

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

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

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE: 01

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

Change in Rates -----	Net Portfolio Value			NPV as % of PV of Assets	
	\$ Amount -----	\$ Change -----	% Change -----	NPV Ratio -----	Change -----
+300 bp	34,526	-10,331	-23 %	8.34 %	-205 bp
+200 bp	39,340	-5,518	-12 %	9.34 %	-105 bp
+100 bp	43,069	-1,789	-4 %	10.07 %	-31 bp
0 bp	44,857			10.38 %	
-100 bp	45,238	380	+1 %	10.41 %	+3 bp
-200 bp	46,529	1,672	+4 %	10.63 %	+25 bp

09/30/2001

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

Pre-Shock NPV Ratio: NPV as % of PV of Assets 10.38 %
 Post-Shock NPV Ratio 9.34 %
 Sensitivity Measure: Decline in NPV Ratio 105 bp

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE:02

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

*** Change in Interest Rates ***									
*** ASSETS ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
MORTGAGE LOANS & SECURITIES									
Fixed-Rate Single-Family									
First-Mortgage Loans & MBS:									
30-Yr Mortgage Loans	-	-	40,248	39,401	38,164	36,229	34,196	32,307	-
30-Yr Mortgage Securities ...	-	-	8,693	8,508	8,253	7,864	7,434	7,026	-
15-Year Mortgages & MBS	-	-	9,804	9,627	9,379	9,039	8,688	8,352	-
Balloon Mortgages & MBS	-	-	4,827	4,766	4,697	4,578	4,439	4,303	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	8,095	8,047	8,002	7,958	7,906	7,831	-
7 Mo to 2 Yrs Reset Freq ..	-	-	19,326	19,070	18,842	18,637	18,411	18,123	-
2+ to 5 Yrs Reset Freq	-	-	29,897	29,251	28,574	27,837	27,021	26,133	-
Lagging Market Index ARMs:									
1 Mo Reset Freq.....	-	-	113,609	112,755	111,854	110,837	109,534	107,854	-
2 Mo to 5 Yrs Reset Freq...	-	-	32,523	31,939	31,347	30,704	29,971	29,128	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	11,087	10,947	10,830	10,722	10,600	10,471	-
Adjustable-Rate, Fully-Amort.	-	-	27,675	27,404	27,161	26,923	26,689	26,456	-
Fixed-Rate, Balloon	-	-	4,023	3,833	3,656	3,489	3,332	3,185	-
Fixed-Rate, Fully-Amortizing	-	-	2,979	2,845	2,720	2,604	2,496	2,394	-
Construction & Land Loans:									
Adjustable-Rate	-	-	5,113	5,105	5,097	5,089	5,081	5,073	-
Fixed-Rate	-	-	1,713	1,658	1,608	1,563	1,522	1,485	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	5,939	5,931	5,922	5,916	5,908	5,900	-
Fixed-Rate	-	-	5,047	4,925	4,808	4,698	4,592	4,492	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	227	226	224	221	218	214	-
Accrued Interest Receivable .	-	-	1,789	1,789	1,789	1,789	1,789	1,789	-
Advances for Taxes/Insurance	-	-	137	137	137	137	137	137	-
Float on Escrows on Owned Mtg	-	-	17	33	55	78	96	111	-
Less: Value of Servicing on Mtgs	-	-							-
Serviced by Others ...	-	-	-137	-144	-157	-167	-172	-174	-
*Mortgage Loans & Securities	-	-	332,904	328,341	323,276	317,080	310,234	302,938	-

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE:03

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

*** Change in Interest Rates ***									
*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	-	4,800	4,797	4,795	4,793	4,792	4,791	-
Fixed-Rate	-	-	2,436	2,308	2,190	2,081	1,982	1,890	-
Consumer Loans:									
Adjustable-Rate	-	-	747	747	746	746	746	746	-
Fixed-Rate	-	-	9,672	9,515	9,363	9,215	9,072	8,934	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-354	-348	-343	-338	-333	-329	-
Accrued Interest Receivable .	-	-	124	124	124	124	124	124	-
*Nonmortgage Loans	-	-	17,425	17,142	16,874	16,622	16,383	16,156	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits,									
Overnight Fed Funds & Repos .	-	-	14,075	14,075	14,075	14,075	14,075	14,075	-
Equities & All Mutual Funds ...	-	-	748	718	685	652	620	589	-
Zero-Coupon Securities	-	-	97	97	96	96	96	96	-
Govt & Agency Securities	-	-	10,276	9,634	9,040	8,492	7,984	7,514	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	3,711	3,708	3,705	3,701	3,698	3,695	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	652	612	576	544	514	488	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	19	19	19	19	19	18	-
Valued by Institution	-	-	27,673	27,654	27,653	27,242	26,555	25,754	-
Structured Securities,									
Valued by Institution	-	-	1,577	1,544	1,497	1,454	1,339	1,295	-
Less: Valuation Allowances for Investment Securities ..	-	-	-	-	-	-	-	-	-
*Cash, Deposits, & Securities	-	-	58,830	58,061	57,347	56,276	54,902	53,524	-

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE:04

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

*** Change in Interest Rates ***									
*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
REPOSSESSED ASSETS	-	-	298	298	298	298	298	298	-
REAL ESTATE HELD FOR INVESTMENT	-	-	133	133	133	133	133	133	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	169	168	164	150	133	114	-
OFFICE PREMISES & EQUIPMENT	-	-	2,779	2,779	2,779	2,779	2,779	2,779	-
*Subtotal	-	-	3,379	3,378	3,373	3,360	3,343	3,324	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	3,149	3,530	4,774	6,044	6,509	6,542	-
Adj-Rate Servicing	-	-	1,002	1,101	1,159	1,177	1,181	1,177	-
Float on Mtgs Svc'd for Others	-	-	1,165	1,411	1,805	2,219	2,469	2,644	-
*Mtg Ln Servicing for Others	-	-	5,316	6,041	7,738	9,440	10,159	10,363	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	15,435	15,435	15,435	15,435	15,435	15,435	-
Deposit Intangibles:									
Retail CD Intangible	-	-	20	38	52	64	80	91	-
Transaction Acct Intangible .	-	-	781	1,082	1,384	1,687	1,993	2,237	-
MMDA Intangible	-	-	2,159	3,010	3,773	4,352	4,870	5,541	-
Passbook Account Intangible .	-	-	964	1,290	1,629	1,982	2,278	2,552	-
Non-Int-Bearing Acct Intang .	-	-	418	761	1,088	1,399	1,697	1,979	-
*Other Assets	-	-	19,776	21,615	23,361	24,919	26,352	27,834	-
*** TOTAL ASSETS	-	-	437,630	434,578	431,969	427,696	421,373	414,140	-

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE:05

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

*** Change in Interest Rates ***									
*** LIABILITIES ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
DEPOSITS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 12 Mo or Less ...	-	-	92,601	92,239	91,883	91,529	91,180	90,834	-
Maturing in 13 Mo or More ...	-	-	13,879	13,580	13,291	13,010	12,739	12,475	-
Variable-Rate, Fixed-Maturity .	-	-	510	509	509	509	509	509	-
Non-Maturity:									
Transaction Accts	-	-	13,378	13,378	13,378	13,378	13,378	13,378	-
MMDAs	-	-	57,252	57,252	57,252	57,252	57,252	57,252	-
Passbook Accts	-	-	15,536	15,536	15,536	15,536	15,536	15,536	-
Non-Interest-Bearing Accts ..	-	-	14,870	14,870	14,870	14,870	14,870	14,870	-
* Deposits	-	-	208,027	207,366	206,721	206,086	205,465	204,855	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	83,330	82,833	82,344	81,864	81,393	80,929	-
Maturing in 37 Mo or More ...	-	-	6,730	6,414	6,117	5,839	5,577	5,330	-
Variable-Rate, Fixed-Maturity .	-	-	55,768	55,678	55,588	55,498	55,410	55,321	-
* Borrowings	-	-	145,828	144,924	144,049	143,201	142,379	141,581	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	4,306	4,306	4,306	4,306	4,306	4,306	-
Other Escrow Accounts	-	-	1,095	1,062	1,030	1,001	973	947	-
Collat. Mtg Securities Issued .	-	-	2,535	2,533	2,532	2,530	2,528	2,526	-
Miscellaneous I	-	-	12,962	12,962	12,962	12,962	12,962	12,962	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	20,898	20,863	20,829	20,798	20,769	20,741	-
SELF-VALUED	-	-	15,847	15,872	15,831	15,731	15,526	15,344	-
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
*** TOTAL LIABILITIES	-	-	390,600	389,025	387,431	385,817	384,138	382,520	-

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE:06

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

*** Change in Interest Rates ***

* OFF-BALANCE-SHEET POSITIONS *	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs & Balloon/2-Step Mortgages	-	-	712	499	97	-449	-970	-1,442	-
ARMS	-	-	55	42	27	11	-11	-40	-
Other Mortgages	-	-	79	53	-	-74	-148	-220	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	956	626	123	-502	-1,094	-1,633	-
Sell Mortgages & MBS	-	-	-3,275	-2,063	-176	2,059	4,148	6,042	-
Purchase Non-Mortgage Items ...	-	-	0	0	-	0	0	0	-
Sell Non-Mortgage Items	-	-	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-	2	1	0	1	2	3	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-1,276	-935	-557	-198	144	470	-
Pay Floating, Receive Fixed ...	-	-	440	298	159	31	-87	-195	-
Basis Swaps	-	-	1	1	1	1	0	0	-
Swaptions	-	-	98	172	259	352	448	545	-
INTEREST-RATE CAPS	-	-	-	0	0	0	2	5	-
INTEREST-RATE FLOORS	-	-	-	-	-	-	-	-	-
FUTURES	-	-	-34	-17	-	17	34	50	-
OPTIONS ON FUTURES	-	-	-	0	0	1	2	3	-
CONSTRUCTION LIP	-	-	13	-28	-66	-100	-133	-164	-
SELF-VALUED	-	-	1,727	1,035	452	41	-232	-518	-
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
*** OFF-BALANCE-SHEET POSITIONS	-	-	-501	-315	319	1,189	2,105	2,907	-
*** NET PORTFOLIO VALUE ***									
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
ASSETS	-	-	437,630	434,578	431,969	427,696	421,373	414,140	-
- LIABILITIES	-	-	390,600	389,025	387,431	385,817	384,138	382,520	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	-501	-315	319	1,189	2,105	2,907	-
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
*** NET PORTFOLIO VALUE	-	-	46,529	45,238	44,857	43,069	39,340	34,526	-

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE:07

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

*** ASSETS ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
MORTGAGE LOANS & SECURITIES				
Fixed-Rate Single-Family				
First-Mortgage Loans & MBS:				
30-Yr Mortgage Loans	37,181	38,164	102.65	4.2
30-Yr Mortgage Securities ...	8,020	8,253	102.91	3.9
15-Year Mortgages & MBS	9,129	9,379	102.73	3.1
Balloon Mortgages & MBS	4,575	4,697	102.67	2.0
Adjustable-Rate Single Family				
First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	7,900	8,002	101.29	0.5
7 Mo to 2 Yrs Reset Freq ..	18,311	18,842	102.90	1.1
2+ to 5 Yrs Reset Freq	27,338	28,574	104.52	2.5
Lagging Market Index ARMs:				
1 Mo Reset Freq.....	107,399	111,854	104.15	0.9
2 Mo to 5 Yrs Reset Freq...	30,094	31,347	104.16	2.0
Multifamily & Nonresidential				
Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	10,845	10,830	99.87	1.0
Adjustable-Rate, Fully-Amort.	27,200	27,161	99.86	0.9
Fixed-Rate, Balloon	3,475	3,656	105.19	4.7
Fixed-Rate, Fully-Amortizing	2,646	2,720	102.82	4.4
Construction & Land Loans:				
Adjustable-Rate	5,108	5,097	99.79	0.2
Fixed-Rate	1,635	1,608	98.33	2.9
Second Mtg Loans & Securities:				
Adjustable-Rate	5,981	5,922	99.03	0.1
Fixed-Rate	4,633	4,808	103.78	2.4
Other Assets Related to				
Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	224	224	100.00	1.0
Accrued Interest Receivable .	1,789	1,789	100.00	0.0
Advances for Taxes/Insurance	137	137	100.00	0.0
Float on Escrows on Owned Mtg		55		-41.3
Less: Value of Servicing on Mtgs				
Serviced by Others ...		-157		-7.3
*Mortgage Loans & Securities	313,619	323,276	103.08	1.7

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

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE:08

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration

NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	4,784	4,795	100.22	0.0
Fixed-Rate	2,170	2,190	100.91	5.2
Consumer Loans:				
Adjustable-Rate	767	746	97.38	0.0
Fixed-Rate	8,591	9,363	108.98	1.6
Other Assets Related to				
Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-343	-343	100.00	1.5
Accrued Interest Receivable .	124	124	100.00	0.0
	<hr/>	<hr/>		
*Nonmortgage Loans	16,092	16,874	104.86	1.5
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits,				
Overnight Fed Funds & Repos .	14,075	14,075	100.00	0.0
Equities & All Mutual Funds ...	685	685	100.00	4.8
Zero-Coupon Securities	96	96	100.14	0.2
Govt & Agency Securities	8,348	9,040	108.29	6.3
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	3,703	3,705	100.04	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	666	576	86.45	5.9
Mortgage-Derivative Securities:				
Valued by OTS	19	19	100.00	0.6
Valued by Institution	27,562	27,653	100.33	0.7
Structured Securities, Valued by Institution	1,519	1,497	98.50	3.0
Less: Valuation Allowances for Investment Securities ..	-	-	-	-
	<hr/>	<hr/>		
*Cash, Deposits, & Securities	56,675	57,347	101.19	1.6

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE:09

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
REPOSSESSED ASSETS	298	298	100.00	0.0	
REAL ESTATE HELD FOR INVESTMENT	133	133	100.00	0.0	
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	164	164	100.00	5.4	
OFFICE PREMISES & EQUIPMENT	2,779	2,779	100.00	0.0	
<u>*Subtotal</u>	<u>3,373</u>	<u>3,373</u>	100.00	0.3	
MORTGAGE LOAN SERVICING FOR OTHERS					
Fixed-Rate Servicing		4,774		-26.3	
Adj-Rate Servicing		1,159		-3.3	
Float on Mtgs Svc'd for Others		1,805		-22.4	
<u>*Mtg Ln Servicing for Others</u>		<u>7,738</u>		<u>-22.0</u>	
OTHER ASSETS					
Purchased & Excess Servicing ..	8,229				
Margin Account	-	-	-	-	
Miscellaneous I	15,435	15,435	100.00	0.0	
Miscellaneous II	3,205				
Deposit Intangibles:					
Retail CD Intangible		52		-25.2	
Transaction Acct Intangible .		1,384		-21.8	
MMDA Intangible		3,773		-17.8	
Passbook Account Intangible .		1,629		-21.2	
Non-Int-Bearing Acct Intang .		1,088		-29.3	
<u>*Other Assets</u>	<u>26,869</u>	<u>23,361</u>			
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	2,368				
=====	=====				
*** TOTAL ASSETS	418,997	431,969	103/101*	0.8/1.2*	*Including/excluding deposit intangible values.

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE:10

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

*** LIABILITIES ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
DEPOSITS					
Fixed-Rate, Fixed-Maturity:					
Maturing in 12 Mo or Less ...	91,027	91,883	100.94	0.4	
Maturing in 13 Mo or More ...	12,787	13,291	103.94	2.1	
Variable-Rate, Fixed-Maturity .	509	509	99.98	0.0	
Non-Maturity:					
Transaction Accts	13,378	13,378	100/ 90*	0.0/2.5*	
MMDAs	57,252	57,252	100/ 93*	0.0/1.3*	
Passbook Accts	15,536	15,536	100/ 90*	0.0/2.5*	*Excluding/including deposit intangible values
Non-Interest-Bearing Accts ..	14,870	14,870	100/ 93*	0.0/2.3*	listed on asset side of report.
* Deposits	205,360	206,721	101/ 97*	0.3/1.2*	
BORROWINGS					
Fixed-Rate, Fixed-Maturity:					
Maturing in 36 Mo or Less ...	81,274	82,344	101.32	0.6	
Maturing in 37 Mo or More ...	5,713	6,117	107.07	4.7	
Variable-Rate, Fixed-Maturity .	55,705	55,588	99.79	0.2	
* Borrowings	142,693	144,049	100.95	0.6	
OTHER LIABILITIES					
Escrow Accounts					
For Mortgages	4,306	4,306	100.00	0.0	
Other Escrow Accounts	1,151	1,030	89.55	2.9	
Collat. Mtg Securities Issued .	2,524	2,532	100.32	0.1	
Miscellaneous I	12,962	12,962	100.00	0.0	
Miscellaneous II	1,667				
*Other Liabilities	22,609	20,829	92.13	0.2	
SELF-VALUED	15,937	15,831	99.34	0.4	
UNAMORTIZED YIELD ADJUSTMENTS ..	-2				
=====	=====	=====			
*** TOTAL LIABILITIES	386,597	387,431	100/ 98**	0.4/0.9**	**Excluding/including deposit intangible values.

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE:11

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

	Present Value Estimate
* OFF-BALANCE-SHEET POSITIONS *	

OPTIONAL COMMITMENTS TO ORIGINATE	
FRMs & Balloon/2-Step Mortgages	97
ARMS	27
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	123
Sell Mortgages & MBS	-176
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-557
Pay Floating, Receive Fixed ...	159
Basis Swaps	1
Swaptions	259
INTEREST-RATE CAPS	0
INTEREST-RATE FLOORS	-
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-66
SELF-VALUED	452
	=====
*** OFF-BALANCE-SHEET POSITIONS	319

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

ASSETS	418,997	431,969	103/101*	0.8/1.2*	*Including/excluding deposit intangible values.
- LIABILITIES	386,597	387,431	100/ 98**	0.4/0.9**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		319			
	=====	=====			
*** NET PORTFOLIO VALUE	32,400	44,857	138.45	2.4	

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

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

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE:12

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS	Coupon				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:					
30-YEAR MORTGAGES AND MBS:					
Mortgage Loans	\$ 7,774	22,767	4,656	1,202	786
WARM (in months)	339 mo	330 mo	317 mo	292 mo	289 mo
WAC	6.70%	7.26%	8.32%	9.37%	10.84%
\$ of Which Are FHA or VA Guaranteed	\$ 318	1,719	438	47	21
Securities Backed By Conventional Mortgages	\$ 2,455	1,987	488	156	53
WARM (in months)	316 mo	304 mo	288 mo	223 mo	189 mo
Wtd Avg Pass-Thru Rate	6.21%	7.30%	8.21%	9.30%	10.35%
Securities Backed By FHA or VA Mortgages	\$ 546	1,213	725	376	21
WARM (in months)	315 mo	322 mo	302 mo	280 mo	195 mo
Wtd Avg Pass-Thru Rate	6.50%	7.29%	8.12%	9.17%	10.22%
15-YEAR MORTGAGES AND MBS:					
Mortgage Loans	\$ 4,479	2,078	414	177	179
WAC	6.54%	7.31%	8.36%	9.44%	10.92%
Mortgage Securities	\$ 1,450	269	79	19	7
Wtd Avg Pass-Thru Rate	6.08%	7.26%	8.21%	9.28%	10.93%
WARM (of Loans & Securities)	155 mo	151 mo	118 mo	76 mo	39 mo
BALLOON MORTGAGES AND MBS:					
Mortgage Loans	\$ 1,922	2,023	295	27	18
WAC	6.61%	7.39%	8.20%	9.34%	10.72%
Mortgage Securities	\$ 192	96	1	0	0
Wtd Avg Pass-Thru Rate	6.14%	7.11%	8.08%	9.45%	10.33%
WARM (of Loans & Securities)	66 mo	64 mo	72 mo	86 mo	105 mo
Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities					\$ 58,929

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

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

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE:13

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
	6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:					
TEASER ARMS:					
Balances Currently Subject to Intro Rates . . . \$	146	110	3	6,721	98
WAC	6.11%	6.68%	7.17%	5.55%	7.16%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs \$	7,754	18,203	27,335	100,678	30,000
Wtd Avg Margin (in bp)	289 bp	363 bp	287 bp	258 bp	278 bp
WAC	7.59%	7.79%	7.58%	7.13%	7.52%
WARM (in months)	291 mo	314 mo	369 mo	335 mo	331 mo
Wtd Avg Time Until Next Payment Reset (mo) .	4 mo	14 mo	47 mo	4 mo	32 mo
Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities \$					191,047

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
	6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
ARM BALANCES BY DISTANCE TO LIFETIME CAP					
Balances w/Coupon Within 200 bp of Lifetime Cap \$	257	314	5	2,208	250
Wtd Avg Distance from Lifetime Cap (in bp) .	150 bp	159 bp	129 bp	158 bp	166 bp
Balances w/Coupon 201-400 bp from Lifetime Cap \$	1,783	1,978	362	14,976	7,766
Wtd Avg Distance from Lifetime Cap	331 bp	322 bp	351 bp	325 bp	357 bp
Balances w/Coupon Over 400 bp from Lifetime Cap \$	5,790	15,872	26,852	89,890	22,007
Wtd Avg Distance from Lifetime Cap	546 bp	577 bp	516 bp	510 bp	465 bp
Balances Without Lifetime Cap \$	70	148	119	325	75
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps \$	3,924	16,989	15,102	1,166	15,102
Wtd Avg Periodic Rate Cap (in bp)	149 bp	178 bp	215 bp	274 bp	179 bp
Balances Subject to Periodic Rate Floors . . . \$	4,766	16,567	14,973	1,177	14,744
MBS INCLUDED IN ARM BALANCES \$	917	2,236	100	26,980	521

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

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

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE:14

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued			ASSETS--Continued		
MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons -----	Fully Amortizing -----		Adjustable Rate -----	Fixed Rate -----
Adjustable-Rate:			COMMERCIAL LOANS		
Balances \$	10,845	27,200	Balances \$	4,784	2,170
WARM (in months)	82 mo	265 mo	WARM (in months)	68 mo	91 mo
Remaining Term to Full Amort.	271 mo		Margin in Col 1 (bp); WAC in Col 2	185 bp	7.45%
Rate Index Code	0	0	Reset Frequency	2 mo	
Margin (in bp)	258 bp	249 bp	Rate Index Code	0	
Reset Frequency	11 mo	4 mo	CONSUMER LOANS		
MEMO: ARMs w/300 bp of Life Cap			Balances \$	767	8,592
Balances \$	887	408	WARM (in months)	78 mo	59 mo
WA Distance to Lifetime Cap	196 bp	173 bp	Rate Index Code	0	
Fixed-Rate:			Margin in Col 1 (bp); WAC in Col 2	237 bp	13.96%
Balances \$	3,475	2,646	Reset Frequency	1 mo	
WARM (in months)	78 mo	126 mo			
Remaining Term to Full Amort.	283 mo				
WAC	8.03%	8.09%		High Risk	Low Risk
	Adj. Rate	Fixed Rate	MORTGAGE-DERIVATIVE	-----	-----
	-----	-----	SECURITIES--BOOK VALUE		
CONSTRUCTION & LAND LOANS			Collateralized Mtg Obligations:		
Balances \$	5,108	1,636	Floating Rate \$	121	10,980
WARM (in months)	12 mo	67 mo	Fixed Rate:		
Rate Index Code	0		Remaining WAL <= 5 Years \$	2,479	13,388
Margin (bp) in Col 1; WAC in Col 2	153 bp	8.71%	Remaining WAL 5-10 Years \$	100	231
Reset Frequency	2 mo		Remaining WAL over 10 Years . . . \$	4	
	Adj. Rate	Fixed Rate	Super Floaters \$	0	
	-----	-----	Inverse Floaters & Super POs . . \$	0	
SECOND MORTGAGE LOANS & SECURITIES			Other \$	0	0
Balances \$	5,981	4,633	CMO Residuals:		
WARM (in months)	228 mo	181 mo	Fixed-Rate \$	35	0
Rate Index Code	0		Floating-Rate \$	30	0
Margin (bp) in Col 1; WAC in Col 2	155 bp	9.21%	Stripped Mortgage-Backed Securities:		
Reset Frequency (in months)	2 mo		Interest-Only MBS \$	207	0
			WAC \$	8.25%	9.50%
			Principal-Only MBS \$	5	0
			WAC \$	7.31%	0.00%
			Total Mortgage-Derivative		
			Securities-Book Value \$	2,982	24,599

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

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

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE:15

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

Coupon of Fixed-Rate Mortgages Serviced for Others

MORTGAGE LOANS SERVICED FOR OTHERS	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	\$ 101,215	211,388	74,153	12,910	3,970
WARM (in months)	262 mo	299 mo	300 mo	276 mo	221 mo
Wtd Avg Servicing Fee (in bp)	39 bp	43 bp	46 bp	49 bp	55 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	2,886,016				
FHA/VA Loans	1,009,947				
Subserviced by Others	35,961 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan		Total # of Adjustable-Rate Loans Serviced	623,807 lns
	Current Mkt	Lagging Mkt		
Balances Serviced	\$ 32,072	46,893	Of Which, Number Subserviced By Others .	1,737 lns
WARM (in months)	293 mo	297 mo		
Wtd Avg Servicing Fee (in bp)	42 bp	63 bp		
Total Balances of Mortgage Loans Serviced for Others			\$ 482,600	

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.	\$ 14,076		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	\$ 686		
Zero-Coupon Securities	\$ 96	3.05%	2 mo
Government & Agency Securities	\$ 8,350	5.94%	97 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	\$ 3,703	2.69%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	\$ 666	5.79%	125 mo
Structured Securities	\$ 1,521		
Total Cash, Deposits, & Securities	\$ 29,100		

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

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

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE:16

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans \$ 2,120
 Accrued Interest Receivable \$ 1,790
 Advances for Taxes and Insurance \$ 137
 Less: Unamortized Yield Adjustments \$ -1,292
 Valuation Allowances \$ 1,896
 Unrealized Gains (Losses) \$ 426

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as
 Mortgage Loans at SC23 \$ 1,195
 Loans Secured by Real Estate Reported as
 Consumer Loans at SC34 \$ 1,517

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans \$ 193
 Accrued Interest Receivable \$ 124
 Less: Unamortized Yield Adjustments \$ -171
 Valuation Allowances \$ 536
 Unrealized Gains (Losses) \$ 0

Market Value of Equity Securities & Mutual
 Funds Reported at CMR464:
 Equity Secur. & Non-Mtg-Related Mutual Funds \$ 583
 Mortgage-Related Mutual Funds \$ 103

Mortgage Loans Serviced by Others:
 Fixed-Rate Mortgage Loans Serviced \$ 10,978
 Wtd Avg Servicing Fee (in bp) 15 bp
 Adjustable-Rate Mortgage Loans Serviced \$ 28,585
 Wtd Avg Servicing Fee (in bp) 22 bp

REAL ESTATE HELD FOR INVESTMENT \$ 133

Credit Card Balances Expected to Pay Off
 in Grace Period \$ 15

REPOSSESSED ASSETS \$ 298

EQUITY INVESTMENTS NOT SUBJECT TO
 SFAS NO. 115 (EXCLUDING FHLB STOCK) \$ 164

OFFICE PREMISES AND EQUIPMENT \$ 2,779

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses) \$ 226
 Less: Unamortized Yield Adjustments \$ -252
 Valuation Allowances \$ 0

OTHER ASSETS

Servicing Assets, Interest-Only Strip
 Receivables, and Certain Other Instruments . \$ 8,229
 Margin Account \$ 0
 Miscellaneous I \$ 15,435
 Miscellaneous II \$ 3,205

TOTAL ASSETS \$ 419,036

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

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

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE:17

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawal During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	\$ 33,822	7,097	377	\$ 0
WAC	4.67%	6.24%	5.89%	
WARM (in months)	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	\$ 35,246	13,607	896	\$ 0
WAC	4.18%	5.55%	5.97%	
WARM (in months)	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months	\$	8,754	1,315	\$ 0
WAC		4.82%	5.68%	
WARM (in months)		19 mo	24 mo	
Balances Maturing in 37 or More Months	\$		2,723	\$ 0
WAC			5.94%	
WARM (in months)			50 mo	
 Total Fixed-Rate, Fixed-Maturity Deposits				\$ 103,836

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:	Original Maturity in Months		
	12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	\$ 2,692	432	111
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Foregone Interest:			
Balances Subject to Penalty	\$ 62,666	28,022	5,060
Penalty in Months of Foregone Interest	2.83 mo	4.29 mo	7.07 mo
(expressed to two decimal palces; e.g., x.xx)			
Balances in New Accounts (Optional)	\$ 21	7	2

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

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

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE:18

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

FIXED-RATE, FIXED-MATURITY BORROWINGS:
 FHLB ADVANCES, OTHER BORROWINGS,
 REDEEMABLE PREFERRED STOCK,
 & SUBORDINATED DEBT

Balances by Coupon Class:	Remaining Maturity in Months			WAC
	0 to 3	4 to 36	37 or More	
Under 5.00 %	\$ 45,871	8,479	317	3.43%
5.00 to 5.99 %	\$ 270	11,887	1,625	5.47%
6.00 to 6.99 %	\$ 2,321	9,054	2,665	6.57%
7.00 to 7.99 %	\$ 222	3,100	543	7.33%
8.00 to 8.99 %	\$ 23	42	436	8.37%
9.00 to 9.99 %	\$ 0	3	12	9.27%
10.00 to 10.99 %	\$ 0	2	116	10.10%
11.00% and Above	\$ 0	2	1	15.52%
WARM	1 mo	17 mo	69 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings	\$ 86,988			

MEMO: Variable-Rate, Fixed Maturity Liabilities
 (from Supplemental Reporting) \$ 72,151

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

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

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

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE:19

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

	Total Balances	WAC	Balances in New Accounts (Optional)
	-----	-----	-----
NON-MATURITY DEPOSITS			
Transaction Accounts	\$ 13,384	1.08%	\$ 19
Money Market Deposit Accounts (MMDAs)	\$ 57,255	2.96%	\$ 67
Passbook Accounts	\$ 15,540	1.96%	\$ 35
Non-Interest-Bearing Non-Maturity Deposits	\$ 14,870		\$ 19
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	\$ 511	0.87%	
Escrow for Mortgages Serviced for Others	\$ 3,795	0.84%	
Other Escrows	\$ 1,151	0.18%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	\$ 106,505		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	\$ 8		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	\$ -10		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	\$ 2,524		
Miscellaneous I	\$ 12,962		
Miscellaneous II	\$ 1,667		
TOTAL LIABILITIES	\$ 386,632		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	\$ 649		
EQUITY CAPITAL	\$ 31,774		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	\$ 419,055		

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

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

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE:20

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

OFF-BALANCE-SHEET POSITIONS

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

MEMO: Reconciliation of Off-Balance-Sheet Contract Positions Reported	# of Positions

Reported Above at CMR801-CMR880	0
Reported Using Optional Supplemental Reporting	0
Self-Valued & Reported as "Additional" Positions at CMR911-CMR919	0

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

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

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE:21

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
1002	optional commitment to originate 1-month COFI ARMs	11	\$ 133	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	10	\$ 14	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs	22	\$ 913	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	15	\$ 772	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	9	\$ 23	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	31	\$ 1,636	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	33	\$ 9,533	-	-	-
1016	optional commitment to originate "other" mortgages	26	\$ 2,428	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	\$ 2	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	\$ 10	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained	11	\$ 5,639	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	11	\$ 15,901	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	\$ 51	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	\$ 2,588	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	7	\$ 6,593	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	6	\$ 3,146	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	6	\$ 10,794	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	\$ 14	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product	-	\$ 12	-	-	-
2104	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc released	-	\$ 0	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	-	\$ 235	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released	-	\$ 1	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	\$ 1	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released	-	\$ 37	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	\$ 906	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	\$ 0	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	-	\$ 3	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released	-	\$ 312	-	-	-

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

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

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE:22

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	\$ 5	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	8	\$ 100	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	14	\$ 501	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	\$ 3	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	\$ 5	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	-	\$ 27	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	-	\$ 3	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	8	\$ 10	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	6	\$ 36	-	-	-
2216	firm commitment to originate "other" mortgage loans	7	\$ 45	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	\$ 32	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	\$ 3	-	-	-
3034	option to sell 25- or 30-year FRMs	-	\$ 13	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	\$ 1	-	-	-
4002	commitment to purchase non-mortgage financial assets	9	\$ 23	-	-	-
4006	commitment to purchase "other" liabilities	-	\$ 15	-	-	-
4022	commitment to sell non-mortgage financial assets	-	\$ 69	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	\$ 465	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	\$ 12,994	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	\$ 525	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	\$ 9	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	\$ 270	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	\$ 1,803	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	\$ 4,750	-	-	-
5572	interest rate swap, amortizing: pay 1-mo LIBOR, receive MBS coupon	-	\$ 27	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	\$ 915	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	\$ 200	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	\$ 401	-	-	-

AREA: WEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 79
 CYCLE: SEP 2001

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

DATE:01/02/2002
 TIME:11:27:36
 EDIT:01/02/2002
 PAGE:23

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
6050	short interest rate cap based on cost-of-funds index	-	\$ 401	-	-	-
8046	short futures contract on 3-month Eurodollar	-	\$ 6,722	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	\$ 8	-	-	-
9036	long put option on Treasury bond futures contract	-	\$ 4	-	-	-
9502	fixed-rate construction loans in process	41	\$ 902	-	-	-
9512	adjustable-rate construction loans in process	31	\$ 2,019	-	-	-