Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Western

All Reporting CMR | **Reporting Dockets: 159** | **June 2009**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	41,427	-3,011	-7 %	12.11 %	-57 bp
+200 bp	43,215	-1,223	-3 %	12.51 %	-17 bp
+100 bp	44,321	-117	0 %	12.72 %	+4 bp
0 bp	44,438			12.68 %	
-100 bp	43,627	-811	-2 %	12.41 %	-27 bp

Risk Measure for a Given Rate Shock

	6/30/2009	3/31/2009	6/30/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	12.68 %	11.86 %	10.21 %
Post-shock NPV Ratio	12.41 %	11.34 %	9.77 %
Sensitivity Measure: Decline in NPV Ratio	27 bp	52 bp	44 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Report Prepared: 9/18/2009 9:30:01 AM | **Amounts in Millions** | **Data as of: 9/17/2009**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	39,973	39,150	37,981	36,616	35,088	38,226	102.42	2.54
30-Year Mortgage Securities	5,652	5,566	5,424	5,239	5,038	5,359	103.87	2.06
15-Year Mortgages and MBS	11,285	11,068	10,750	10,393	10,025	10,709	103.35	2.42
Balloon Mortgages and MBS	3,844	3,815	3,769	3,712	3,639	3,582	106.52	0.98
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	3,507	3,500	3,486	3,468	3,448	3,427	102.13	0.30
7 Month to 2 Year Reset Frequency	11,517	11,429	11,287	11,080	10,831	11,225	101.82	1.01
2+ to 5 Year Reset Frequency	7,485	7,421	7,324	7,194	7,006	7,146	103.85	1.08
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	44,380	44,112	43,678	43,199	42,678	42,051	104.90	0.80
2 Month to 5 Year Reset Frequency	4,066	4,023	3,964	3,900	3,829	3,958	101.65	1.27
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	5,201	5,157	5,108	5,057	5,001	5,095	101.22	0.91
Adjustable-Rate, Fully Amortizing	14,645	14,557	14,452	14,341	14,195	14,516	100.28	0.66
Fixed-Rate, Balloon	4,308	4,152	4,002	3,860	3,724	3,859	107.61	3.68
Fixed-Rate, Fully Amortizing	2,970	2,839	2,716	2,603	2,498	2,655	106.92	4.47
Construction and Land Loans								
Adjustable-Rate	7,839	7,830	7,813	7,797	7,781	7,806	100.30	0.16
Fixed-Rate	2,050	1,996	1,942	1,892	1,844	2,004	99.61	2.70
Second-Mortgage Loans and Securities								
Adjustable-Rate	15,431	15,407	15,369	15,331	15,294	15,378	100.19	0.20
Fixed-Rate	7,635	7,465	7,292	7,127	6,970	7,139	104.56	2.29
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,241	2,206	2,166	2,118	2,060	2,206	100.00	1.71
Accrued Interest Receivable	998	998	998	998	998	998	100.00	0.00
Advance for Taxes/Insurance	269	269	269	269	269	269	100.00	0.00
Float on Escrows on Owned Mortgages	26	46	70	93	112			-47.48
LESS: Value of Servicing on Mortgages Serviced by Others	-60	-59	-61	-65	-65			-1.56
TOTAL MORTGAGE LOANS AND SECURITIES	**195,383**	**193,064**	**189,920**	**186,349**	**182,395**	**187,606**	**102.91**	**1.41**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	6,319	6,309	6,296	6,284	6,271	6,308	100.02	0.18
Fixed-Rate	1,966	1,897	1,831	1,768	1,709	1,759	107.84	3.55
Consumer Loans								
Adjustable-Rate	21,782	21,760	21,720	21,679	21,639	21,712	100.22	0.14
Fixed-Rate	14,299	14,167	14,028	13,894	13,764	14,338	98.81	0.95
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,189	-1,186	-1,182	-1,177	-1,173	-1,186	0.00	0.33
Accrued Interest Receivable	202	202	202	202	202	202	100.00	0.00
TOTAL NONMORTGAGE LOANS	**43,377**	**43,149**	**42,895**	**42,649**	**42,412**	**43,133**	**100.04**	**0.56**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,602	4,602	4,602	4,602	4,602	4,602	100.00	0.00
Equities and All Mutual Funds	2,384	2,285	2,186	2,087	1,988	2,287	99.94	4.33
Zero-Coupon Securities	121	119	117	116	114	123	96.72	1.45
Government and Agency Securities	8,551	8,470	8,364	8,260	8,158	8,299	102.07	1.10
Term Fed Funds, Term Repos	14,997	14,991	14,966	14,941	14,917	14,987	100.03	0.10
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	31,568	31,365	31,142	30,925	30,715	31,564	99.37	0.68
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	21,315	20,926	20,401	19,696	19,139	21,636	96.72	2.18
Structured Securities (Complex)	2,850	2,820	2,778	2,713	2,651	2,840	99.28	1.27
LESS: Valuation Allowances for Investment Securities	3	3	3	3	3	3	100.00	2.37
TOTAL CASH, DEPOSITS, AND SECURITIES	**86,385**	**85,576**	**84,555**	**83,339**	**82,283**	**86,335**	**99.12**	**1.07**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	967	967	967	967	967	967	100.00	0.00
Real Estate Held for Investment	49	49	49	49	49	49	100.00	0.00
Investment in Unconsolidated Subsidiaries	169	158	148	137	126	158	100.00	6.80
Office Premises and Equipment	1,856	1,856	1,856	1,856	1,856	1,856	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,040**	**3,030**	**3,019**	**3,008**	**2,997**	**3,030**	**100.00**	**0.36**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	911	1,167	1,468	1,703	1,810			-23.85
Adjustable-Rate Servicing	790	797	862	967	968			-4.55
Float on Mortgages Serviced for Others	863	967	1,113	1,253	1,349			-12.91
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**2,564**	**2,931**	**3,443**	**3,922**	**4,127**			**-14.99**
OTHER ASSETS								
Purchased and Excess Servicing						1,957		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	17,097	17,097	17,097	17,097	17,097	17,097	100.00	0.00
Miscellaneous II						986		
Deposit Intangibles								
Retail CD Intangible	74	85	122	139	155			-28.42
Transaction Account Intangible	858	1,380	1,890	2,376	2,855			-37.40
MMDA Intangible	1,965	2,867	3,748	4,542	5,318			-31.09
Passbook Account Intangible	649	972	1,289	1,580	1,877			-32.96
Non-Interest-Bearing Account Intangible	83	217	345	466	582			-60.29
TOTAL OTHER ASSETS	**20,726**	**22,617**	**24,491**	**26,199**	**27,883**	**20,039**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-4,537		
TOTAL ASSETS	**351,475**	**350,368**	**348,323**	**345,467**	**342,096**	**335,605**	**104/103*** **	**0.45/1.01*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	56,864	56,778	56,601	56,430	56,263	56,169	101.09	0.23
Fixed-Rate Maturing in 13 Months or More	21,046	20,506	20,018	19,605	19,278	19,323	106.12	2.51
Variable-Rate	378	377	377	376	375	376	100.50	0.15
Demand								
Transaction Accounts	21,314	21,314	21,314	21,314	21,314	21,314	100/94*	0.00/2.59*
MMDAs	66,622	66,622	66,622	66,622	66,622	66,622	100/96*	0.00/1.40*
Passbook Accounts	14,293	14,293	14,293	14,293	14,293	14,293	100/93*	0.00/2.41*
Non-Interest-Bearing Accounts	5,653	5,653	5,653	5,653	5,653	5,653	100/96*	0.00/2.41*
TOTAL DEPOSITS	**186,171**	**185,545**	**184,879**	**184,293**	**183,799**	**183,751**	**101/98***	**0.35/1.41***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	27,749	27,451	27,153	26,862	26,578	26,840	102.28	1.09
Fixed-Rate Maturing in 37 Months or More	10,063	9,393	8,785	8,231	7,726	8,471	110.88	6.80
Variable-Rate	70,021	69,994	69,919	69,841	69,761	69,929	100.09	0.07
TOTAL BORROWINGS	**107,833**	**106,838**	**105,857**	**104,935**	**104,064**	**105,241**	**101.52**	**0.92**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,515	1,515	1,515	1,515	1,515	1,515	100.00	0.00
Other Escrow Accounts	197	191	186	180	175	209	91.43	3.05
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,039	5,039	5,039	5,039	5,039	5,039	100.00	0.00
Miscellaneous II	0	0	0	0	0	324		
TOTAL OTHER LIABILITIES	**6,750**	**6,744**	**6,739**	**6,733**	**6,728**	**7,086**	**95.18**	**0.09**
Other Liabilities not Included Above								
Self-Valued	6,977	6,749	6,484	6,251	6,052	6,505	103.75	3.65
Unamortized Yield Adjustments						610		
TOTAL LIABILITIES	**307,732**	**305,877**	**303,959**	**302,212**	**300,645**	**303,194**	**101/99****	**0.62/1.26****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	124	17	-137	-300	-458			
ARMs	6	3	-3	-13	-26			
Other Mortgages	10	0	-15	-35	-56			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	72	12	-64	-143	-223			
Sell Mortgages and MBS	-146	75	348	633	910			
Purchase Non-Mortgage Items	4	0	-4	-7	-10			
Sell Non-Mortgage Items	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-37	-23	-10	2	13			
Pay Floating, Receive Fixed Swaps	270	139	15	-104	-219			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	0	1	3			
Interest-Rate Caps	0	1	1	3	5			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	1			
Options on Futures	1	0	0	0	0			
Construction LIP	6	3	-2	-7	-12			
Self-Valued	-426	-279	-173	-70	45			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-116**	**-52**	**-43**	**-39**	**-25**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	351,475	350,368	348,323	345,467	342,096	335,605	104/103***	0.45/1.01***
MINUS TOTAL LIABILITIES	307,732	305,877	303,959	302,212	300,645	303,194	101/99**	0.62/1.26**
PLUS OFF-BALANCE-SHEET POSITIONS	-116	-52	-43	-39	-25			
TOTAL NET PORTFOLIO VALUE #	43,627	44,438	44,321	43,215	41,427	32,412	137.10	-0.78

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

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ASSETS

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FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$6,641	$12,644	$10,818	$6,254	$1,868
WARM	390 mo	336 mo	325 mo	327 mo	285 mo
WAC	4.13%	5.49%	6.43%	7.37%	8.71%
Amount of these that is FHA or VA Guaranteed	$613	$1,466	$664	$274	$513
Securities Backed by Conventional Mortgages	$430	$1,917	$1,531	$118	$12
WARM	318 mo	302 mo	318 mo	296 mo	175 mo
Weighted Average Pass-Through Rate	4.42%	5.33%	6.07%	7.21%	8.46%
Securities Backed by FHA or VA Mortgages	$41	$241	$234	$344	$491
WARM	317 mo	297 mo	269 mo	228 mo	141 mo
Weighted Average Pass-Through Rate	4.49%	5.35%	6.29%	7.36%	9.07%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,750	$2,868	$1,421	$529	$452
WAC	4.63%	5.41%	6.36%	7.33%	8.98%
Mortgage Securities	$1,357	$1,908	$416	$7	$1
Weighted Average Pass-Through Rate	4.39%	5.22%	6.02%	7.15%	9.32%
WARM (of 15-Year Loans and Securities)	136 mo	146 mo	145 mo	116 mo	123 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$136	$692	$1,640	$822	$201
WAC	4.08%	5.56%	6.49%	7.35%	8.66%
Mortgage Securities	$55	$31	$3	$3	$0
Weighted Average Pass-Through Rate	4.11%	5.38%	6.32%	7.03%	10.67%
WARM (of Balloon Loans and Securities)	54 mo	84 mo	89 mo	81 mo	99 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$57,876**

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$0	$23	$9	$3,289	$12
WAC	0.00%	5.77%	6.46%	7.23%	6.97%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$3,427	$11,202	$7,137	$38,762	$3,946
Weighted Average Margin	296 bp	233 bp	260 bp	299 bp	274 bp
WAC	4.92%	5.13%	6.32%	5.91%	5.89%
WARM	190 mo	306 mo	330 mo	313 mo	253 mo
Weighted Average Time Until Next Payment Reset	4 mo	23 mo	46 mo	7 mo	14 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$67,807**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$19	$37	$34	$22	$147
Weighted Average Distance from Lifetime Cap	166 bp	171 bp	120 bp	30 bp	16 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$82	$336	$409	$473	$237
Weighted Average Distance from Lifetime Cap	296 bp	366 bp	361 bp	381 bp	355 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$2,940	$10,736	$6,639	$41,527	$3,525
Weighted Average Distance from Lifetime Cap	801 bp	560 bp	600 bp	593 bp	567 bp
Balances Without Lifetime Cap	$387	$116	$64	$29	$49
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$980	$10,851	$5,599	$19	$2,458
Weighted Average Periodic Rate Cap	172 bp	196 bp	203 bp	196 bp	187 bp
Balances Subject to Periodic Rate Floors	$762	$9,880	$5,207	$16	$2,165
MBS Included in ARM Balances	$485	$3,982	$1,068	$158	$76

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$5,095	$14,516
WARM	90 mo	153 mo
Remaining Term to Full Amortization	311 mo	
Rate Index Code	0	0
Margin	180 bp	230 bp
Reset Frequency	18 mo	8 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$405	$272
Wghted Average Distance to Lifetime Cap	75 bp	95 bp
Fixed-Rate:		
Balances	$3,859	$2,655
WARM	55 mo	127 mo
Remaining Term to Full Amortization	272 mo	
WAC	6.48%	6.74%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$7,806	$2,004
WARM	14 mo	47 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	108 bp	6.79%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$15,378	$7,139
WARM	233 mo	167 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	15 bp	7.20%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$6,308	$1,759
WARM	17 mo	51 mo
Margin in Column 1; WAC in Column 2	208 bp	6.19%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$21,712	$14,338
WARM	77 mo	49 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	631 bp	5.51%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1,004	$9,448
Fixed Rate		
Remaining WAL <= 5 Years	$3,655	$5,096
Remaining WAL 5-10 Years	$734	$693
Remaining WAL Over 10 Years	$224	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$3	$46
WAC	5.68%	2.68%
Principal-Only MBS	$8	$14
WAC	6.10%	6.36%
Total Mortgage-Derivative Securities - Book Value	$5,628	$15,298

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$17,948	$51,052	$73,295	$21,965	$7,053
WARM	318 mo	289 mo	312 mo	309 mo	220 mo
Weighted Average Servicing Fee	34 bp	32 bp	31 bp	34 bp	39 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	801 loans
FHA/VA	304 loans
Subserviced by Others	18 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$80,595	$44,005
WARM (in months)	243 mo	316 mo
Weighted Average Servicing Fee	30 bp	34 bp

Total # of Adjustable-Rate Loans Serviced	518 loans
Number of These Subserviced by Others	4 loans

Total Balances of Mortgage Loans Serviced for Others **$295,913**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,602		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,285		
Zero-Coupon Securities	$123	0.71%	29 mo
Government & Agency Securities	$8,299	2.31%	16 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$14,987	0.45%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$31,564	1.61%	9 mo
Memo: Complex Securities (from supplemental reporting)	$2,840		

Total Cash, Deposits, and Securities **$64,700**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$17,856
Accrued Interest Receivable	$998
Advances for Taxes and Insurance	$269
Less: Unamortized Yield Adjustments	$4,887
Valuation Allowances	$15,651
Unrealized Gains (Losses)	$200
ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,241
Accrued Interest Receivable	$202
Less: Unamortized Yield Adjustments	$27
Valuation Allowances	$2,427
Unrealized Gains (Losses)	$20
OTHER ITEMS	
Real Estate Held for Investment	$49
Repossessed Assets	$967
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$158
Office Premises and Equipment	$1,856
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$131
Less: Unamortized Yield Adjustments	$-26
Valuation Allowances	$3
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$1,957
Miscellaneous I	$17,097
Miscellaneous II	$986
TOTAL ASSETS	**$334,893**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$443
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$25
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,166
Mortgage-Related Mututal Funds	$119
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$2,890
Weighted Average Servicing Fee	24 bp
Adjustable-Rate Mortgage Loans Serviced	$11,361
Weighted Average Servicing Fee	11 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$8,075

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$18,678	$2,105	$447	$178
WAC	2.54%	4.03%	4.29%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$27,644	$5,990	$1,304	$586
WAC	2.44%	3.58%	4.35%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$11,350	$3,061	$89
WAC		3.12%	4.84%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$4,912	$137
WAC			4.35%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$75,492**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$11,901	$6,679	$3,174
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$35,508	$12,768	$6,505
Penalty in Months of Forgone Interest	3.59 mo	5.63 mo	6.67 mo
Balances in New Accounts	$8,663	$4,224	$769

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LIABILITIES (continued)

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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$8,388	$2,269	$407	0.83%
3.00 to 3.99%	$184	$7,147	$1,981	3.40%
4.00 to 4.99%	$297	$5,543	$1,424	4.55%
5.00 to 5.99%	$539	$2,340	$3,217	5.35%
6.00 to 6.99%	$1	$102	$1,368	6.17%
7.00 to 7.99%	$0	$27	$74	7.19%
8.00 to 8.99%	$0	$3	$1	8.37%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	20 mo	103 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$35,311**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$76,810
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$21,314	0.63%	$1,253
Money Market Deposit Accounts (MMDAs)	$66,622	0.58%	$6,209
Passbook Accounts	$14,293	1.02%	$3,882
Non-Interest-Bearing Non-Maturity Deposits	$5,653		$247
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$396	0.06%	
Escrow for Mortgages Serviced for Others	$1,119	0.20%	
Other Escrows	$209	0.20%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$109,607		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$203		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$408		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$5,039		
Miscellaneous II	$324		
TOTAL LIABILITIES	**$303,194**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$311
EQUITY CAPITAL	$31,374
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$334,879**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$0
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	7	$42
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	16	$473
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	11	$21
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	10	$72
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	49	$503
1014	Opt commitment to orig 25- or 30-year FRMs	54	$3,627
1016	Opt commitment to orig "other" Mortgages	45	$709
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$9
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$8
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$12
2016	Commit/purchase "other" Mortgage loans, svc retained		$2
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$174
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	14	$11
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	16	$60
2036	Commit/sell "other" Mortgage loans, svc retained		$110
2054	Commit/purchase 25- to 30-year FRM MBS		$725
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$164
2074	Commit/sell 25- or 30-yr FRM MBS	6	$2,348
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$147
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$12
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$19
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	17	$300
2134	Commit/sell 25- or 30-yr FRM loans, svc released	27	$2,579
2136	Commit/sell "other" Mortgage loans, svc released		$46
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	6	$8

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$20
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$347
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	16	$59
2214	Firm commit/originate 25- or 30-year FRM loans	19	$388
2216	Firm commit/originate "other" Mortgage loans	19	$179
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$142
3028	Option to sell 3- or 5-year Treasury ARMs		$5
3032	Option to sell 10-, 15-, or 20-year FRMs		$0
3034	Option to sell 25- or 30-year FRMs		$9
3036	Option to sell "other" Mortgages		$7
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$2
3074	Short option to sell 25- or 30-yr FRMs		$20
4002	Commit/purchase non-Mortgage financial assets	17	$175
4022	Commit/sell non-Mortgage financial assets		$261
4026	Commit/sell "other" liabilities		$5
5002	IR swap: pay fixed, receive 1-month LIBOR		$659
5004	IR swap: pay fixed, receive 3-month LIBOR		$104
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,805
5026	IR swap: pay 3-month LIBOR, receive fixed		$4
6002	Interest rate Cap based on 1-month LIBOR		$915
8046	Short futures contract on 3-month Eurodollar		$81
9016	Long call option on 3-mo Eurodollar futures contract		$75
9502	Fixed-rate construction loans in process	66	$288
9512	Adjustable-rate construction loans in process	44	$442

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$70
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$795
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$125
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$164
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$3,033
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$133
120	Other investment securities, fixed-coupon securities		$5
125	Multi/nonres mtg loans; fixed-rate, Balloon		$15
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$32
140	Second Mortgages (adj-rate)		$8
150	Commercial loans (adj-rate)		$0
180	Consumer loans; loans on deposits		$8
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$1
183	Consumer loans; auto loans and leases		$6,361
184	Consumer loans; mobile home loans		$40
185	Consumer loans; credit cards		$6,530
187	Consumer loans; recreational vehicles		$53
189	Consumer loans; other		$2
200	Variable-rate, fixed-maturity CDs	42	$376
220	Variable-rate FHLB advances	9	$35,177
299	Other variable-rate	12	$34,752
300	Govt. & agency securities, fixed-coupon securities		$4
302	Govt. & agency securities, floating-rate securities		$0

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	**#Firms if # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	50	$2,840	$2,850	$2,820	$2,778	$2,713	$2,651
123 - Mortgage Derivatives - M/V estimate	67	$21,636	$21,315	$20,926	$20,401	$19,696	$19,139
129 - Mortgage-Related Mutual Funds - M/V estimate	13	$60	$59	$59	$58	$58	$57
280 - FHLB putable advance-M/V estimate	17	$2,839	$3,136	$3,027	$2,924	$2,838	$2,764
281 - FHLB convertible advance-M/V estimate	14	$550	$592	$580	$569	$561	$555
282 - FHLB callable advance-M/V estimate		$275	$279	$278	$274	$269	$262
289 - Other FHLB structured advances - M/V estimate	9	$821	$866	$850	$834	$819	$807
290 - Other structured borrowings - M/V estimate	11	$2,020	$2,104	$2,015	$1,882	$1,764	$1,664
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$5,016	$-426	$-279	$-173	$-70	$45