

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

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

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 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 -----
+400 bp	-	-15,425	-100 %	0.00 %	0 bp
+300 bp	9,387	-6,038	-39 %	6.22 %	-338 bp
+200 bp	11,740	-3,685	-24 %	7.60 %	-200 bp
+100 bp	13,792	-1,633	-11 %	8.74 %	-86 bp
0 bp	15,425			9.60 %	
-100 bp	16,110	685	+4 %	9.88 %	+28 bp
-200 bp	16,435	1,010	+7 %	9.96 %	+36 bp
-300 bp	17,207	1,782	+12 %	10.27 %	+67 bp
-400 bp	-	-15,425	-100 %	0.00 %	0 bp

03/31/1999

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

Pre-Shock NPV Ratio: NPV as % of PV of Assets 9.60 %
 Post-Shock NPV Ratio 7.60 %
 Sensitivity Measure: Decline in NPV Ratio 200 bp

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

OFFICE OF THRIFT SUPERVISION
 RISK MANAGEMENT DIVISION

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 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	-	16,708	16,438	16,162	15,765	15,169	14,469	13,750	-
30-Yr Mortgage Securities ...	-	9,757	9,557	9,355	9,078	8,685	8,235	7,785	-
15-Year Mortgages & MBS	-	18,230	17,958	17,683	17,296	16,757	16,151	15,538	-
Balloon Mortgages & MBS	-	7,974	7,846	7,722	7,555	7,321	7,052	6,777	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	1,194	1,187	1,182	1,177	1,171	1,161	1,145	-
7 Mo to 2 Yrs Reset Freq ..	-	15,043	14,916	14,811	14,706	14,565	14,353	14,055	-
2+ to 5 Yrs Reset Freq	-	10,083	9,915	9,741	9,527	9,265	8,961	8,632	-
Lagging Market Index ARMs:									
1 Mo Reset Freq.....	-	1,184	1,174	1,166	1,157	1,148	1,137	1,123	-
2 Mo to 5 Yrs Reset Freq...	-	3,260	3,210	3,163	3,116	3,065	3,007	2,937	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	2,760	2,711	2,664	2,618	2,574	2,531	2,488	-
Adjustable-Rate, Fully-Amort.	-	2,996	2,958	2,921	2,885	2,850	2,816	2,782	-
Fixed-Rate, Balloon	-	5,114	4,882	4,664	4,459	4,266	4,084	3,913	-
Fixed-Rate, Fully-Amortizing	-	3,698	3,541	3,394	3,257	3,129	3,009	2,896	-
Construction & Land Loans:									
Adjustable-Rate	-	1,010	1,007	1,004	1,001	998	995	992	-
Fixed-Rate	-	647	615	586	560	536	513	492	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	2,583	2,575	2,567	2,560	2,553	2,546	2,540	-
Fixed-Rate	-	4,606	4,502	4,402	4,307	4,216	4,129	4,046	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	498	474	452	431	412	395	379	-
Accrued Interest Receivable .	-	537	537	537	537	537	537	537	-
Advances for Taxes/Insurance	-	53	53	53	53	53	53	53	-
Float on Escrows on Owned Mtg	-	26	44	70	107	147	181	212	-
Less: Value of Servicing on Mtgs	-								
Serviced by Others ...	-	9	9	10	12	14	15	16	-
*Mortgage Loans & Securities	-	107,949	106,091	104,287	102,140	99,402	96,301	93,056	-

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

OFFICE OF THRIFT SUPERVISION
 RISK MANAGEMENT DIVISION

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 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	-	2,493	2,488	2,483	2,479	2,474	2,470	2,466	-
Fixed-Rate	-	2,047	1,970	1,897	1,828	1,762	1,700	1,641	-
Consumer Loans:									
Adjustable-Rate	-	690	689	689	688	687	687	686	-
Fixed-Rate	-	5,353	5,268	5,185	5,105	5,027	4,952	4,879	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-118	-116	-114	-112	-110	-108	-106	-
Accrued Interest Receivable .	-	103	103	103	103	103	103	103	-
*Nonmortgage Loans	-	10,569	10,403	10,244	10,091	9,945	9,805	9,670	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits,									
Overnight Fed Funds & Repos .	-	3,876	3,876	3,876	3,876	3,876	3,876	3,876	-
Equities & All Mutual Funds ...	-	1,479	1,426	1,374	1,317	1,258	1,197	1,137	-
Zero-Coupon Securities	-	234	218	205	195	186	179	173	-
Govt & Agency Securities	-	5,266	5,059	4,868	4,689	4,523	4,367	4,221	-
Term Fed Funds, Term Repos,									
& Interest-Earning Deposits .	-	1,666	1,660	1,655	1,649	1,645	1,640	1,635	-
Munis, Mtg-Backed Bonds,									
Corporates, Commercial Paper	-	3,331	3,091	2,884	2,703	2,545	2,405	2,280	-
Mortgage-Derivative Securities:									
Valued by OTS	-	92	91	91	90	88	87	85	-
Valued by Institution	-	22,953	22,727	22,577	22,203	21,375	20,575	19,754	-
Structured Securities,									
Valued by Institution	-	2,384	2,340	2,299	2,252	2,120	1,962	1,819	-
Less: Valuation Allowances for									
Investment Securities ..	-	1	1	1	1	1	1	1	-
*Cash, Deposits, & Securities	-	41,279	40,489	39,827	38,973	37,615	36,286	34,980	-

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

OFFICE OF THRIFT SUPERVISION
 RISK MANAGEMENT DIVISION

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 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	-	303	303	303	303	303	303	303	-
REAL ESTATE HELD FOR INVESTMENT	-	97	97	97	97	97	97	97	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	97	93	90	88	83	74	64	-
OFFICE PREMISES & EQUIPMENT	-	1,473	1,473	1,473	1,473	1,473	1,473	1,473	-
*Subtotal	-	1,970	1,966	1,963	1,961	1,955	1,947	1,936	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	394	420	515	677	801	863	884	-
Adj-Rate Servicing	-	101	105	108	110	111	112	113	-
Float on Mtgs Svc'd for Others	-	186	219	266	330	393	444	483	-
*Mtg Ln Servicing for Others	-	682	745	889	1,117	1,305	1,418	1,480	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	4,841	4,841	4,841	4,841	4,841	4,841	4,841	-
Deposit Intangibles:									
Retail CD Intangible	-	79	90	100	108	117	126	132	-
Transaction Acct Intangible .	-	-9	110	314	525	726	916	1,092	-
MMDA Intangible	-	-12	13	74	179	314	448	579	-
Passbook Account Intangible .	-	-82	-42	6	192	869	1,583	2,247	-
Non-Int-Bearing Acct Intang .	-	228	342	450	555	655	750	841	-
*Other Assets	-	5,046	5,353	5,786	6,399	7,522	8,664	9,733	-
=====	-	167,496	165,046	162,995	160,683	157,745	154,421	150,855	-
*** TOTAL ASSETS	-	167,496	165,046	162,995	160,683	157,745	154,421	150,855	-

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

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

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 PAGE:05

*** Change in Interest Rates ***									
*** LIABILITIES ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
DEPOSITS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 12 Mo or Less ...	-	39,975	39,805	39,635	39,468	39,302	39,139	38,976	-
Maturing in 13 Mo or More ...	-	12,599	12,315	12,040	11,775	11,518	11,270	11,030	-
Variable-Rate, Fixed-Maturity .	-	989	989	989	988	988	988	988	-
Non-Maturity:									
Transaction Accts	-	7,606	7,606	7,606	7,606	7,606	7,606	7,606	-
MMDAs	-	10,725	10,725	10,725	10,725	10,725	10,725	10,725	-
Passbook Accts	-	21,485	21,485	21,485	21,485	21,485	21,485	21,485	-
Non-Interest-Bearing Accts ..	-	5,665	5,665	5,665	5,665	5,665	5,665	5,665	-
* Deposits	-	99,044	98,589	98,145	97,712	97,290	96,877	96,474	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	22,749	22,571	22,397	22,226	22,059	21,896	21,736	-
Maturing in 37 Mo or More ...	-	21,758	20,697	19,697	18,756	17,869	17,033	16,245	-
Variable-Rate, Fixed-Maturity .	-	3,154	3,151	3,149	3,148	3,146	3,144	3,142	-
* Borrowings	-	47,660	46,419	45,243	44,130	43,074	42,073	41,122	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,252	1,252	1,252	1,252	1,252	1,252	1,252	-
Other Escrow Accounts	-	114	111	107	104	102	99	96	-
Collat. Mtg Securities Issued .	-	63	63	63	63	63	63	63	-
Miscellaneous I	-	2,654	2,654	2,654	2,654	2,654	2,654	2,654	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	4,083	4,080	4,077	4,074	4,071	4,068	4,066	-
OPTIONS ON LIABILITIES	-	-	-	-	52	360	649	914	-
*** TOTAL LIABILITIES	-	150,787	149,088	147,465	145,968	144,795	143,667	142,576	-

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

OFFICE OF THRIFT SUPERVISION
 RISK MANAGEMENT DIVISION

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 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	-	170	125	78	-9	-129	-256	-379	-
ARMs	-	16	13	10	5	-4	-15	-27	-
Other Mortgages	-	16	11	7	-	-10	-23	-35	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	139	101	59	-3	-81	-162	-242	-
Sell Mortgages & MBS	-	-484	-346	-190	49	352	663	959	-
Purchase Non-Mortgage Items ...	-	2	1	1	-	-1	-1	-2	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	1	1	1	1	2	4	5	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-45	-30	-15	-1	12	25	37	-
Pay Floating, Receive Fixed ...	-	-	-	-	-	-	-	-	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	0	1	3	6	12	22	34	-
INTEREST-RATE FLOORS	-	26	17	9	3	1	1	1	-
FUTURES	-	-38	-24	-12	-	11	22	33	-
OPTIONS ON FUTURES	-	-	-	-	0	1	4	8	-
CONSTRUCTION LIP	-	30	20	11	3	-4	-10	-15	-
SELF-VALUED [CMR911-CMR919]	-	665	588	619	658	680	712	732	-
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
*** OFF-BALANCE-SHEET POSITIONS	-	499	478	580	711	843	986	1,107	-
*** NET PORTFOLIO VALUE ***									

ASSETS	-	167,496	165,046	162,995	160,683	157,745	154,421	150,855	-
- LIABILITIES	-	150,787	149,088	147,465	145,968	144,795	143,667	142,576	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	499	478	580	711	843	986	1,107	-
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
*** NET PORTFOLIO VALUE	-	17,207	16,435	16,110	15,425	13,792	11,740	9,387	-

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

OFFICE OF THRIFT SUPERVISION
 RISK MANAGEMENT DIVISION

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 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	15,519	15,765	101.59	3.2
30-Yr Mortgage Securities ...	8,989	9,078	100.99	3.7
15-Year Mortgages & MBS	17,066	17,296	101.35	2.7
Balloon Mortgages & MBS	7,515	7,555	100.51	2.6
Adjustable-Rate Single Family				
First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	1,180	1,177	99.78	0.4
7 Mo to 2 Yrs Reset Freq ..	14,582	14,706	100.85	0.8
2+ to 5 Yrs Reset Freq	9,531	9,527	99.95	2.5
Lagging Market Index ARMs:				
1 Mo Reset Freq.....	1,125	1,157	102.84	0.8
2 Mo to 5 Yrs Reset Freq...	3,124	3,116	99.78	1.6
Multifamily & Nonresidential				
Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	2,589	2,618	101.13	1.7
Adjustable-Rate, Fully-Amort.	2,894	2,885	99.70	1.2
Fixed-Rate, Balloon	4,589	4,459	97.17	4.5
Fixed-Rate, Fully-Amortizing	3,341	3,257	97.49	4.1
Construction & Land Loans:				
Adjustable-Rate	1,002	1,001	99.86	0.3
Fixed-Rate	538	560	104.07	4.5
Second Mtg Loans & Securities:				
Adjustable-Rate	2,590	2,560	98.85	0.3
Fixed-Rate	4,280	4,307	100.63	2.2
Other Assets Related to				
Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	431	431	100.00	4.6
Accrued Interest Receivable .	537	537	99.94	0.0
Advances for Taxes/Insurance	53	53	99.58	0.0
Float on Escrows on Owned Mtg		107		-35.6
Less: Value of Servicing on Mtgs				
Serviced by Others ...		12		-15.7
*Mortgage Loans & Securities	101,476	102,140	100.65	2.4

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: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

OFFICE OF THRIFT SUPERVISION
 RISK MANAGEMENT DIVISION

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 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	2,534	2,479	97.81	0.2
Fixed-Rate	1,841	1,828	99.28	3.7
Consumer Loans:				
Adjustable-Rate	715	688	96.23	0.1
Fixed-Rate	5,152	5,105	99.09	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-112	-112	99.71	1.7
Accrued Interest Receivable .	103	103	100.45	0.0
*Nonmortgage Loans	10,234	10,091	98.61	1.5
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits,				
Overnight Fed Funds & Repos .	3,876	3,876	99.99	0.0
Equities & All Mutual Funds ...	1,317	1,317	100.02	4.4
Zero-Coupon Securities	182	195	107.06	4.9
Govt & Agency Securities	4,497	4,689	104.28	3.7
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,648	1,649	100.09	0.3
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,665	2,703	101.44	6.3
Mortgage-Derivative Securities:				
Valued by OTS	90	90	0.40	1.4
Valued by Institution	22,170	22,203	-	2.7
Structured Securities,				
Valued by Institution	2,233	2,252	100.84	4.0
Less: Valuation Allowances for Investment Securities ..	1	1	64.30	1.8
*Cash, Deposits, & Securities	38,677	38,973	100.77	2.8

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

OFFICE OF THRIFT SUPERVISION
 RISK MANAGEMENT DIVISION

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 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	303	303	100.05	0.0	
REAL ESTATE HELD FOR INVESTMENT	97	97	99.73	0.0	
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	88	88	100.27	4.4	
OFFICE PREMISES & EQUIPMENT	1,473	1,473	100.00	0.0	
*Subtotal	1,961	1,961	100.01	0.2	
MORTGAGE LOAN SERVICING FOR OTHERS					
Fixed-Rate Servicing		677		-21.2	
Adj-Rate Servicing		110		-1.2	
Float on Mtgs Svc'd for Others		330		-19.3	
*Mtg Ln Servicing for Others		1,117		-18.6	
OTHER ASSETS					
Purchased & Excess Servicing ..	1,112				
Margin Account	-	-	-	-	
Miscellaneous I	4,841	4,841	100.00	0.0	
Miscellaneous II	1,314				
Deposit Intangibles:					
Retail CD Intangible		108		-7.9	
Transaction Acct Intangible .		525		-39.3	
MMDA Intangible		179		-67.1	
Passbook Account Intangible .		192		-225.1	
Non-Int-Bearing Acct Intang .		555		-18.4	
*Other Assets	7,267	6,399			
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	7				
=====	=====	=====			
*** TOTAL ASSETS	159,624	160,683	102/101*	1.6/2.2*	*Including/excluding deposit intangible values.

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

OFFICE OF THRIFT SUPERVISION
 RISK MANAGEMENT DIVISION

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 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 ...	39,407	39,468	100.15	0.4	
Maturing in 13 Mo or More ...	11,666	11,775	100.94	2.2	
Variable-Rate, Fixed-Maturity .	988	988	-	0.0	
Non-Maturity:					
Transaction Accts	7,606	7,606	100/ 93*	0.0/2.9*	
MMDAs	10,725	10,725	100/ 98*	0.0/1.1*	
Passbook Accts	21,485	21,485	100/ 99*	0.0/2.0*	*Excluding/including deposit intangible values
Non-Interest-Bearing Accts ..	5,665	5,665	100/ 90*	0.0/2.0*	listed on asset side of report.
* Deposits	97,542	97,712	101/100*	0.4/1.3*	
BORROWINGS					
Fixed-Rate, Fixed-Maturity:					
Maturing in 36 Mo or Less ...	22,243	22,226	99.92	0.8	
Maturing in 37 Mo or More ...	19,236	18,756	97.50	4.9	
Variable-Rate, Fixed-Maturity .	3,148	3,148	76.10	0.1	
* Borrowings	44,627	44,130	96.74	2.5	
OTHER LIABILITIES					
Escrow Accounts					
For Mortgages	1,252	1,252	100.04	0.0	
Other Escrow Accounts	123	104	84.93	2.8	
Collat. Mtg Securities Issued .	63	63	99.98	0.0	
Miscellaneous I	2,654	2,654	99.99	0.0	
Miscellaneous II	100				
*Other Liabilities	4,192	4,074	99.55	0.1	
OPTIONS ON LIABILITIES	-	52	-	-343.4	
UNAMORTIZED YIELD ADJUSTMENTS ..	8				
=====					
*** TOTAL LIABILITIES	146,370	145,968	100/ 99**	0.9/1.5**	**Excluding/including deposit intangible values.

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

OFFICE OF THRIFT SUPERVISION
 RISK MANAGEMENT DIVISION

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 PAGE:11

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

* OFF-BALANCE-SHEET POSITIONS *	Present Value Estimate

OPTIONAL COMMITMENTS TO ORIGINATE	
FRMs & Balloon/2-Step Mortgages	-9
ARMS	5
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-3
Sell Mortgages & MBS	49
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	1
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-1
Pay Floating, Receive Fixed ...	-
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	6
INTEREST-RATE FLOORS	3
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	3
SELF-VALUED [CMR911-CMR919]	658
	=====
*** OFF-BALANCE-SHEET POSITIONS	711

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

ASSETS	159,624	160,683	102/101*	1.6/2.2*	*Including/excluding deposit intangible values.
- LIABILITIES	146,370	145,968	100/ 99**	0.9/1.5**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		711			
	=====	=====			
*** NET PORTFOLIO VALUE	13,254	15,425	116.42	7.5	

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

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

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 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	\$ 3,581	7,918	1,951	848	1,221
WARM (in months)	327 mo	317 mo	266 mo	258 mo	288 mo
WAC	6.59%	7.39%	8.34%	9.44%	11.23%
\$ of Which Are FHA or VA Guaranteed	\$ 214	541	115	37	21
Securities Backed By Conventional Mortgages	\$ 5,116	1,455	555	53	30
WARM (in months)	306 mo	310 mo	275 mo	190 mo	239 mo
Wtd Avg Pass-Thru Rate	6.58%	7.26%	8.17%	9.20%	10.51%
Securities Backed By FHA or VA Mortgages	\$ 645	762	320	35	18
WARM (in months)	318 mo	325 mo	285 mo	203 mo	173 mo
Wtd Avg Pass-Thru Rate	6.48%	7.27%	8.12%	9.16%	10.91%
15-YEAR MORTGAGES AND MBS:					
Mortgage Loans	\$ 6,455	5,377	1,225	466	433
WAC	6.57%	7.33%	8.34%	9.44%	11.15%
Mortgage Securities	\$ 1,351	1,454	260	38	6
Wtd Avg Pass-Thru Rate	6.35%	7.19%	8.12%	9.15%	10.53%
WARM (of Loans & Securities)	155 mo	156 mo	137 mo	119 mo	127 mo
BALLOON MORTGAGES AND MBS:					
Mortgage Loans	\$ 3,136	2,936	329	44	31
WAC	6.63%	7.31%	8.26%	9.36%	10.90%
Mortgage Securities	\$ 808	224	9	0	0
Wtd Avg Pass-Thru Rate	6.16%	7.15%	8.20%	9.91%	0.00%
WARM (of Loans & Securities)	82 mo	84 mo	81 mo	68 mo	65 mo
Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities	\$ 49,090				

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

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

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 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 . . . \$	72	653	64	1	52
WAC	7.30%	6.10%	6.69%	7.45%	6.79%
NON-TEASER ARMS:					
Balances of All Non Teaser ARMs \$	1,108	13,929	9,468	1,124	3,071
Wtd Avg Margin (in bp)	223 bp	248 bp	286 bp	235 bp	230 bp
WAC	7.09%	7.25%	7.09%	7.11%	7.27%
WARM (in months)	276 mo	290 mo	330 mo	258 mo	261 mo
Wtd Avg Time Until Next Payment Reset (mo) .	4 mo	9 mo	38 mo	6 mo	16 mo
Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities \$					29,543

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 \$	39	333	41	0	15
Wtd Avg Distance from Lifetime Cap (in bp) .	175 bp	166 bp	166 bp	0 bp	154 bp
Balances w/Coupon 201-400 bp from Lifetime Cap \$	261	3,089	311	116	195
Wtd Avg Distance from Lifetime Cap	302 bp	335 bp	361 bp	310 bp	327 bp
Balances w/Coupon Over 400 bp from Lifetime Cap \$	818	10,980	9,056	999	2,807
Wtd Avg Distance from Lifetime Cap	607 bp	586 bp	550 bp	629 bp	608 bp
Balances Without Lifetime Cap \$	62	180	123	10	107
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps \$	842	13,485	8,895	36	2,841
Wtd Avg Periodic Rate Cap (in bp)	147 bp	194 bp	271 bp	185 bp	197 bp
Balances Subject to Periodic Rate Floors . . . \$	688	12,024	8,730	29	1,785
MBS INCLUDED IN ARM BALANCES \$	476	4,411	304	522	542

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

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

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 PAGE:14

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances \$	2,589	2,894
WARM (in months)	108 mo	157 mo
Remaining Term to Full Amort.	286 mo	
Rate Index Code	0000	0000
Margin (in bp)	242 bp	243 bp
Reset Frequency	52 mo	36 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances \$	43	128
WA Distance to Lifetime Cap	45 bp	132 bp
Fixed-Rate:		
Balances \$	4,589	3,341
WARM (in months)	75 mo	117 mo
Remaining Term to Full Amort.	275 mo	
WAC	8.13%	8.29%
	Adj. Rate	Fixed Rate
CONSTRUCTION & LAND LOANS		
Balances \$	1,002	538
WARM (in months)	44 mo	79 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	161 bp	8.22%
Reset Frequency	5 mo	
	Adj. Rate	Fixed Rate
SECOND MORTGAGE LOANS & SECURITIES		
Balances \$	2,590	4,280
WARM (in months)	139 mo	136 mo
Rate Index Code	0000	
Margin (bp) in Col 1; WAC in Col 2	186 bp	8.54%
Reset Frequency (in months)	3 mo	

ASSETS--Continued

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances \$	2,534	1,841
WARM (in months)	44 mo	56 mo
Margin in Col 1 (bp); WAC in Col 2	74 bp	8.18%
Reset Frequency	2 mo	
Rate Index Code	0000	
CONSUMER LOANS		
Balances \$	715	5,152
WARM (in months)	107 mo	57 mo
Rate Index Code	0000	
Margin in Col 1 (bp); WAC in Col 2	276 bp	9.94%
Reset Frequency	4 mo	
	High Risk	Low Risk
MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE		
Collateralized Mtg Obligations:		
Floating Rate \$	55	2,400
Fixed Rate:		
Remaining WAL <= 5 Years \$	2,940	12,223
Remaining WAL 5-10 Years \$	1,691	2,756
Remaining WAL over 10 Years \$	137	
Super Floaters \$	0	
Inverse Floaters & Super POs \$	3	
Other \$	7	0
CMO Residuals:		
Fixed-Rate \$	20	8
Floating-Rate \$	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS \$	1	0
WAC \$	8.77%	0.00%
Principal-Only MBS \$	19	0
WAC \$	6.44%	9.20%
Total Mortgage-Derivative Securities--Book Value . \$		
	4,872	17,388

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

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

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 PAGE:15

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	\$ 18,749	23,981	6,995	3,072	3,723
WARM (in months)	277 mo	302 mo	268 mo	234 mo	223 mo
Wtd Avg Servicing Fee (in bp)	49 bp	46 bp	38 bp	43 bp	49 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	542,528 lns				
FHA/VA Loans	114,543 lns				
Subserviced by Others	38,012 lns				

Adjustable-Rate Mortgage Loan Servicing

Index on Serviced Loan
 Current Mkt Lagging Mkt

Balances Serviced	\$ 7,760	1,001	Total # of Adjustable-Rate Loans Serviced	90,785 lns
WARM (in months)	319 mo	221 mo	Of Which, Number Subserviced By Others .	4,129 lns
Wtd Avg Servicing Fee (in bp)	47 bp	94 bp		

Total Balances of Mortgage Loans Serviced for Others \$ 65,280

CASH, DEPOSITS, & SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.	\$ 3,876		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	\$ 1,317		
Zero-Coupon Securities	\$ 182	5.17%	47 mo
Government & Agency Securities	\$ 4,497	6.13%	54 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	\$ 1,648	5.00%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)	\$ 2,665	6.50%	159 mo
Structured Securities	\$ 2,233		
Total Cash, Deposits, & Securities	\$ 16,418		

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

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

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 PAGE:16

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	\$	1,111
Accrued Interest Receivable	\$	537
Advances for Taxes and Insurance	\$	53
Less: Unamortized Yield Adjustments	\$	33
Valuation Allowances	\$	680
Unrealized Gains (Losses)	\$	36

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as		
Mortgage Loans at SC23	\$	181
Loans Secured by Real Estate Reported as		
Consumer Loans at SC34	\$	2,036

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	\$	90
Accrued Interest Receivable	\$	103
Less: Unamortized Yield Adjustments	\$	19
Valuation Allowances	\$	202
Unrealized Gains (Losses)	\$	0

Market Value of Equity Securities & Mutual		
Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	\$	1,102
Mortgage-Related Mutual Funds	\$	215
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	\$	2,575
Wtd Avg Servicing Fee (in bp)		30 bp
Adjustable-Rate Mortgage Loans Serviced	\$	2,294
Wtd Avg Servicing Fee (in bp)		42 bp

REAL ESTATE HELD FOR INVESTMENT	\$	97
---	----	----

REPOSSESSED ASSETS	\$	303
------------------------------	----	-----

Credit Card Balances Expected to Pay Off		
in Grace Period	\$	33

EQUITY INVESTMENTS NOT SUBJECT TO		
SFAS NO. 115 (EXCLUDING FHLB STOCK)	\$	88

OFFICE PREMISES AND EQUIPMENT	\$	1,473
---	----	-------

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	\$	-2
Less: Unamortized Yield Adjustments	\$	-25
Valuation Allowances	\$	1

OTHER ASSETS

Servicing Assets, Interest-Only Strip		
Receivables, and Certain Other Instruments	\$	1,112
Margin Account	\$	0
Miscellaneous I	\$	4,841
Miscellaneous II	\$	1,314

TOTAL ASSETS	\$	159,624
------------------------	----	---------

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

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

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 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	\$ 12,328	2,847	558	\$ 4
WAC	5.98%	5.72%	5.90%	
WARM (in months)	2 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	\$ 14,689	7,354	1,632	\$ 3
WAC	4.74%	5.48%	6.34%	
WARM (in months)	7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months	\$	6,108	3,091	\$ 1
WAC		5.26%	6.17%	
WARM (in months)		19 mo	24 mo	
Balances Maturing in 37 or More Months	\$		2,467	\$ 0
WAC			5.83%	
WARM (in months)			52 mo	
Total Fixed-Rate, Fixed-Maturity Deposits				\$ 51,073

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:	Original Maturity in Months		
	12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	\$ 770	747	1,169
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Foregone Interest:			
Balances Subject to Penalty	\$ 23,322	14,127	5,806
Penalty in Months of Foregone Interest	3.64 mo	6.16 mo	7.43 mo
(expressed to two decimal palces; e.g., x.xx)			
Balances in New Accounts (Optional)	\$ 43	19	4

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

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

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 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 %	\$ 6,287	3,693	8,212	4.82%
5.00 to 5.99 %	\$ 4,771	5,480	9,490	5.36%
6.00 to 6.99 %	\$ 389	1,566	949	6.28%
7.00 to 7.99 %	\$ 6	29	378	7.11%
8.00 to 8.99 %	\$ 1	16	92	8.29%
9.00 to 9.99 %	\$ 0	2	15	9.68%
10.00 to 10.99 %	\$ 3	0	0	10.01%
11.00% and Above	\$ 0	0	101	12.12%
WARM	1 mo	19 mo	70 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings	\$ 41,480			

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code	Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	0000	0000	\$ 1,899	-4 bp	2 mo	1 mo	36 mo
Position 2	0000	0000	\$ 766	-41 bp	1 mo	1 mo	8 mo
Position 3	0000	0000	\$ 1,404	-246 bp	1 mo	2 mo	25 mo
All Other Positions			\$ 67	-236 bp	1 mo	1 mo	24 mo

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

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

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

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 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	\$ 7,606	1.44%	\$	0
Money Market Deposit Accounts (MMDAs)	\$ 10,725	3.69%	\$	0
Passbook Accounts	\$ 21,485	2.53%	\$	0
Non-Interest-Bearing Non-Maturity Deposits	\$ 5,665		\$	1
ESCROW ACCOUNTS				
Escrow for Mortgages Held in Portfolio	\$ 666	0.67%		
Escrow for Mortgages Serviced for Others	\$ 586	0.12%		
Other Escrows	\$ 123	0.14%		
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	\$ 46,856			
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	\$ 5			
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	\$ 4			
OTHER LIABILITIES				
Collateralized Mortgage Securities Issued	\$ 63			
Miscellaneous I	\$ 2,654			
Miscellaneous II	\$ 100			
TOTAL LIABILITIES	\$ 146,370			
			(NOTE: Includes Redeemable Preferred Stock)	
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	\$ 1			
EQUITY CAPITAL	\$ 13,253			
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	\$ 159,623			

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

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

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 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	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

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

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

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 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	-	\$ 2	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMS	-	\$ 0	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMS .	36	\$ 71	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMS	39	\$ 382	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	18	\$ 105	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	101	\$ 775	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	82	\$ 2,114	-	-	-
1016	optional commitment to originate "other" mortgages	52	\$ 410	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	6	\$ 8	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	6	\$ 3	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	\$ 1	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	16	\$ 24	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	13	\$ 29	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	9	\$ 38	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	\$ 17	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	\$ 0	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	12	\$ 107	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	22	\$ 461	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	\$ 15	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	6	\$ 243	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	8	\$ 703	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	\$ 910	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	\$ 3,843	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	\$ 10	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	\$ 402	-	-	-
2104	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc released .	-	\$ 1	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	\$ 10	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	\$ 4	-	-	-

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

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

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 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
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	\$ 7	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	\$ 17	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	\$ 1	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	\$ 1	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	7	\$ 8	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	12	\$ 164	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	13	\$ 70	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	8	\$ 68	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	11	\$ 74	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	48	\$ 137	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	39	\$ 108	-	-	-
2216	firm commitment to originate "other" mortgage loans	29	\$ 102	-	-	-
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	-	-	-
3016	option to purchase "other" mortgages	-	\$ 12	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	\$ 3	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	\$ 7	-	-	-
3034	option to sell 25- or 30-year FRMs	-	\$ 62	-	-	-
3036	option to sell "other" mortgages	-	\$ 1	-	-	-
3066	short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	\$ 1	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	\$ 0	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	\$ 16	-	-	-
3076	short option to sell "other" mortgages	-	\$ 2	-	-	-
4002	commitment to purchase non-mortgage financial assets	21	\$ 118	-	-	-
4022	commitment to sell non-mortgage financial assets	-	\$ 0	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	\$ 450	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	\$ 309	-	-	-

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

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

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 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
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	\$ 50	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	\$ 18	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	\$ 676	-	-	-
6006	interest rate cap based on 6-month LIBOR	-	\$ 5	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	\$ 500	-	-	-
8038	short futures contract on 5-year Treasury note	-	\$ 105	-	-	-
8040	short futures contract on 10-year Treasury note	-	\$ 100	-	-	-
8046	short futures contract on 3-month Eurodollar	-	\$ 301	-	-	-
9036	long put option on Treasury bond futures contract	-	\$ 40	-	-	-
9502	fixed-rate construction loans in process	83	\$ 170	-	-	-
9512	adjustable-rate construction loans in process	41	\$ 247	-	-	-

AREA: NORTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 218
 CYCLE: MAR 1999

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

DATE:07/12/1999
 TIME:16:43:04
 EDIT:07/12/1999
 PAGE:24

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

REPORTING OF MARKET VALUE ESTIMATES

Estimated Market Value After Specified Rate Shock

Rate Shock in Basis Points	Required Reporting Items		Optional Reporting Items		Required Reporting Item
	Off-Balance-Sheet Contracts Reported Under "Additional"	Mortgage- Derivative Securities	Options on Liabilities	Collateralized Mortgage Securities Issued	Structured Securities
+ 400	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
+ 300	\$ 732	\$ 19,754	\$ 914	\$ 0	\$ 1,819
+ 200	\$ 712	\$ 20,575	\$ 649	\$ 0	\$ 1,962
+ 100	\$ 680	\$ 21,375	\$ 360	\$ 0	\$ 2,120
No Change	\$ 658	\$ 22,203	\$ 52	\$ 0	\$ 2,252
- 100	\$ 619	\$ 22,577	\$ 0	\$ 0	\$ 2,299
- 200	\$ 588	\$ 22,727	\$ 0	\$ 0	\$ 2,340
- 300	\$ 665	\$ 22,953	\$ 0	\$ 0	\$ 2,384
- 400	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) \$ 10,978