |                |                |                |                |                |                |          |
| Valued by Institution .....  | -        | 4,013          | 3,939          | 3,877          | 3,798          | 3,561          | 3,322          | 3,110          | -        |
| Less: Valuation Allowances for                                     |          |                |                |                |                |                |                |                |          |
| Investment Securities ..   | -        | 8              | 8              | 8              | 8              | 8              | 8              | 7              | -        |
| <b>*Cash, Deposits, &amp; Securities</b>                           | <b>-</b> | <b>137,854</b> | <b>135,792</b> | <b>134,019</b> | <b>131,609</b> | <b>127,689</b> | <b>123,667</b> | <b>119,669</b> | <b>-</b> |

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| *** 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 .....  | -       | 1,324   | 1,324   | 1,324   | 1,324     | 1,324   | 1,324   | 1,324   | -       |
| REAL ESTATE HELD FOR INVESTMENT                                 | -       | 416     | 416     | 416     | 416       | 416     | 416     | 416     | -       |
| INVESTMENT IN UNCONSOLIDATED<br>SUBORDINATE ORGANIZATIONS ..... | -       | 207     | 197     | 192     | 188       | 176     | 158     | 135     | -       |
| OFFICE PREMISES & EQUIPMENT ....                                | -       | 7,871   | 7,871   | 7,871   | 7,871     | 7,871   | 7,871   | 7,871   | -       |
| *Subtotal .....   | -       | 9,817   | 9,807   | 9,803   | 9,798     | 9,786   | 9,768   | 9,746   | -       |
| MORTGAGE LOAN SERVICING FOR OTHERS                              |         |         |         |         |           |         |         |         |         |
| Fixed-Rate Servicing .....                                      | -       | 1,962   | 2,057   | 2,427   | 3,130     | 3,738   | 4,063   | 4,184   | -       |
| Adj-Rate Servicing .....  | -       | 833     | 877     | 906     | 924       | 938     | 948     | 958     | -       |
| Float on Mtgs Svc'd for Others                                  | -       | 1,217   | 1,433   | 1,712   | 2,100     | 2,485   | 2,783   | 3,006   | -       |
| *Mtg Ln Servicing for Others                                    | -       | 4,012   | 4,367   | 5,045   | 6,155     | 7,162   | 7,793   | 8,148   | -       |
| OTHER ASSETS  |         |         |         |         |           |         |         |         |         |
| Margin Account .....  | -       | -       | -       | -       | -         | -       | -       | -       | -       |
| Miscellaneous I .....   | -       | 21,140  | 21,140  | 21,140  | 21,140    | 21,140  | 21,140  | 21,140  | -       |
| Deposit Intangibles:  |         |         |         |         |           |         |         |         |         |
| Retail CD Intangible .....                                      | -       | 429     | 489     | 540     | 586       | 635     | 682     | 720     | -       |
| Transaction Acct Intangible .                                   | -       | -39     | 475     | 1,350   | 2,264     | 3,145   | 3,977   | 4,746   | -       |
| MMDA Intangible .....   | -       | -103    | 51      | 438     | 1,183     | 2,192   | 3,206   | 4,195   | -       |
| Passbook Account Intangible .                                   | -       | -249    | -133    | 15      | 523       | 2,493   | 4,570   | 6,500   | -       |
| Non-Int-Bearing Acct Intang .                                   | -       | 1,082   | 1,623   | 2,140   | 2,635     | 3,108   | 3,560   | 3,996   | -       |
| *Other Assets .....   | -       | 22,260  | 23,643  | 25,622  | 28,331    | 32,712  | 37,136  | 41,295  | -       |
| *** TOTAL ASSETS .....  | -       | 857,117 | 847,281 | 838,984 | 829,603   | 817,454 | 802,814 | 786,431 | -       |

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| *** Change in Interest Rates *** |         |         |         |         |           |         |         |         |         |
|----------------------------------|---------|---------|---------|---------|-----------|---------|---------|---------|---------|
| *** LIABILITIES ***              | -400 bp | -300 bp | -200 bp | -100 bp | No Change | +100 bp | +200 bp | +300 bp | +400 bp |
| <b>DEPOSITS</b>                  |         |         |         |         |           |         |         |         |         |
| Fixed-Rate, Fixed-Maturity:      |         |         |         |         |           |         |         |         |         |
| Maturing in 12 Mo or Less ...    | -       | 227,426 | 226,410 | 225,401 | 224,406   | 223,421 | 222,445 | 221,481 | -       |
| Maturing in 13 Mo or More ...    | -       | 60,025  | 58,680  | 57,380  | 56,124    | 54,909  | 53,732  | 52,595  | -       |
| Variable-Rate, Fixed-Maturity .  | -       | 3,725   | 3,722   | 3,718   | 3,715     | 3,712   | 3,709   | 3,706   | -       |
| Non-Maturity:                    |         |         |         |         |           |         |         |         |         |
| Transaction Accts .....          | -       | 33,272  | 33,272  | 33,272  | 33,272    | 33,272  | 33,272  | 33,272  | -       |
| MMDAs .....                      | -       | 80,701  | 80,701  | 80,701  | 80,701    | 80,701  | 80,701  | 80,701  | -       |
| Passbook Accts .....             | -       | 62,352  | 62,352  | 62,352  | 62,352    | 62,352  | 62,352  | 62,352  | -       |
| Non-Interest-Bearing Accts ..    | -       | 26,814  | 26,814  | 26,814  | 26,814    | 26,814  | 26,814  | 26,814  | -       |
| * Deposits .....                 | -       | 494,314 | 491,951 | 489,638 | 487,384   | 485,180 | 483,024 | 480,920 | -       |
| <b>BORROWINGS</b>                |         |         |         |         |           |         |         |         |         |
| Fixed-Rate, Fixed-Maturity:      |         |         |         |         |           |         |         |         |         |
| Maturing in 36 Mo or Less ...    | -       | 146,013 | 145,141 | 144,284 | 143,441   | 142,614 | 141,800 | 141,000 | -       |
| Maturing in 37 Mo or More ...    | -       | 56,046  | 53,314  | 50,750  | 48,341    | 46,077  | 43,947  | 41,941  | -       |
| Variable-Rate, Fixed-Maturity .  | -       | 51,936  | 51,904  | 51,872  | 51,840    | 51,808  | 51,777  | 51,746  | -       |
| * Borrowings .....               | -       | 253,995 | 250,359 | 246,906 | 243,623   | 240,499 | 237,523 | 234,686 | -       |
| <b>OTHER LIABILITIES</b>         |         |         |         |         |           |         |         |         |         |
| Escrow Accounts                  |         |         |         |         |           |         |         |         |         |
| For Mortgages .....              | -       | 5,925   | 5,925   | 5,925   | 5,925     | 5,925   | 5,925   | 5,925   | -       |
| Other Escrow Accounts .....      | -       | 951     | 923     | 896     | 871       | 847     | 824     | 803     | -       |
| Collat. Mtg Securities Issued .  | -       | 86      | 86      | 86      | 86        | 86      | 86      | 86      | -       |
| Miscellaneous I .....            | -       | 17,344  | 17,344  | 17,344  | 17,344    | 17,344  | 17,344  | 17,344  | -       |
| Miscellaneous II .....           | -       | -       | -       | -       | -         | -       | -       | -       | -       |
| *Other Liabilities .....         | -       | 24,307  | 24,278  | 24,251  | 24,226    | 24,202  | 24,180  | 24,158  | -       |
| OPTIONS ON LIABILITIES .....     | -       | 1       | 6       | 15      | 89        | 523     | 903     | 1,251   | -       |
| *** TOTAL LIABILITIES .....      | -       | 772,616 | 766,593 | 760,810 | 755,322   | 750,403 | 745,630 | 741,016 | -       |

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| *** 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   | -       | 861     | 629     | 388     | -69       | -689    | -1,344  | -1,973  | -       |
| ARMS .....                        | -       | 110     | 88      | 65      | 30        | -20     | -86     | -166    | -       |
| Other Mortgages .....             | -       | 162     | 124     | 76      | -         | -100    | -213    | -328    | -       |
| FIRM COMMITMENTS                  |         |         |         |         |           |         |         |         |         |
| Purchase/Originate Mtgs & MBS .   | -       | 768     | 554     | 327     | 4         | -420    | -877    | -1,332  | -       |
| Sell Mortgages & MBS .....        | -       | -2,625  | -1,854  | -960    | 397       | 2,074   | 3,786   | 5,406   | -       |
| Purchase Non-Mortgage Items ...   | -       | 13      | 9       | 4       | -         | -4      | -8      | -12     | -       |
| Sell Non-Mortgage Items .....     | -       | -1      | 0       | 0       | -         | 0       | 0       | 1       | -       |
| OPTIONS ON MORTGAGES & MBS .....  | -       | -6      | -4      | -1      | 8         | 29      | 54      | 78      | -       |
| INTEREST-RATE SWAPS               |         |         |         |         |           |         |         |         |         |
| Pay Fixed, Receive Floating ...   | -       | -2,981  | -2,017  | -1,121  | -288      | 489     | 1,214   | 1,892   | -       |
| Pay Floating, Receive Fixed ...   | -       | 682     | 479     | 290     | 113       | -52     | -206    | -351    | -       |
| Basis Swaps .....                 | -       | -       | -       | -       | -         | -       | -       | -       | -       |
| Swaptions .....                   | -       | 1       | 1       | 2       | 2         | 3       | 3       | 4       | -       |
| INTEREST-RATE CAPS .....          | -       | 2       | 6       | 19      | 53        | 122     | 230     | 367     | -       |
| INTEREST-RATE FLOORS .....        | -       | 798     | 529     | 290     | 121       | 43      | 19      | 13      | -       |
| FUTURES .....                     | -       | -500    | -316    | -157    | -         | 150     | 293     | 435     | -       |
| OPTIONS ON FUTURES .....          | -       | 60      | 41      | 24      | 14        | 10      | 14      | 20      | -       |
| CONSTRUCTION LIP .....            | -       | 314     | 210     | 115     | 29        | -51     | -126    | -195    | -       |
| SELF-VALUED [CMR911-CMR919] ....  | -       | 2,086   | 1,421   | 1,012   | 826       | 630     | 607     | 611     | -       |
| =====                             | =====   | =====   | =====   | =====   | =====     | =====   | =====   | =====   | =====   |
| *** OFF-BALANCE-SHEET POSITIONS   | -       | -255    | -100    | 373     | 1,240     | 2,213   | 3,359   | 4,469   | -       |
| *** NET PORTFOLIO VALUE ***       |         |         |         |         |           |         |         |         |         |
| -----                             |         |         |         |         |           |         |         |         |         |
| ASSETS .....                      | -       | 857,117 | 847,281 | 838,984 | 829,603   | 817,454 | 802,814 | 786,431 | -       |
| - LIABILITIES .....               | -       | 772,616 | 766,593 | 760,810 | 755,322   | 750,403 | 745,630 | 741,016 | -       |
| + OFF-BALANCE-SHEET POSITIONS ..  | -       | -255    | -100    | 373     | 1,240     | 2,213   | 3,359   | 4,469   | -       |
| =====                             | =====   | =====   | =====   | =====   | =====     | =====   | =====   | =====   | =====   |
| *** NET PORTFOLIO VALUE .....     | -       | 84,246  | 80,587  | 78,547  | 75,521    | 69,263  | 60,543  | 49,884  | -       |

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

| *** ASSETS ***                          | Face Value     | Present Value Estimate | PV as % of Face | Effective Duration |
|---|----------------|------------------------|-----------------|--------------------|
| <b>MORTGAGE LOANS &amp; SECURITIES</b>  |                |                        |                 |                    |
| Fixed-Rate Single-Family                |                |                        |                 |                    |
| First-Mortgage Loans & MBS:             |                |                        |                 |                    |
| 30-Yr Mortgage Loans .....              | 90,375         | 91,621                 | 101.38          | 3.4                |
| 30-Yr Mortgage Securities ...           | 28,412         | 28,738                 | 101.14          | 3.6                |
| 15-Year Mortgages & MBS .....           | 65,122         | 65,915                 | 101.22          | 2.7                |
| Balloon Mortgages & MBS .....           | 32,027         | 32,219                 | 100.61          | 2.5                |
| Adjustable-Rate Single Family           |                |                        |                 |                    |
| First-Mortgage Loans & MBS:             |                |                        |                 |                    |
| Current Market Index ARMs:              |                |                        |                 |                    |
| 6 Mo or Less Reset Freq....             | 12,662         | 12,712                 | 100.40          | 0.5                |
| 7 Mo to 2 Yrs Reset Freq ..             | 63,479         | 64,136                 | 101.03          | 0.9                |
| 2+ to 5 Yrs Reset Freq ....             | 44,042         | 43,828                 | 99.51           | 2.4                |
| Lagging Market Index ARMs:              |                |                        |                 |                    |
| 1 Mo Reset Freq.....                    | 99,038         | 101,279                | 102.26          | 0.9                |
| 2 Mo to 5 Yrs Reset Freq...             | 37,598         | 37,677                 | 100.21          | 1.4                |
| Multifamily & Nonresidential            |                |                        |                 |                    |
| Mortgage Loans & Securities:            |                |                        |                 |                    |
| Adjustable-Rate, Balloon ....           | 14,970         | 15,035                 | 100.43          | 1.1                |
| Adjustable-Rate, Fully-Amort.           | 37,155         | 36,759                 | 98.93           | 0.8                |
| Fixed-Rate, Balloon .....               | 11,375         | 11,071                 | 97.33           | 4.4                |
| Fixed-Rate, Fully-Amortizing            | 11,959         | 11,686                 | 97.72           | 4.1                |
| Construction & Land Loans:              |                |                        |                 |                    |
| Adjustable-Rate .....                   | 10,135         | 10,107                 | 99.73           | 0.2                |
| Fixed-Rate .....                        | 6,741          | 6,840                  | 101.47          | 1.7                |
| Second Mtg Loans & Securities:          |                |                        |                 |                    |
| Adjustable-Rate .....                   | 11,754         | 11,577                 | 98.50           | 0.3                |
| Fixed-Rate .....                        | 13,284         | 13,455                 | 101.28          | 2.1                |
| Other Assets Related to                 |                |                        |                 |                    |
| Mortgage Loans & Securities:            |                |                        |                 |                    |
| Net Nonperforming Mtg Loans .           | 224            | 224                    | 100.05          | 7.6                |
| Accrued Interest Receivable .           | 3,257          | 3,257                  | 99.99           | 0.0                |
| Advances for Taxes/Insurance            | 213            | 213                    | 99.93           | 0.0                |
| Float on Escrows on Owned Mtg           |                | 464                    |                 | -35.8              |
| Less: Value of Servicing on Mtgs        |                |                        |                 |                    |
| Serviced by Others ...                  |                | -137                   |                 | -3.8               |
| <b>*Mortgage Loans &amp; Securities</b> | <b>593,820</b> | <b>598,949</b>         | <b>100.86</b>   | <b>1.9</b>         |

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.

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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 |
|--|----------------|------------------------|-----------------|--------------------|
| <b>NONMORTGAGE LOANS</b>   |                |                        |                 |                    |
| <b>Commercial Loans:</b>   |                |                        |                 |                    |
| Adjustable-Rate .....  | 9,665          | 9,529                  | 98.59           | 0.2                |
| Fixed-Rate .....   | 7,987          | 7,857                  | 98.37           | 3.2                |
| <b>Consumer Loans:</b>   |                |                        |                 |                    |
| Adjustable-Rate .....  | 12,171         | 12,027                 | 98.81           | 0.1                |
| Fixed-Rate .....   | 25,905         | 25,752                 | 99.41           | 1.6                |
| <b>Other Assets Related to Nonmortgage Loans &amp; Securities:</b> |                |                        |                 |                    |
| Net Nonperforming Nonmtg Lns                                       | -871           | -871                   | 100.03          | 1.2                |
| Accrued Interest Receivable .                                      | 469            | 469                    | 99.97           | 0.0                |
| <b>*Nonmortgage Loans .....</b>                                    | <b>55,325</b>  | <b>54,761</b>          | <b>98.98</b>    | <b>1.2</b>         |
| <b>CASH, DEPOSITS, &amp; SECURITIES</b>                            |                |                        |                 |                    |
| <b>Cash, Non-Int-Earning Deposits,</b>                             |                |                        |                 |                    |
| Overnight Fed Funds & Repos .                                      | 18,319         | 18,319                 | 100.00          | 0.0                |
| Equities & All Mutual Funds ...                                    | 3,138          | 3,138                  | 100.01          | 4.4                |
| Zero-Coupon Securities .....                                       | 516            | 549                    | 106.49          | 3.8                |
| Govt & Agency Securities .....                                     | 18,155         | 18,950                 | 104.38          | 3.9                |
| Term Fed Funds, Term Repos,<br>& Interest-Earning Deposits .       | 8,202          | 8,204                  | 100.02          | 0.2                |
| Munis, Mtg-Backed Bonds,<br>Corporates, Commercial Paper           | 5,913          | 5,920                  | 100.12          | 5.7                |
| <b>Mortgage-Derivative Securities:</b>                             |                |                        |                 |                    |
| Valued by OTS .....  | 257            | 257                    | 0.35            | 1.2                |
| Valued by Institution .....  | 72,411         | 72,481                 | -               | 2.4                |
| <b>Structured Securities,</b>                                      |                |                        |                 |                    |
| Valued by Institution .....  | 3,565          | 3,798                  | 106.55          | 4.2                |
| Less: Valuation Allowances for<br>Investment Securities ..         | 8              | 8                      | 97.80           | 1.7                |
| <b>*Cash, Deposits, &amp; Securities</b>                           | <b>130,469</b> | <b>131,609</b>         | <b>100.87</b>   | <b>2.4</b>         |



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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 .....                                       | 1,324         | 1,324                  | 99.96           | 0.0                |   |
| REAL ESTATE HELD FOR INVESTMENT                                | 416           | 416                    | 99.89           | 0.0                |   |
| INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS .....   | 188           | 188                    | 99.84           | 4.4                |   |
| OFFICE PREMISES & EQUIPMENT ....                               | 7,871         | 7,871                  | 100.00          | 0.0                |   |
| <u>*Subtotal .....</u>   | <u>9,798</u>  | <u>9,798</u>           | <u>99.99</u>    | <u>0.1</u>         |   |
| MORTGAGE LOAN SERVICING FOR OTHERS                             |               |                        |                 |                    |   |
| Fixed-Rate Servicing .....                                     |               | 3,130                  |                 | -21.0              |   |
| Adj-Rate Servicing .....                                       |               | 924                    |                 | -1.7               |   |
| Float on Mtgs Svc'd for Others                                 |               | 2,100                  |                 | -18.4              |   |
| <u>*Mtg Ln Servicing for Others</u>                            |               | <u>6,155</u>           |                 | <u>-17.2</u>       |   |
| OTHER ASSETS   |               |                        |                 |                    |   |
| Purchased & Excess Servicing ..                                | 6,497         |                        |                 |                    |   |
| Margin Account .....   | -             | -                      | -               | -                  |   |
| Miscellaneous I .....  | 21,140        | 21,140                 | 100.00          | 0.0                |   |
| Miscellaneous II .....   | 6,087         |                        |                 |                    |   |
| Deposit Intangibles:   |               |                        |                 |                    |   |
| Retail CD Intangible .....                                     |               | 586                    |                 | -8.1               |   |
| Transaction Acct Intangible .                                  |               | 2,264                  |                 | -39.6              |   |
| MMDA Intangible .....  |               | 1,183                  |                 | -74.1              |   |
| Passbook Account Intangible .                                  |               | 523                    |                 | -236.9             |   |
| Non-Int-Bearing Acct Intang .                                  |               | 2,635                  |                 | -18.4              |   |
| <u>*Other Assets .....</u>                                     | <u>33,724</u> | <u>28,331</u>          |                 |                    |   |
| UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS . | 1,174         |                        |                 |                    |   |
| =====  | =====         |                        |                 |                    |   |
| *** TOTAL ASSETS .....   | 824,310       | 829,603                | 102/101*        | 1.3/1.7*           | *Including/excluding deposit intangible values. |

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

| *** LIABILITIES ***              | Face Value | Present Value Estimate | PV as % of Face | Effective Duration |  |
|----------------------------------|------------|------------------------|-----------------|--------------------|--|
| <b>DEPOSITS</b>                  |            |                        |                 |                    |  |
| Fixed-Rate, Fixed-Maturity:      |            |                        |                 |                    |  |
| Maturing in 12 Mo or Less ...    | 224,015    | 224,406                | 100.17          | 0.4                |  |
| Maturing in 13 Mo or More ...    | 55,479     | 56,124                 | 101.16          | 2.2                |  |
| Variable-Rate, Fixed-Maturity .  | 3,711      | 3,715                  | -               | 0.1                |  |
| Non-Maturity:                    |            |                        |                 |                    |  |
| Transaction Accts .....          | 33,272     | 33,272                 | 100/ 93*        | 0.0/2.9*           |  |
| MMDAs .....                      | 80,701     | 80,701                 | 100/ 99*        | 0.0/1.1*           |  |
| Passbook Accts .....             | 62,352     | 62,352                 | 100/ 99*        | 0.0/2.0*           | *Excluding/including deposit intangible values listed on asset side of report. |
| Non-Interest-Bearing Accts ..    | 26,814     | 26,814                 | 100/ 90*        | 0.0/2.0*           |  |
| * Deposits .....                 | 486,344    | 487,384                | 101/ 99*        | 0.5/1.2*           |  |
| <b>BORROWINGS</b>                |            |                        |                 |                    |  |
| Fixed-Rate, Fixed-Maturity:      |            |                        |                 |                    |  |
| Maturing in 36 Mo or Less ...    | 143,482    | 143,441                | 99.97           | 0.6                |  |
| Maturing in 37 Mo or More ...    | 49,387     | 48,341                 | 97.88           | 4.8                |  |
| Variable-Rate, Fixed-Maturity .  | 51,874     | 51,840                 | 93.26           | 0.1                |  |
| * Borrowings .....               | 244,744    | 243,623                | 98.06           | 1.3                |  |
| <b>OTHER LIABILITIES</b>         |            |                        |                 |                    |  |
| Escrow Accounts                  |            |                        |                 |                    |  |
| For Mortgages .....              | 5,925      | 5,925                  | 99.99           | 0.0                |  |
| Other Escrow Accounts .....      | 1,022      | 871                    | 85.20           | 2.8                |  |
| Collat. Mtg Securities Issued .  | 86         | 86                     | 99.50           | 0.0                |  |
| Miscellaneous I .....            | 17,344     | 17,344                 | 100.00          | 0.0                |  |
| Miscellaneous II .....           | 1,399      |                        |                 |                    |  |
| *Other Liabilities .....         | 25,777     | 24,226                 | 99.38           | 0.1                |  |
| OPTIONS ON LIABILITIES .....     | -          | 89                     | -               | -283.9             |  |
| UNAMORTIZED YIELD ADJUSTMENTS .. | 59         |                        |                 |                    |  |
| =====                            |            |                        |                 |                    |  |
| *** TOTAL LIABILITIES .....      | 756,924    | 755,322                | 100/ 99**       | 0.7/1.2**          | **Excluding/including deposit intangible values.                               |

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

| * OFF-BALANCE-SHEET POSITIONS *   | Present<br>Value<br>Estimate |
|-----------------------------------|------------------------------|
| -----                             |                              |
| OPTIONAL COMMITMENTS TO ORIGINATE |                              |
| FRMs & Balloon/2-Step Mortgages   | -69                          |
| ARMs .....                        | 30                           |
| Other Mortgages .....             | -                            |
| FIRM COMMITMENTS                  |                              |
| Purchase/Originate Mtgs & MBS .   | 4                            |
| Sell Mortgages & MBS .....        | 397                          |
| Purchase Non-Mortgage Items ...   | -                            |
| Sell Non-Mortgage Items .....     | -                            |
| OPTIONS ON MORTGAGES & MBS .....  | 8                            |
| INTEREST-RATE SWAPS               |                              |
| Pay Fixed, Receive Floating ...   | -288                         |
| Pay Floating, Receive Fixed ...   | 113                          |
| Basis Swaps .....                 | -                            |
| Swaptions .....                   | 2                            |
| INTEREST-RATE CAPS .....          | 53                           |
| INTEREST-RATE FLOORS .....        | 121                          |
| FUTURES .....                     | -                            |
| OPTIONS ON FUTURES .....          | 14                           |
| CONSTRUCTION LIP .....            | 29                           |
| SELF-VALUED [CMR911-CMR919] ....  | 826                          |
|                                   | =====                        |
| *** OFF-BALANCE-SHEET POSITIONS   | 1,240                        |

| *** PORTFOLIO EQUITY ***         | Face<br>Value | Present<br>Value<br>Estimate | PV as %<br>of Face | Effective<br>Duration |  |
|----------------------------------|---------------|------------------------------|--------------------|-----------------------|--|
| -----                            |               |                              |                    |                       |  |
| ASSETS .....                     | 824,310       | 829,603                      | 102/101*           | 1.3/1.7*              | *Including/excluding deposit intangible values.  |
| - LIABILITIES .....              | 756,924       | 755,322                      | 100/ 99**          | 0.7/1.2**             | **Excluding/including deposit intangible values. |
| + OFF-BALANCE-SHEET POSITIONS .. |               | 1,240                        |                    |                       |  |
|                                  | =====         | =====                        |                    |                       |  |
| *** NET PORTFOLIO VALUE .....    | 67,386        | 75,521                       | 112.07             | 6.1                   |  |

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OFFICE OF THRIFT SUPERVISION  
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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<br>LOANS & MORTGAGE-BACKED SECURITIES:               |              |               |               |               |                |
| 30-YEAR MORTGAGES AND MBS:   |              |               |               |               |                |
| Mortgage Loans . . . . .   | \$ 21,718    | 47,056        | 11,690        | 4,943         | 4,968          |
| WARM (in months) . . . . .   | 342 mo       | 332 mo        | 289 mo        | 217 mo        | 210 mo         |
| WAC . . . . .  | 6.66%        | 7.36%         | 8.33%         | 9.39%         | 10.86%         |
| \$ of Which Are FHA or VA Guaranteed . . . . .   | \$ 941       | 2,105         | 1,027         | 1,511         | 1,979          |
| Securities Backed By Conventional Mortgages . . . . .  | \$ 13,091    | 5,728         | 2,358         | 524           | 231            |
| WARM (in months) . . . . .   | 327 mo       | 323 mo        | 283 mo        | 237 mo        | 206 mo         |
| Wtd Avg Pass-Thru Rate . . . . .   | 6.43%        | 7.26%         | 8.15%         | 9.19%         | 10.48%         |
| Securities Backed By FHA or VA Mortgages . . . . .   | \$ 1,640     | 2,792         | 1,464         | 447           | 138            |
| WARM (in months) . . . . .   | 334 mo       | 329 mo        | 293 mo        | 240 mo        | 204 mo         |
| Wtd Avg Pass-Thru Rate . . . . .   | 6.42%        | 7.24%         | 8.10%         | 9.20%         | 10.42%         |
| 15-YEAR MORTGAGES AND MBS:   |              |               |               |               |                |
| Mortgage Loans . . . . .   | \$ 24,341    | 20,935        | 5,757         | 1,964         | 1,324          |
| WAC . . . . .  | 6.56%        | 7.33%         | 8.34%         | 9.36%         | 11.04%         |
| Mortgage Securities . . . . .  | \$ 6,042     | 3,888         | 705           | 132           | 33             |
| Wtd Avg Pass-Thru Rate . . . . .   | 6.19%        | 7.15%         | 8.14%         | 9.18%         | 10.69%         |
| WARM (of Loans & Securities) . . . . .   | 156 mo       | 153 mo        | 131 mo        | 112 mo        | 109 mo         |
| BALLOON MORTGAGES AND MBS:   |              |               |               |               |                |
| Mortgage Loans . . . . .   | \$ 13,926    | 12,488        | 1,766         | 407           | 385            |
| WAC . . . . .  | 6.64%        | 7.31%         | 8.30%         | 9.36%         | 11.81%         |
| Mortgage Securities . . . . .  | \$ 2,360     | 669           | 22            | 2             | 0              |
| Wtd Avg Pass-Thru Rate . . . . .   | 6.14%        | 7.11%         | 8.14%         | 9.62%         | 11.07%         |
| WARM (of Loans & Securities) . . . . .   | 83 mo        | 81 mo         | 75 mo         | 66 mo         | 83 mo          |
| Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . . |              |               |               |               | \$ 215,936     |

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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

| ASSETS-Continued   | Current Market Index ARMs<br>by Coupon Reset Frequency |               |             | Lagging Market Index ARMs<br>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<br>LOANS & MORTGAGE-BACKED SECURITIES:                |  |               |             |  |               |
| TEASER ARMS:   |  |               |             |  |               |
| Balances Currently Subject to Intro Rates . . . \$   | 700  | 6,700         | 3,192       | 5,871  | 13,256        |
| WAC . . . . .  | 7.10%  | 6.09%         | 6.81%       | 5.98%  | 6.47%         |
| NON-TEASER ARMS:   |  |               |             |  |               |
| Balances of All Non Teaser ARMs . . . . . \$   | 11,962   | 56,779        | 40,850      | 93,166   | 24,341        |
| Wtd Avg Margin (in bp) . . . . .   | 243 bp   | 264 bp        | 269 bp      | 217 bp   | 243 bp        |
| WAC . . . . .  | 7.50%  | 7.34%         | 7.02%       | 6.97%  | 7.30%         |
| WARM (in months) . . . . .   | 277 mo   | 296 mo        | 321 mo      | 336 mo   | 285 mo        |
| Wtd Avg Time Until Next Payment Reset (mo) .   | 4 mo   | 10 mo         | 39 mo       | 4 mo   | 9 mo          |
| Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . . \$ |  |               |             |  | 256,818       |

| MEMO ITEMS FOR ALL ARMS (Reported at CMR185)       | Current Market Index ARMs<br>by Coupon Reset Frequency |               |             | Lagging Market Index ARMs<br>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 \$ | 483  | 904           | 450         | 2,025  | 255           |
| Wtd Avg Distance from Lifetime Cap (in bp) .       | 174 bp   | 167 bp        | 178 bp      | 151 bp   | 165 bp        |
| Balances w/Coupon 201-400 bp from Lifetime Cap \$  | 3,713  | 11,440        | 2,025       | 13,339   | 8,548         |
| Wtd Avg Distance from Lifetime Cap . . . . .       | 322 bp   | 332 bp        | 345 bp      | 324 bp   | 355 bp        |
| Balances w/Coupon Over 400 bp from Lifetime Cap \$ | 7,879  | 50,136        | 40,907      | 82,791   | 27,751        |
| Wtd Avg Distance from Lifetime Cap . . . . .       | 594 bp   | 569 bp        | 550 bp      | 578 bp   | 584 bp        |
| Balances Without Lifetime Cap . . . . . \$         | 588  | 999           | 660         | 883  | 1,043         |
| ARM CAP & FLOOR DETAIL                             |  |               |             |  |               |
| Balances Subject to Periodic Rate Caps . . . . \$  | 9,879  | 58,966        | 36,717      | 2,507  | 26,221        |
| Wtd Avg Periodic Rate Cap (in bp) . . . . .        | 126 bp   | 192 bp        | 235 bp      | 192 bp   | 182 bp        |
| Balances Subject to Periodic Rate Floors . . . \$  | 8,306  | 53,810        | 33,728      | 12,291   | 24,234        |
| MBS INCLUDED IN ARM BALANCES . . . . . \$          | 3,572  | 12,494        | 701         | 32,404   | 2,374         |

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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

| ASSETS-Continued   |           |                  | ASSETS--Continued                    |                 |            |
|--|-----------|------------------|--------------------------------------|-----------------|------------|
|  | Balloons  | Fully Amortizing |                                      | Adjustable Rate | Fixed Rate |
| MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES | -----     | -----            |                                      | -----           | -----      |
| Adjustable-Rate:   |           |                  | COMMERCIAL LOANS                     |                 |            |
| Balances . . . . . \$                                    | 14,970    | 37,155           | Balances . . . . . \$                | 9,665           | 7,987      |
| WARM (in months) . . . . .                               | 90 mo     | 228 mo           | WARM (in months) . . . . .           | 40 mo           | 48 mo      |
| Remaining Term to Full Amort. . . . .                    | 277 mo    |                  | Margin in Col 1 (bp); WAC in Col 2   | 107 bp          | 7.89%      |
| Rate Index Code . . . . .                                | 0000      | 0000             | Reset Frequency . . . . .            | 2 mo            |            |
| Margin (in bp) . . . . .                                 | 264 bp    | 252 bp           | Rate Index Code . . . . .            | 0000            |            |
| Reset Frequency . . . . .                                | 19 mo     | 9 mo             |                                      |                 |            |
| MEMO: ARMs w/300 bp of Life Cap                          |           |                  | CONSUMER LOANS                       |                 |            |
| Balances . . . . . \$                                    | 456       | 596              | Balances . . . . . \$                | 12,171          | 25,905     |
| WA Distance to Lifetime Cap . . . . .                    | 144 bp    | 121 bp           | WARM (in months) . . . . .           | 93 mo           | 61 mo      |
|  |           |                  | Rate Index Code . . . . .            | 0000            |            |
| Fixed-Rate:  |           |                  | Margin in Col 1 (bp); WAC in Col 2   | 564 bp          | 10.43%     |
| Balances . . . . . \$                                    | 11,375    | 11,959           | Reset Frequency . . . . .            | 3 mo            |            |
| WARM (in months) . . . . .                               | 74 mo     | 120 mo           |                                      |                 |            |
| Remaining Term to Full Amort. . . . .                    | 273 mo    |                  |                                      |                 |            |
| WAC . . . . .  | 8.18%     | 8.37%            |                                      | High Risk       | Low Risk   |
|  |           |                  |                                      | -----           | -----      |
|  | Adj. Rate | Fixed Rate       | MORTGAGE-DERIVATIVE                  |                 |            |
|  | -----     | -----            | SECURITIES--BOOK VALUE               |                 |            |
| CONSTRUCTION & LAND LOANS                                |           |                  | Collateralized Mtg Obligations:      |                 |            |
| Balances . . . . . \$                                    | 10,135    | 6,741            | Floating Rate . . . . . \$           | 79              | 13,046     |
| WARM (in months) . . . . .                               | 27 mo     | 28 mo            | Fixed Rate:                          |                 |            |
| Rate Index Code . . . . .                                | 0000      |                  | Remaining WAL <= 5 Years . . . \$    | 3,976           | 37,330     |
| Margin (bp) in Col 1; WAC in Col 2                       | 141 bp    | 7.79%            | Remaining WAL 5-10 Years . . . \$    | 2,042           | 15,110     |
| Reset Frequency . . . . .                                | 4 mo      |                  | Remaining WAL over 10 Years . . \$   | 351             |            |
|  |           |                  | Super Floaters . . . . . \$          | 4               |            |
|  |           |                  | Inverse Floaters & Super POs . . \$  | 19              |            |
|  |           |                  | Other . . . . . \$                   | 7               | 23         |
|  |           |                  | CMO Residuals:                       |                 |            |
|  | Adj. Rate | Fixed Rate       | Fixed-Rate . . . . . \$              | 28              | 9          |
|  | -----     | -----            | Floating-Rate . . . . . \$           | 73              | 5          |
| SECOND MORTGAGE LOANS & SECURITIES                       |           |                  | Stripped Mortgage-Backed Securities: |                 |            |
| Balances . . . . . \$                                    | 11,754    | 13,284           | Interest-Only MBS . . . . . \$       | 67              | 474        |
| WARM (in months) . . . . .                               | 147 mo    | 125 mo           | WAC . . . . . \$                     | 7.12%           | 10.73%     |
| Rate Index Code . . . . .                                | 0000      |                  | Principal-Only MBS . . . . . \$      | 25              | 0          |
| Margin (bp) in Col 1; WAC in Col 2                       | 144 bp    | 8.83%            | WAC . . . . . \$                     | 7.09%           | 9.59%      |
| Reset Frequency (in months) . . . . .                    | 2 mo      |                  |                                      |                 |            |
|  |           |                  |                                      |                 |            |
|  |           |                  | Total Mortgage-Derivative            |                 |            |
|  |           |                  | Securities--Book Value . \$          | 6,672           | 65,996     |

AREA: U.S. TOTAL  
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OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION  
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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

Coupon of Fixed-Rate Mortgages Serviced for Others

MORTGAGE LOANS 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 . . . . .                    | \$ 103,299   | 193,478       | 54,502        | 19,919        | 16,670         |
| WARM (in months) . . . . .                     | 264 mo       | 290 mo        | 266 mo        | 218 mo        | 206 mo         |
| Wtd Avg Servicing Fee (in bp) . . . . .        | 33 bp        | 33 bp         | 37 bp         | 43 bp         | 48 bp          |
| Total # of Fixed-Rate Loans Serviced That Are: |              |               |               |               |                |
| Conventional Loans . . . . .                   | 3,422,943    |               |               |               |                |
| FHA/VA Loans . . . . .                         | 1,231,742    |               |               |               |                |
| Subserviced by Others . . . . .                | 443,012 lns  |               |               |               |                |

Adjustable-Rate Mortgage Loan Servicing

|   | Index on Serviced Loan |             |   |
|---|------------------------|-------------|---|
|   | Current Mkt            | Lagging Mkt |   |
| Balances Serviced . . . . .             | \$ 40,751              | 32,492      | Total # of Adjustable-Rate Loans Serviced 742,609 lns |
| WARM (in months) . . . . .              | 293 mo                 | 277 mo      | Of Which, Number Subserviced By Others . 12,808 lns   |
| Wtd Avg Servicing Fee (in bp) . . . . . | 50 bp                  | 59 bp       |   |

Total Balances of Mortgage Loans Serviced for Others . . . . . \$ 461,111

CASH, DEPOSITS, & SECURITIES

|  | Balances  | WAC   | WARM   |
|--|-----------|-------|--------|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . . .    | \$ 18,319 |       |        |
| Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . .                 | \$ 3,138  |       |        |
| Zero-Coupon Securities . . . . .   | \$ 516    | 5.65% | 38 mo  |
| Government & Agency Securities . . . . .   | \$ 18,155 | 6.05% | 59 mo  |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . .                          | \$ 8,202  | 4.86% | 2 mo   |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . . . . | \$ 5,913  | 6.35% | 142 mo |
| Structured Securities . . . . .  | \$ 3,565  |       |        |
| Total Cash, Deposits, & Securities . . . . .   | \$ 57,809 |       |        |

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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

|   |    |       |
|---|----|-------|
| Nonperforming Loans . . . . .                 | \$ | 4,218 |
| Accrued Interest Receivable . . . . .         | \$ | 3,257 |
| Advances for Taxes and Insurance . . . . .    | \$ | 213   |
| Less: Unamortized Yield Adjustments . . . . . | \$ | -961  |
| Valuation Allowances . . . . .                | \$ | 3,994 |
| Unrealized Gains (Losses) . . . . .           | \$ | 129   |

\* MEMORANDUM ITEMS \*

|  |    |        |
|--|----|--------|
| Mortgage "Warehouse" Loans Reported as   |    |        |
| Mortgage Loans at SC23 . . . . .         | \$ | 1,766  |
| Loans Secured by Real Estate Reported as |    |        |
| Consumer Loans at SC34 . . . . .         | \$ | 10,279 |

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

|   |    |       |
|---|----|-------|
| Nonperforming Loans . . . . .                 | \$ | 519   |
| Accrued Interest Receivable . . . . .         | \$ | 469   |
| Less: Unamortized Yield Adjustments . . . . . | \$ | -91   |
| Valuation Allowances . . . . .                | \$ | 1,390 |
| Unrealized Gains (Losses) . . . . .           | \$ | -1    |

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

|  |    |       |
|--|----|-------|
| Equity Secur. & Non-Mtg-Related Mutual Funds | \$ | 2,472 |
| Mortgage-Related Mutual Funds . . . . .      | \$ | 666   |

REAL ESTATE HELD FOR INVESTMENT . . . . . \$ 416

Mortgage Loans Serviced by Others:

|   |    |        |
|---|----|--------|
| Fixed-Rate Mortgage Loans Serviced . . . . .      | \$ | 23,752 |
| Wtd Avg Servicing Fee (in bp) . . . . .           |    | 18 bp  |
| Adjustable-Rate Mortgage Loans Serviced . . . . . | \$ | 30,334 |
| Wtd Avg Servicing Fee (in bp) . . . . .           |    | 24 bp  |

REPOSSESSED ASSETS . . . . . \$ 1,324

Credit Card Balances Expected to Pay Off  
 in Grace Period . . . . . \$ 993

EQUITY INVESTMENTS NOT SUBJECT TO  
 SFAS NO. 115 (EXCLUDING FHLB STOCK) . . . . . \$ 188

OFFICE PREMISES AND EQUIPMENT . . . . . \$ 7,871

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

|   |    |     |
|---|----|-----|
| Unrealized Gains (Losses) . . . . .           | \$ | -18 |
| Less: Unamortized Yield Adjustments . . . . . | \$ | -12 |
| Valuation Allowances . . . . .                | \$ | 8   |

OTHER ASSETS

|  |    |        |
|--|----|--------|
| Servicing Assets, Interest-Only Strip                |    |        |
| Receivables, and Certain Other Instruments . . . . . | \$ | 6,497  |
| Margin Account . . . . .                             | \$ | 0      |
| Miscellaneous I . . . . .                            | \$ | 21,140 |
| Miscellaneous II . . . . .                           | \$ | 6,087  |

TOTAL ASSETS . . . . . \$ 824,310



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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

| Balances by Remaining Maturity:                     | Original Maturity in Months |          |            | Early Withdrawal<br>During Quarter<br>(Optional) |
|---|-----------------------------|----------|------------|--|
|   | 12 or Less                  | 13 to 36 | 37 or More |  |
| Balances Maturing in 3 Months or Less . . . . .     | \$ 65,015                   | 15,571   | 2,612      | \$ 27  |
| WAC . . . . .                                       | 5.15%                       | 5.77%    | 6.11%      |  |
| WARM (in months) . . . . .                          | 2 mo                        | 2 mo     | 2 mo       |  |
| Balances Maturing in 4 to 12 Months . . . . .       | \$ 91,566                   | 41,536   | 7,716      | \$ 51  |
| WAC . . . . .                                       | 4.89%                       | 5.56%    | 6.53%      |  |
| WARM (in months) . . . . .                          | 7 mo                        | 8 mo     | 8 mo       |  |
| Balances Maturing in 13 to 36 Months . . . . .      | \$                          | 31,477   | 12,122     | \$ 19  |
| WAC . . . . .                                       |                             | 5.28%    | 6.18%      |  |
| WARM (in months) . . . . .                          |                             | 18 mo    | 24 mo      |  |
| Balances Maturing in 37 or More Months . . . . .    | \$                          |          | 11,881     | \$ 11  |
| WAC . . . . .                                       |                             |          | 5.98%      |  |
| WARM (in months) . . . . .                          |                             |          | 53 mo      |  |
| Total Fixed-Rate, Fixed-Maturity Deposits . . . . . |                             |          | \$ 279,494 |  |

| Memo: Fixed-Rate, Fixed-Maturity<br>Deposit Detail:   | Original Maturity in Months |          |         |
|---|-----------------------------|----------|---------|
|   | 12 or Less                  | 13 to 36 | Over 36 |
| Balances in Brokered Deposits . . . . .   | \$ 4,017                    | 3,132    | 2,519   |
| Deposits with Early-Withdrawal Penalties Stated<br>in Terms of Months of Foregone Interest: |                             |          |         |
| Balances Subject to Penalty . . . . .   | \$ 137,082                  | 76,009   | 26,200  |
| Penalty in Months of Foregone Interest . . . . .  | 3.39 mo                     | 5.60 mo  | 7.39 mo |
| (expressed to two decimal palces; e.g., x.xx)   |                             |          |         |
| Balances in New Accounts (Optional) . . . . .   | \$ 522                      | 145      | 30      |

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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 % . . . . .                                | \$ 50,282                    | 21,682  | 13,647     | 4.77%  |
| 5.00 to 5.99 % . . . . .                              | \$ 22,763                    | 41,047  | 30,022     | 5.37%  |
| 6.00 to 6.99 % . . . . .                              | \$ 1,150                     | 5,660   | 3,721      | 6.31%  |
| 7.00 to 7.99 % . . . . .                              | \$ 36                        | 205     | 667        | 7.26%  |
| 8.00 to 8.99 % . . . . .                              | \$ 88                        | 247     | 715        | 8.41%  |
| 9.00 to 9.99 % . . . . .                              | \$ 1                         | 312     | 314        | 9.52%  |
| 10.00 to 10.99 % . . . . .                            | \$ 6                         | 1       | 98         | 10.00% |
| 11.00% and Above . . . . .                            | \$ 0                         | 1       | 202        | 11.71% |
| WARM . . . . .  | 1 mo                         | 14 mo   | 70 mo      |        |
| Total Fixed-Rate, Fixed-Maturity Borrowings . . . . . | \$ 192,870                   |         |            |        |

| VARIABLE-RATE, FIXED-MATURITY LIABILITIES | Liability Code | Rate Index Code | Balance   | Margin | Rate Reset Frequency | Months to Next Reset | WARM  |
|---|----------------|-----------------|-----------|--------|----------------------|----------------------|-------|
| Position 1 . . . . .                      | 0000           | 0000            | \$ 21,092 | -4 bp  | 2 mo                 | 2 mo                 | 25 mo |
| Position 2 . . . . .                      | 0000           | 0000            | \$ 13,045 | 3 bp   | 2 mo                 | 1 mo                 | 14 mo |
| Position 3 . . . . .                      | 0000           | 0000            | \$ 9,546  | -44 bp | 3 mo                 | 2 mo                 | 23 mo |
| All Other Positions . . . . .             |                |                 | \$ 11,902 | -3 bp  | 1 mo                 | 1 mo                 | 17 mo |

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

AREA: U.S. TOTAL  
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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

|  | Total Balances | WAC   | Balances in<br>New Accounts<br>(Optional) |
|--|----------------|---|---|
| NON-MATURITY DEPOSITS                                    | -----          | -----                                       | -----                                     |
| Transaction Accounts . . . . .                           | \$ 33,272      | 1.49%                                       | \$ 35                                     |
| Money Market Deposit Accounts (MMDAs). . . . .           | \$ 80,701      | 3.88%                                       | \$ 171                                    |
| Passbook Accounts . . . . .                              | \$ 62,352      | 2.63%                                       | \$ 117                                    |
| Non-Interest-Bearing Non-Maturity Deposits . . . . .     | \$ 26,814      |   | \$ 35                                     |
|  |                |   |   |
| ESCROW ACCOUNTS  |                |   |   |
| Escrow for Mortgages Held in Portfolio . . . . .         | \$ 2,246       | 0.29%                                       |   |
| Escrow for Mortgages Serviced for Others . . . . .       | \$ 3,680       | 0.27%                                       |   |
| Other Escrows . . . . .                                  | \$ 1,022       | 0.26%                                       |   |
|  |                |   |   |
| TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS \$         | 210,086        |   |   |
|  |                |   |   |
| UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS . . . . .      | \$ 0           |   |   |
|  |                |   |   |
| UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS . . . . .    | \$ 59          |   |   |
|  |                |   |   |
| OTHER LIABILITIES  |                |   |   |
| Collateralized Mortgage Securities Issued . . . . .      | \$ 86          |   |   |
| Miscellaneous I . . . . .                                | \$ 17,344      |   |   |
| Miscellaneous II . . . . .                               | \$ 1,399       |   |   |
|  |                |   |   |
| TOTAL LIABILITIES . . . . .                              | \$ 756,924     | (NOTE: Includes Redeemable Preferred Stock) |   |
|  |                |   |   |
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES . . . . . | \$ 993         |   |   |
|  |                |   |   |
| EQUITY CAPITAL . . . . .                                 | \$ 66,394      |   |   |
|  |                |   |   |
| TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL \$       | 824,311        |   |   |

AREA: U.S. TOTAL  
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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

OFF-BALANCE-SHEET POSITIONS

| OFF-BALANCE-SHEET CONTRACT POSITIONS | (1)<br>Contract<br>Code | (2)<br>Notional<br>Amount | (3)<br>Maturity<br>or Fees | (4)<br>Price/<br>Rate #1 | (5)<br>Price/<br>Rate #2 |
|--------------------------------------|-------------------------|---------------------------|----------------------------|--------------------------|--------------------------|
| 1.                                   | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 2.                                   | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 3.                                   | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 4.                                   | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 5.                                   | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 6.                                   | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 7.                                   | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 8.                                   | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 9.                                   | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 10.                                  | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 11.                                  | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 12.                                  | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 13.                                  | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 14.                                  | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 15.                                  | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 16.                                  | 0000                    | \$ 0                      | 0000                       | 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              |

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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

| Code | Off-Balance-Sheet Contract Position                                   | (1)<br># Firms<br>if #>5 | (2)<br>Notional<br>Amount | (3)<br>Maturity<br>or Fees | (4)<br>Price/<br>Rate #1 | (5)<br>Price/<br>Rate #2 |
|------|---|--------------------------|---------------------------|----------------------------|--------------------------|--------------------------|
| 1002 | optional commitment to originate 1-month COFI ARMS . . . . .          | 18                       | \$ 380                    | -                          | -                        | -                        |
| 1004 | optional commitment to originate 6-mo or 1-yr COFI ARMS . . . . .     | 42                       | \$ 111                    | -                          | -                        | -                        |
| 1006 | optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMS .   | 200                      | \$ 1,706                  | -                          | -                        | -                        |
| 1008 | optional commitment to originate 3- or 5-yr Treasury ARMS . . . . .   | 141                      | \$ 1,190                  | -                          | -                        | -                        |
| 1010 | optional commitment to originate 5- or 7-yr balloon or 2-step mtgs    | 103                      | \$ 677                    | -                          | -                        | -                        |
| 1012 | optional commitment to originate 10-, 15-, or 20-year FRMs . . . . .  | 448                      | \$ 3,113                  | -                          | -                        | -                        |
| 1014 | optional commitment to originate 25- or 30-year FRMs . . . . .        | 379                      | \$ 11,410                 | -                          | -                        | -                        |
| 1016 | optional commitment to originate "other" mortgages . . . . .          | 273                      | \$ 3,770                  | -                          | -                        | -                        |
| 2004 | commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .    | -                        | \$ 3                      | -                          | -                        | -                        |
| 2006 | commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained    | 27                       | \$ 57                     | -                          | -                        | -                        |
| 2008 | commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained    | 15                       | \$ 156                    | -                          | -                        | -                        |
| 2010 | commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained   | 9                        | \$ 60                     | -                          | -                        | -                        |
| 2012 | commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .   | 50                       | \$ 78                     | -                          | -                        | -                        |
| 2014 | commitment to purchase 25- or 30-yr FRM loans, svc retained . . . . . | 38                       | \$ 295                    | -                          | -                        | -                        |
| 2016 | commitment to purchase "other" mortgage loans, svc retained . . . . . | 30                       | \$ 101                    | -                          | -                        | -                        |
| 2022 | commitment to sell 1-mo COFI ARM loans, svc retained . . . . .        | -                        | \$ 2                      | -                          | -                        | -                        |
| 2026 | commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .   | 7                        | \$ 39                     | -                          | -                        | -                        |
| 2028 | commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .    | -                        | \$ 30                     | -                          | -                        | -                        |
| 2030 | commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained    | 11                       | \$ 30                     | -                          | -                        | -                        |
| 2032 | commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .   | 85                       | \$ 2,815                  | -                          | -                        | -                        |
| 2034 | commitment to sell 25- to 30-yr FRM loans, svc retained . . . . .     | 112                      | \$ 13,251                 | -                          | -                        | -                        |
| 2036 | commitment to sell "other" mortgage loans, svc retained . . . . .     | -                        | \$ 74                     | -                          | -                        | -                        |
| 2042 | commitment to purchase 1-month COFI ARM MBS . . . . .                 | -                        | \$ 1                      | -                          | -                        | -                        |
| 2046 | commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .   | -                        | \$ 32                     | -                          | -                        | -                        |
| 2048 | commitment to purchase 3-yr or 5-yr Treasury ARM MBS . . . . .        | -                        | \$ 72                     | -                          | -                        | -                        |
| 2050 | commitment to purchase 5-yr or 7-yr balloon or 2-step MBS . . . . .   | -                        | \$ 2                      | -                          | -                        | -                        |
| 2052 | commitment to purchase 10-, 15-, or 20-yr FRM MBS . . . . .           | 17                       | \$ 547                    | -                          | -                        | -                        |
| 2054 | commitment to purchase 25- to 30-year FRM MBS . . . . .               | 24                       | \$ 2,720                  | -                          | -                        | -                        |

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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

| Code | Off-Balance-Sheet Contract Position                                   | (1)<br># Firms<br>if #>5 | (2)<br>Notional<br>Amount | (3)<br>Maturity<br>or Fees | (4)<br>Price/<br>Rate #1 | (5)<br>Price/<br>Rate #2 |
|------|---|--------------------------|---------------------------|----------------------------|--------------------------|--------------------------|
| 2066 | commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS . . . . .   | -                        | \$ 3                      | -                          | -                        | -                        |
| 2068 | commitment to sell 3- or 5-yr Treasury ARM MBS . . . . .              | -                        | \$ 2                      | -                          | -                        | -                        |
| 2070 | commitment to sell 5- or 7-yr balloon or 2-step MBS . . . . .         | -                        | \$ 8                      | -                          | -                        | -                        |
| 2072 | commitment to sell 10-, 15-, or 20-yr FRM MBS . . . . .               | 24                       | \$ 1,918                  | -                          | -                        | -                        |
| 2074 | commitment to sell 25- or 30-yr FRM MBS . . . . .                     | 30                       | \$ 10,042                 | -                          | -                        | -                        |
| 2081 | commitment t/purchase low-risk floating-rate mtg derivative product   | -                        | \$ 35                     | -                          | -                        | -                        |
| 2082 | commitment to purchase low-risk fixed-rate mtg derivative product .   | 6                        | \$ 403                    | -                          | -                        | -                        |
| 2102 | commitment to purchase 1-mo COFI ARM loans, svc released . . . . .    | -                        | \$ 2                      | -                          | -                        | -                        |
| 2104 | commitment to purchase 6-mo or 1-yr COFI ARM loans, svc released .    | -                        | \$ 2                      | -                          | -                        | -                        |
| 2106 | commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .   | 11                       | \$ 274                    | -                          | -                        | -                        |
| 2108 | commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .    | 7                        | \$ 31                     | -                          | -                        | -                        |
| 2110 | commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released    | -                        | \$ 118                    | -                          | -                        | -                        |
| 2112 | commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .   | 14                       | \$ 50                     | -                          | -                        | -                        |
| 2114 | commitment to purchase 25- or 30-yr FRM loans, svc released . . . .   | 15                       | \$ 541                    | -                          | -                        | -                        |
| 2116 | commitment to purchase "other" mortgage loans, svc released . . . .   | -                        | \$ 18                     | -                          | -                        | -                        |
| 2126 | commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .   | 15                       | \$ 61                     | -                          | -                        | -                        |
| 2128 | commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .    | 7                        | \$ 4                      | -                          | -                        | -                        |
| 2130 | commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released    | -                        | \$ 2                      | -                          | -                        | -                        |
| 2132 | commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . . . | 67                       | \$ 369                    | -                          | -                        | -                        |
| 2134 | commitment to sell 25- or 30-yr FRM loans, svc released . . . . .     | 114                      | \$ 1,629                  | -                          | -                        | -                        |
| 2136 | commitment to sell "other" mortgage loans, svc released . . . . .     | 15                       | \$ 41                     | -                          | -                        | -                        |
| 2202 | firm commitment to originate 1-month COFI ARM loans . . . . .         | -                        | \$ 5                      | -                          | -                        | -                        |
| 2204 | firm commitment to originate 6-month or 1-yr COFI ARM loans . . . .   | 11                       | \$ 22                     | -                          | -                        | -                        |
| 2206 | firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns   | 73                       | \$ 630                    | -                          | -                        | -                        |
| 2208 | firm commitment to originate 3- or 5-yr Treasury ARM loans . . . . .  | 42                       | \$ 144                    | -                          | -                        | -                        |
| 2210 | firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .   | 44                       | \$ 127                    | -                          | -                        | -                        |
| 2212 | firm commitment to originate 10-, 15-, or 20-year FRM loans . . . . . | 173                      | \$ 677                    | -                          | -                        | -                        |
| 2214 | firm commitment to originate 25- or 30-year FRM loans . . . . .       | 150                      | \$ 1,755                  | -                          | -                        | -                        |

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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

| Code | Off-Balance-Sheet Contract Position                                | (1)<br># Firms<br>if #>5 | (2)<br>Notional<br>Amount | (3)<br>Maturity<br>or Fees | (4)<br>Price/<br>Rate #1 | (5)<br>Price/<br>Rate #2 |
|------|--|--------------------------|---------------------------|----------------------------|--------------------------|--------------------------|
| 2216 | firm commitment to originate "other" mortgage loans . . . . .      | 108                      | \$ 1,034                  | -                          | -                        | -                        |
| 3004 | option to purchase 6-mo or 1-yr COFI ARMs . . . . .                | -                        | \$ 5                      | -                          | -                        | -                        |
| 3006 | option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs . . . . .   | -                        | \$ 2                      | -                          | -                        | -                        |
| 3008 | option to purchase 3- or 5-yr Treasury ARMs . . . . .              | -                        | \$ 1                      | -                          | -                        | -                        |
| 3010 | option to purchase 5- or 7-yr balloon or 2-step mtgs . . . . .     | -                        | \$ 0                      | -                          | -                        | -                        |
| 3012 | option to purchase 10-, 15-, or 20-yr FRMs . . . . .               | -                        | \$ 4                      | -                          | -                        | -                        |
| 3014 | option to purchase 25- or 30-yr FRMs . . . . .                     | -                        | \$ 41                     | -                          | -                        | -                        |
| 3016 | option to purchase "other" mortgages . . . . .                     | -                        | \$ 18                     | -                          | -                        | -                        |
| 3026 | option to sell 6-mo or 1-yr Treasury or LIBOR ARMs . . . . .       | -                        | \$ 3                      | -                          | -                        | -                        |
| 3028 | option to sell 3- or 5-year Treasury ARMs . . . . .                | -                        | \$ 3                      | -                          | -                        | -                        |
| 3030 | option to sell 5- or 7-yr balloon or 2-step mtgs . . . . .         | -                        | \$ 1                      | -                          | -                        | -                        |
| 3032 | option to sell 10-, 15-, or 20-year FRMs . . . . .                 | 13                       | \$ 31                     | -                          | -                        | -                        |
| 3034 | option to sell 25- or 30-year FRMs . . . . .                       | 20                       | \$ 464                    | -                          | -                        | -                        |
| 3036 | option to sell "other" mortgages . . . . .                         | -                        | \$ 2                      | -                          | -                        | -                        |
| 3054 | short option to purchase 25- or 30-yr FRMs . . . . .               | -                        | \$ 119                    | -                          | -                        | -                        |
| 3056 | short option to purchase "other" mortgages . . . . .               | -                        | \$ 0                      | -                          | -                        | -                        |
| 3066 | short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs . . . . . | -                        | \$ 1                      | -                          | -                        | -                        |
| 3068 | short option to sell 3- or 5-yr Treasury ARMs . . . . .            | -                        | \$ 2                      | -                          | -                        | -                        |
| 3072 | short option to sell 10-, 15-, or 20-yr FRMs . . . . .             | -                        | \$ 4                      | -                          | -                        | -                        |
| 3074 | short option to sell 25- or 30-yr FRMs . . . . .                   | 6                        | \$ 29                     | -                          | -                        | -                        |
| 3076 | short option to sell "other" mortgages . . . . .                   | -                        | \$ 2                      | -                          | -                        | -                        |
| 4002 | commitment to purchase non-mortgage financial assets . . . . .     | 81                       | \$ 594                    | -                          | -                        | -                        |
| 4006 | commitment to purchase "other" liabilities . . . . .               | -                        | \$ 1                      | -                          | -                        | -                        |
| 4022 | commitment to sell non-mortgage financial assets . . . . .         | -                        | \$ 9                      | -                          | -                        | -                        |
| 5002 | interest rate swap: pay fixed, receive 1-month LIBOR . . . . .     | -                        | \$ 2,730                  | -                          | -                        | -                        |
| 5004 | interest rate swap: pay fixed, receive 3-month LIBOR . . . . .     | 25                       | \$ 17,111                 | -                          | -                        | -                        |
| 5006 | interest rate swap: pay fixed, receive 6-month LIBOR . . . . .     | -                        | \$ 2,440                  | -                          | -                        | -                        |
| 5008 | interest rate swap: pay fixed, receive COFI . . . . .              | -                        | \$ 463                    | -                          | -                        | -                        |

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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

| Code | Off-Balance-Sheet Contract Position  | (1)<br># Firms<br>if #>5 | (2)<br>Notional<br>Amount | (3)<br>Maturity<br>or Fees | (4)<br>Price/<br>Rate #1 | (5)<br>Price/<br>Rate #2 |
|------|--|--------------------------|---------------------------|----------------------------|--------------------------|--------------------------|
| 5010 | interest rate swap: pay fixed, receive 3-month Treasury . . . . .          | -                        | \$ 175                    | -                          | -                        | -                        |
| 5026 | interest rate swap: pay 3-month LIBOR, receive fixed . . . . .             | 9                        | \$ 5,337                  | -                          | -                        | -                        |
| 5028 | interest rate swap: pay 6-month LIBOR, receive fixed . . . . .             | -                        | \$ 374                    | -                          | -                        | -                        |
| 5104 | interest rate swaption: pay fixed, receive 3-month LIBOR . . . . .         | -                        | \$ 10                     | -                          | -                        | -                        |
| 5126 | interest rate swaption: pay 3-month LIBOR, receive fixed . . . . .         | -                        | \$ 15                     | -                          | -                        | -                        |
| 5502 | interest rate swap, amortizing: pay fixed, receive 1-month LIBOR . . . . . | -                        | \$ 46                     | -                          | -                        | -                        |
| 5506 | interest rate swap, amortizing: pay fixed, receive 6-month LIBOR . . . . . | -                        | \$ 15                     | -                          | -                        | -                        |
| 6002 | interest rate cap based on 1-month LIBOR . . . . .                         | -                        | \$ 471                    | -                          | -                        | -                        |
| 6004 | interest rate cap based on 3-month LIBOR . . . . .                         | 24                       | \$ 15,778                 | -                          | -                        | -                        |
| 6006 | interest rate cap based on 6-month LIBOR . . . . .                         | -                        | \$ 215                    | -                          | -                        | -                        |
| 6010 | interest rate cap based on 1-year Treasury . . . . .                       | -                        | \$ 100                    | -                          | -                        | -                        |
| 6014 | interest rate cap based on 5-year Treasury . . . . .                       | -                        | \$ 10                     | -                          | -                        | -                        |
| 6018 | interest rate cap based on 10-year Treasury . . . . .                      | -                        | \$ 712                    | -                          | -                        | -                        |
| 6020 | interest rate cap based on cost-of-funds index (COFI) . . . . .            | -                        | \$ 1,036                  | -                          | -                        | -                        |
| 6022 | interest rate cap based on the prime rate . . . . .                        | -                        | \$ 50                     | -                          | -                        | -                        |
| 6032 | short interest rate cap based on 1-month LIBOR . . . . .                   | -                        | \$ 3                      | -                          | -                        | -                        |
| 6034 | short interest rate cap based on 3-month LIBOR . . . . .                   | -                        | \$ 184                    | -                          | -                        | -                        |
| 6040 | short interest rate cap based on 1-year Treasury . . . . .                 | -                        | \$ 46                     | -                          | -                        | -                        |
| 6050 | short interest rate cap based on cost-of-funds index . . . . .             | -                        | \$ 1,023                  | -                          | -                        | -                        |
| 7002 | interest rate floor based on 1-month LIBOR . . . . .                       | -                        | \$ 341                    | -                          | -                        | -                        |
| 7004 | interest rate floor based on 3-month LIBOR . . . . .                       | -                        | \$ 790                    | -                          | -                        | -                        |
| 7014 | interest rate floor based on 5-year Treasury . . . . .                     | -                        | \$ 15                     | -                          | -                        | -                        |
| 7018 | interest rate floor based on 10-year Treasury . . . . .                    | 7                        | \$ 7,480                  | -                          | -                        | -                        |
| 7034 | short interest rate floor based on 3-month LIBOR . . . . .                 | -                        | \$ 1,450                  | -                          | -                        | -                        |
| 8036 | short futures contract on 2-year Treasury note . . . . .                   | -                        | \$ 550                    | -                          | -                        | -                        |
| 8038 | short futures contract on 5-year Treasury note . . . . .                   | -                        | \$ 1,538                  | -                          | -                        | -                        |
| 8040 | short futures contract on 10-year Treasury note . . . . .                  | -                        | \$ 558                    | -                          | -                        | -                        |
| 8042 | short futures contract on Treasury bond . . . . .                          | -                        | \$ 192                    | -                          | -                        | -                        |



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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

| Code | Off-Balance-Sheet Contract Position                                  | (1)<br># Firms<br>if #>5 | (2)<br>Notional<br>Amount | (3)<br>Maturity<br>or Fees | (4)<br>Price/<br>Rate #1 | (5)<br>Price/<br>Rate #2 |
|------|--|--------------------------|---------------------------|----------------------------|--------------------------|--------------------------|
| 8046 | short futures contract on 3-month Eurodollar . . . . .               | -                        | \$ 8,621                  | -                          | -                        | -                        |
| 9008 | long call option on 5-year Treasury note futures contract . . . . .  | -                        | \$ 1                      | -                          | -                        | -                        |
| 9010 | long call option on 10-year Treasury note futures contract . . . . . | -                        | \$ 255                    | -                          | -                        | -                        |
| 9012 | long call option on Treasury bond futures contract . . . . .         | -                        | \$ 30                     | -                          | -                        | -                        |
| 9034 | long put option on 10-year Treasury note futures contract . . . . .  | -                        | \$ 20                     | -                          | -                        | -                        |
| 9036 | long put option on Treasury bond futures contract . . . . .          | 6                        | \$ 96                     | -                          | -                        | -                        |
| 9038 | long put option on 1-month LIBOR futures contract . . . . .          | -                        | \$ 3                      | -                          | -                        | -                        |
| 9060 | short call option on Treasury bond futures contract . . . . .        | -                        | \$ 20                     | -                          | -                        | -                        |
| 9084 | short put option on Treasury bond futures contract . . . . .         | -                        | \$ 20                     | -                          | -                        | -                        |
| 9502 | fixed-rate construction loans in process . . . . .                   | 472                      | \$ 1,950                  | -                          | -                        | -                        |
| 9512 | adjustable-rate construction loans in process . . . . .              | 242                      | \$ 3,511                  | -                          | -                        | -                        |

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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

REPORTING OF MARKET VALUE ESTIMATES

Estimated Market Value After Specified Rate Shock

| Rate Shock in<br>Basis Points | Required Reporting Items                                      |                                       | Optional Reporting Items  |   | Required Reporting Item |
|-------------------------------|---|---------------------------------------|---------------------------|---|-------------------------|
|                               | Off-Balance-Sheet<br>Contracts Reported<br>Under "Additional" | Mortgage-<br>Derivative<br>Securities | Options on<br>Liabilities | Collateralized<br>Mortgage<br>Securities Issued | Structured Securities   |
| + 400 . . . . .               | \$ 0  | \$ 0                                  | \$ 0                      | \$ 0  | \$ 0                    |
| + 300 . . . . .               | \$ 611  | \$ 64,636                             | \$ 1,251                  | \$ 15   | \$ 3,110                |
| + 200 . . . . .               | \$ 607  | \$ 67,365                             | \$ 903                    | \$ 15   | \$ 3,322                |
| + 100 . . . . .               | \$ 630  | \$ 70,013                             | \$ 523                    | \$ 15   | \$ 3,561                |
| No Change . . . . .           | \$ 826  | \$ 72,481                             | \$ 89                     | \$ 15   | \$ 3,798                |
| - 100 . . . . .               | \$ 1,012  | \$ 73,508                             | \$ 15                     | \$ 15   | \$ 3,877                |
| - 200 . . . . .               | \$ 1,421  | \$ 73,818                             | \$ 6                      | \$ 15   | \$ 3,939                |
| - 300 . . . . .               | \$ 2,086  | \$ 74,269                             | \$ 1                      | \$ 15   | \$ 4,013                |
| - 400 . . . . .               | \$ 0  | \$ 0                                  | \$ 0                      | \$ 0  | \$ 0                    |

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . \$ 14,820