

# Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division

Washington, DC 20552

Area: West

All Reporting CMR

Reporting Dockets: 90

June 2004

## Interest Rate Sensitivity of Net Portfolio Value (NPV)

| Change in Rates | Net Portfolio Value<br>(Dollars are in Millions) |          |         | NPV as %<br>of PV of Assets |         |
|-----------------|--|----------|---------|-----------------------------|---------|
|                 | \$Amount   | \$Change | %Change | NPV Ratio                   | Change  |
| +300 bp         | 43,976   | -19,052  | -30 %   | 8.12 %                      | -308 bp |
| +200 bp         | 51,861   | -11,167  | -18 %   | 9.43 %                      | -178 bp |
| +100 bp         | 58,302   | -4,726   | -7 %    | 10.46 %                     | -74 bp  |
| 0 bp            | 63,028   |          |         | 11.20 %                     |         |
| -100 bp         | 64,392   | 1,364    | +2 %    | 11.41 %                     | +20 bp  |

## Risk Measure for a Given Rate Shock

|  | 06/30/2004 | 03/31/2004 | 06/30/2003 |
|--|------------|------------|------------|
| Pre-shock NPV Ratio: NPV as % of PV Assets | 11.20 %    | 10.24 %    | 9.97 %     |
| Post-shock NPV Ratio                       | 9.43 %     | 8.33 %     | 8.63 %     |
| Sensitivity Measure: Decline in NPV Ratio  | 178 bp     | 191 bp     | 134 bp     |
| TB 13a Level of Risk                       | Minimal    | Minimal    | Minimal    |

Due to the recent abnormally low interest rate environment, OTS has reinterpreted the TB13a sensitivity measure to be based on the more negative outcome of a -100 or a +200 basis point interest rate shock. Furthermore, if neither a -100 nor a +200 basis point change in rates produces a reduction in NPV, the institution is presumed to have a sensitivity measure of zero.

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

Area: West  
 All Reporting CMR  
 Report Prepared: 09/27/2004 5:30:35 PM

Reporting Dockets: 90  
 June 2004  
 Data as of: 09/27/2004

### Amounts in Millions

|  | -100 bp        | Base Case<br>0 bp | +100 bp        | +200 bp        | +300 bp        | FaceValue      | BC/FV         | Eff.Dur.    |
|--|----------------|-------------------|----------------|----------------|----------------|----------------|---------------|-------------|
| <b>ASSETS</b>  |                |                   |                |                |                |                |               |             |
| <b>MORTGAGE LOANS AND SECURITIES</b>   |                |                   |                |                |                |                |               |             |
| <b>Fixed-Rate Single-Family First-Mortgage Loans and MBS</b>                                 |                |                   |                |                |                |                |               |             |
| 30-Year Mortgage Loans   | 37,587         | 36,366            | 34,432         | 32,536         | 30,744         | 36,087         | 100.77        | 4.34        |
| 30-Year Mortgage Securities  | 6,212          | 6,041             | 5,776          | 5,471          | 5,173          | 5,943          | 101.64        | 3.62        |
| 15-Year Mortgages and MBS  | 21,181         | 20,458            | 19,533         | 18,586         | 17,672         | 20,252         | 101.01        | 4.03        |
| Balloon Mortgages and MBS  | 8,415          | 8,173             | 7,855          | 7,479          | 7,068          | 8,248          | 99.09         | 3.43        |
| <b>Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs</b> |                |                   |                |                |                |                |               |             |
| 6 Month or Less Reset Frequency  | 21,907         | 21,872            | 21,817         | 21,720         | 21,565         | 21,875         | 99.99         | 0.20        |
| 7 Month to 2 Year Reset Frequency  | 17,696         | 17,571            | 17,349         | 17,020         | 16,603         | 17,033         | 103.16        | 0.99        |
| 2+ to 5 Year Reset Frequency   | 44,369         | 42,988            | 41,356         | 39,575         | 37,755         | 43,752         | 98.25         | 3.51        |
| <b>Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs</b> |                |                   |                |                |                |                |               |             |
| 1 Month Reset Frequency  | 164,922        | 163,849           | 162,103        | 159,730        | 156,715        | 158,145        | 103.61        | 0.86        |
| 2 Month to 5 Year Reset Frequency  | 31,023         | 30,379            | 29,659         | 28,871         | 28,016         | 30,331         | 100.16        | 2.24        |
| <b>Multifamily and Nonresidential Mortgage Loans and Securities</b>                          |                |                   |                |                |                |                |               |             |
| Adjustable-Rate, Balloons  | 13,181         | 13,129            | 13,077         | 13,021         | 12,963         | 13,100         | 100.22        | 0.40        |
| Adjustable-Rate, Fully Amortizing  | 33,924         | 33,758            | 33,600         | 33,438         | 33,256         | 33,877         | 99.65         | 0.48        |
| Fixed-Rate, Balloon  | 5,007          | 4,796             | 4,597          | 4,409          | 4,232          | 4,578          | 104.78        | 4.27        |
| Fixed-Rate, Fully Amortizing   | 2,839          | 2,703             | 2,577          | 2,461          | 2,353          | 2,601          | 103.94        | 4.83        |
| <b>Construction and Land Loans</b>   |                |                   |                |                |                |                |               |             |
| Adjustable-Rate  | 5,340          | 5,335             | 5,330          | 5,325          | 5,319          | 5,339          | 99.91         | 0.10        |
| Fixed-Rate   | 2,774          | 2,688             | 2,611          | 2,542          | 2,480          | 2,718          | 98.89         | 3.02        |
| <b>Second-Mortgage Loans and Securities</b>  |                |                   |                |                |                |                |               |             |
| Adjustable-Rate  | 19,559         | 19,554            | 19,550         | 19,545         | 19,536         | 19,642         | 99.55         | 0.02        |
| Fixed-Rate   | 6,035          | 5,892             | 5,755          | 5,624          | 5,500          | 5,909          | 99.71         | 2.38        |
| <b>Other Assets Related to Mortgage Loans and Securities</b>                                 |                |                   |                |                |                |                |               |             |
| Net Nonperforming Mortgage Loans   | 4,002          | 3,939             | 3,858          | 3,766          | 3,668          | 3,939          | 100.00        | 1.83        |
| Accrued Interest Receivable  | 1,790          | 1,790             | 1,790          | 1,790          | 1,790          | 1,790          | 100.00        | 0.00        |
| Advance for Taxes/Insurance  | 182            | 182               | 182            | 182            | 182            | 182            | 100.00        | 0.00        |
| Float on Escrows on Owned Mortgages  | 38             | 65                | 89             | 108            | 125            |                |               | -38.86      |
| LESS: Value of Servicing on Mortgages Serviced by Others                                     | 71             | 122               | 156            | 165            | 166            |                |               | -34.54      |
| <b>TOTAL MORTGAGE LOANS AND SECURITIES</b>   | <b>447,914</b> | <b>441,408</b>    | <b>432,741</b> | <b>423,034</b> | <b>412,548</b> | <b>435,343</b> | <b>101.39</b> | <b>1.72</b> |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

Area: West  
 All Reporting CMR  
 Report Prepared: 09/27/2004 5:30:35 PM

Reporting Dockets: 90  
 June 2004  
 Data as of: 09/27/2004

### Amounts in Millions

|   | -100 bp       | Base Case<br>0 bp | +100 bp       | +200 bp       | +300 bp       | FaceValue     | BC/FV         | Eff.Dur.    |
|---|---------------|-------------------|---------------|---------------|---------------|---------------|---------------|-------------|
| <b>ASSETS (cont.)</b>   |               |                   |               |               |               |               |               |             |
| <b>NONMORTGAGE LOANS</b>  |               |                   |               |               |               |               |               |             |
| <b>Commercial Loans</b>   |               |                   |               |               |               |               |               |             |
| Adjustable-Rate   | 15,684        | 15,681            | 15,679        | 15,676        | 15,672        | 15,741        | 99.62         | 0.02        |
| Fixed-Rate  | 3,341         | 3,173             | 3,017         | 2,871         | 2,735         | 2,956         | 107.34        | 5.09        |
| <b>Consumer Loans</b>   |               |                   |               |               |               |               |               |             |
| Adjustable-Rate   | 3,856         | 3,856             | 3,855         | 3,854         | 3,853         | 3,962         | 97.32         | 0.03        |
| Fixed-Rate  | 13,056        | 12,844            | 12,639        | 12,440        | 12,246        | 11,875        | 108.16        | 1.63        |
| <b>Other Assets Related to Nonmortgage Loans and Securities</b> |               |                   |               |               |               |               |               |             |
| Net Nonperforming Nonmortgage Loans                             | -644          | -637              | -630          | -624          | -618          | -637          | 0.00          | 1.08        |
| Accrued Interest Receivable                                     | 163           | 163               | 163           | 163           | 163           | 163           | 100.00        | 0.00        |
| <b>TOTAL NONMORTGAGE LOANS</b>                                  | <b>35,456</b> | <b>35,080</b>     | <b>34,722</b> | <b>34,380</b> | <b>34,051</b> | <b>34,060</b> | <b>102.99</b> | <b>1.05</b> |
| <b>CASH, DEPOSITS, AND SECURITIES</b>                           |               |                   |               |               |               |               |               |             |
| Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos     | 10,641        | 10,641            | 10,641        | 10,641        | 10,641        | 10,641        | 100.00        | 0.00        |
| Equities and All Mutual Funds                                   | 751           | 725               | 698           | 670           | 642           | 725           | 100.00        | 3.70        |
| Zero-Coupon Securities  | 404           | 392               | 380           | 369           | 358           | 398           | 98.40         | 3.04        |
| Government and Agency Securities                                | 11,660        | 10,934            | 10,265        | 9,648         | 9,077         | 9,696         | 112.77        | 6.38        |
| Term Fed Funds, Term Repos                                      | 2,154         | 2,151             | 2,149         | 2,146         | 2,144         | 2,151         | 100.00        | 0.11        |
| Munis, Mtg-Backed Bonds, Corporates, Commercial Paper           | 502           | 468               | 436           | 409           | 384           | 461           | 101.45        | 7.06        |
| <b>Mortgage-Derivative and Structured Securities</b>            |               |                   |               |               |               |               |               |             |
| Valued by OTS   | 0             | 0                 | 0             | 0             | 0             | 0             | 0.00          | 0.00        |
| Valued by Institution   | 9,697         | 9,570             | 9,375         | 9,182         | 8,911         | 9,602         | 99.67         | 1.68        |
| Structured Securities (Complex)                                 | 6,419         | 6,336             | 6,227         | 6,125         | 6,031         | 6,351         | 99.77         | 1.52        |
| LESS: Valuation Allowances for Investment Securities            | 1             | 1                 | 1             | 1             | 1             | 1             | 100.00        | 1.35        |
| <b>TOTAL CASH, DEPOSITS, AND SECURITIES</b>                     | <b>42,226</b> | <b>41,215</b>     | <b>40,170</b> | <b>39,188</b> | <b>38,187</b> | <b>40,024</b> | <b>102.98</b> | <b>2.49</b> |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

Area: West  
 All Reporting CMR  
 Report Prepared: 09/27/2004 5:30:35 PM

Reporting Dockets: 90  
 June 2004  
 Data as of: 09/27/2004

### Amounts in Millions

|  | -100 bp        | Base Case<br>0 bp | +100 bp        | +200 bp        | +300 bp        | FaceValue      | BC/FV            | Eff.Dur.            |
|--|----------------|-------------------|----------------|----------------|----------------|----------------|------------------|---------------------|
| <b>ASSETS (cont.)</b>  |                |                   |                |                |                |                |                  |                     |
| <b>REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.</b> |                |                   |                |                |                |                |                  |                     |
| Reposessed Assets  | 321            | 321               | 321            | 321            | 321            | 321            | 100.00           | 0.00                |
| Real Estate Held for Investment                                      | 43             | 43                | 43             | 43             | 43             | 43             | 100.00           | 0.00                |
| Investment in Unconsolidated Subsidiaries                            | 341            | 334               | 312            | 281            | 245            | 334            | 100.00           | 4.26                |
| Office Premises and Equipment  | 4,270          | 4,270             | 4,270          | 4,270          | 4,270          | 4,270          | 100.00           | 0.00                |
| <b>TOTAL REAL ASSETS, ETC.</b>                                       | <b>4,974</b>   | <b>4,968</b>      | <b>4,946</b>   | <b>4,915</b>   | <b>4,879</b>   | <b>4,968</b>   | <b>100.00</b>    | <b>0.29</b>         |
| <b>MORTGAGE LOANS SERVICED FOR OTHERS</b>                            |                |                   |                |                |                |                |                  |                     |
| Fixed-Rate Servicing   | 2,149          | 3,445             | 4,087          | 4,240          | 4,210          |                |                  | -28.13              |
| Adjustable-Rate Servicing  | 1,194          | 1,276             | 1,298          | 1,309          | 1,311          |                |                  | -4.08               |
| Float on Mortgages Serviced for Others                               | 2,001          | 2,877             | 3,459          | 3,794          | 4,038          |                |                  | -25.33              |
| <b>TOTAL MORTGAGE LOANS SERVICED FOR OTHERS</b>                      | <b>5,344</b>   | <b>7,599</b>      | <b>8,844</b>   | <b>9,343</b>   | <b>9,560</b>   |                |                  | <b>-23.03</b>       |
| <b>OTHER ASSETS</b>  |                |                   |                |                |                |                |                  |                     |
| Purchased and Excess Servicing                                       |                |                   |                |                |                | 7,871          |                  |                     |
| Margin Account   | 0              | 0                 | 0              | 0              | 0              | 0              | 0.00             | 0.00                |
| Miscellaneous I  | 16,408         | 16,408            | 16,408         | 16,408         | 16,408         | 16,408         | 100.00           | 0.00                |
| Miscellaneous II   |                |                   |                |                |                | 12,799         |                  |                     |
| <b>Deposit Intangibles</b>   |                |                   |                |                |                |                |                  |                     |
| Retail CD Intangible   | 171            | 195               | 211            | 226            | 240            |                |                  | -10.21              |
| Transaction Account Intangible                                       | 4,938          | 6,429             | 7,871          | 9,355          | 10,652         |                |                  | -22.81              |
| MMDA Intangible  | 3,934          | 5,024             | 5,979          | 6,873          | 7,754          |                |                  | -20.35              |
| Passbook Account Intangible  | 1,911          | 2,448             | 2,957          | 3,463          | 3,904          |                |                  | -21.38              |
| Non-Interest-Bearing Account Intangible                              | 1,171          | 1,743             | 2,288          | 2,806          | 3,300          |                |                  | -32.05              |
| <b>TOTAL OTHER ASSETS</b>  | <b>28,532</b>  | <b>32,246</b>     | <b>35,714</b>  | <b>39,131</b>  | <b>42,258</b>  | <b>37,078</b>  |                  |                     |
| <b>Miscellaneous Assets</b>  |                |                   |                |                |                |                |                  |                     |
| Unrealized Gains Less Unamortized Yield Adjustments                  |                |                   |                |                |                | 3,508          |                  |                     |
| <b>TOTAL ASSETS</b>  | <b>564,447</b> | <b>562,516</b>    | <b>557,137</b> | <b>549,990</b> | <b>541,482</b> | <b>554,980</b> | <b>101/99***</b> | <b>0.65/1.32***</b> |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

Area: West  
 All Reporting CMR  
 Report Prepared: 09/27/2004 5:30:36 PM

Reporting Dockets: 90  
 June 2004  
 Data as of: 09/27/2004

### Amounts in Millions

|   | -100 bp        | Base Case<br>0 bp | +100 bp        | +200 bp        | +300 bp        | FaceValue      | BC/FV           | Eff.Dur.           |
|---|----------------|-------------------|----------------|----------------|----------------|----------------|-----------------|--------------------|
| <b>LIABILITIES</b>                          |                |                   |                |                |                |                |                 |                    |
| <b>DEPOSITS</b>                             |                |                   |                |                |                |                |                 |                    |
| <b>Fixed-Maturity</b>                       |                |                   |                |                |                |                |                 |                    |
| Fixed-Rate Maturing in 12 Months or Less    | 56,533         | 56,317            | 56,104         | 55,891         | 55,683         | 56,245         | 100.13          | 0.38               |
| Fixed-Rate Maturing in 13 Months or More    | 22,921         | 22,356            | 21,811         | 21,285         | 20,776         | 22,152         | 100.92          | 2.48               |
| Variable-Rate                               | 324            | 324               | 323            | 323            | 323            | 324            | 99.91           | 0.09               |
| <b>Demand</b>                               |                |                   |                |                |                |                |                 |                    |
| Transaction Accounts                        | 64,756         | 64,756            | 64,756         | 64,756         | 64,756         | 64,756         | 100/90*         | 0.00/2.51*         |
| MMDAs                                       | 76,759         | 76,759            | 76,759         | 76,759         | 76,759         | 76,759         | 100/93*         | 0.00/1.42*         |
| Passbook Accounts                           | 24,329         | 24,329            | 24,329         | 24,329         | 24,329         | 24,329         | 100/90*         | 0.00/2.39*         |
| Non-Interest-Bearing Accounts               | 25,741         | 25,741            | 25,741         | 25,741         | 25,741         | 25,741         | 100/93*         | 0.00/2.33*         |
| <b>TOTAL DEPOSITS</b>                       | <b>271,362</b> | <b>270,581</b>    | <b>269,823</b> | <b>269,083</b> | <b>268,366</b> | <b>270,305</b> | <b>100/94*</b>  | <b>0.28/1.72*</b>  |
| <b>BORROWINGS</b>                           |                |                   |                |                |                |                |                 |                    |
| <b>Fixed-Maturity</b>                       |                |                   |                |                |                |                |                 |                    |
| Fixed-Rate Maturing in 36 Months or Less    | 107,254        | 106,524           | 105,807        | 105,102        | 104,409        | 106,601        | 99.93           | 0.68               |
| Fixed-Rate Maturing in 37 Months or More    | 15,338         | 14,663            | 14,026         | 13,423         | 12,853         | 14,515         | 101.02          | 4.47               |
| Variable-Rate                               | 57,282         | 57,190            | 57,098         | 57,006         | 56,915         | 57,396         | 99.64           | 0.16               |
| <b>TOTAL BORROWINGS</b>                     | <b>179,874</b> | <b>178,377</b>    | <b>176,930</b> | <b>175,531</b> | <b>174,177</b> | <b>178,512</b> | <b>99.92</b>    | <b>0.83</b>        |
| <b>OTHER LIABILITIES</b>                    |                |                   |                |                |                |                |                 |                    |
| <b>Escrow Accounts</b>                      |                |                   |                |                |                |                |                 |                    |
| For Mortgages                               | 5,648          | 5,648             | 5,648          | 5,648          | 5,648          | 5,648          | 100.00          | 0.00               |
| Other Escrow Accounts                       | 5,073          | 4,923             | 4,781          | 4,648          | 4,523          | 5,450          | 90.33           | 2.96               |
| <b>Miscellaneous Other Liabilities</b>      |                |                   |                |                |                |                |                 |                    |
| Collateralized Mortgage Securities Issued   | 0              | 0                 | 0              | 0              | 0              | 0              | 0.00            | 0.00               |
| Miscellaneous I                             | 19,031         | 19,031            | 19,031         | 19,031         | 19,031         | 19,031         | 100.00          | 0.00               |
| Miscellaneous II                            | 0              | 0                 | 0              | 0              | 0              | 1,839          |                 |                    |
| <b>TOTAL OTHER LIABILITIES</b>              | <b>29,753</b>  | <b>29,603</b>     | <b>29,461</b>  | <b>29,328</b>  | <b>29,203</b>  | <b>31,968</b>  | <b>92.60</b>    | <b>0.49</b>        |
| <b>Other Liabilities not Included Above</b> |                |                   |                |                |                |                |                 |                    |
| Self-Valued                                 | 24,365         | 23,980            | 23,615         | 23,262         | 22,948         | 23,672         | 101.30          | 1.56               |
| Unamortized Yield Adjustments               |                |                   |                |                |                | -21            |                 |                    |
| <b>TOTAL LIABILITIES</b>                    | <b>505,354</b> | <b>502,541</b>    | <b>499,829</b> | <b>497,205</b> | <b>494,694</b> | <b>504,436</b> | <b>100/96**</b> | <b>0.55/1.31**</b> |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

Area: West  
 All Reporting CMR  
 Report Prepared: 09/27/2004 5:30:36 PM

Reporting Dockets: 90  
 June 2004  
 Data as of: 09/27/2004

### Amounts in Millions

|  | -100 bp      | Base Case<br>0 bp | +100 bp    | +200 bp     | +300 bp       | FaceValue | BC/FV | Eff.Dur. |
|--|--------------|-------------------|------------|-------------|---------------|-----------|-------|----------|
| <b>FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS</b> |              |                   |            |             |               |           |       |          |
| <b>OPTIONAL COMMITMENTS TO ORIGINATE</b>                     |              |                   |            |             |               |           |       |          |
| FRMs and Balloon/2-Step Mortgages                            | 344          | -166              | -940       | -1,698      | -2,415        |           |       |          |
| ARMs   | 509          | 323               | 43         | -346        | -848          |           |       |          |
| Other Mortgages  | 135          | 0                 | -174       | -375        | -590          |           |       |          |
| <b>FIRM COMMITMENTS</b>                                      |              |                   |            |             |               |           |       |          |
| Purchase/Originate Mortgages and MBS                         | 1,830        | -71               | -2,213     | -4,170      | -5,978        |           |       |          |
| Sell Mortgages and MBS                                       | -1,046       | -201              | 1,165      | 2,417       | 3,561         |           |       |          |
| Purchase Non-Mortgage Items                                  | -165         | 0                 | 157        | 306         | 448           |           |       |          |
| Sell Non-Mortgage Items                                      | 0            | 0                 | 0          | 0           | 0             |           |       |          |
| <b>INTEREST-RATE SWAPS, SWAPTIONS</b>                        |              |                   |            |             |               |           |       |          |
| Pay Fixed, Receive Floating Swaps                            | -204         | 186               | 569        | 934         | 1,283         |           |       |          |
| Pay Floating, Receive Fixed Swaps                            | 1,796        | -192              | -2,020     | -3,685      | -5,205        |           |       |          |
| Basis Swaps  | 0            | 0                 | 0          | 0           | 0             |           |       |          |
| Swaptions  | 2,023        | 3,093             | 4,273      | 5,478       | 6,651         |           |       |          |
| <b>OTHER</b>   |              |                   |            |             |               |           |       |          |
| Options on Mortgages and MBS                                 | 0            | 2                 | 11         | 20          | 29            |           |       |          |
| Interest-Rate Caps   | 0            | 0                 | 0          | 0           | 0             |           |       |          |
| Interest-Rate Floors   | 0            | 0                 | 0          | 0           | 0             |           |       |          |
| Futures  | -32          | 0                 | 32         | 65          | 97            |           |       |          |
| Options on Futures   | 0            | 0                 | 0          | 0           | 0             |           |       |          |
| Construction LIP   | 44           | 5                 | -33        | -69         | -104          |           |       |          |
| Self-Valued  | 64           | 74                | 124        | 198         | 259           |           |       |          |
| <b>TOTAL OFF-BALANCE-SHEET POSITIONS</b>                     | <b>5,299</b> | <b>3,054</b>      | <b>994</b> | <b>-925</b> | <b>-2,811</b> |           |       |          |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

Area: West  
 All Reporting CMR  
 Report Prepared: 09/27/2004 5:30:36 PM

Reporting Dockets: 90  
 June 2004  
 Data as of: 09/27/2004

### Amounts in Millions

|                                    | -100 bp       | Base Case<br>0 bp | +100 bp       | +200 bp       | +300 bp       | FaceValue     | BC/FV         | Eff.Dur.     |
|------------------------------------|---------------|-------------------|---------------|---------------|---------------|---------------|---------------|--------------|
| <b>NET PORTFOLIO VALUE</b>         |               |                   |               |               |               |               |               |              |
| + ASSETS                           | 564,447       | 562,516           | 557,137       | 549,990       | 541,482       | 554,980       | 101/99***     | 0.65/1.32*** |
| - LIABILITIES                      | 505,354       | 502,541           | 499,829       | 497,205       | 494,694       | 504,436       | 100/96**      | 0.55/1.31**  |
| + OFF-BALANCE-SHEET POSITIONS      | 5,299         | 3,054             | 994           | -925          | -2,811        |               |               |              |
| <b>TOTAL NET PORTFOLIO VALUE #</b> | <b>64,392</b> | <b>63,028</b>     | <b>58,302</b> | <b>51,861</b> | <b>43,976</b> | <b>50,544</b> | <b>124.70</b> | <b>4.83</b>  |

\* 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 Subsidiaries

Note: Base Case Value is expressed as a Percent of Face Value

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS

Area: West  
 All Reporting CMR  
 Report Prepared: 09/27/2004 5:30:36 PM

Reporting Dockets: 90  
 June 2004  
 Data as of: 09/27/2004

Amounts in Millions

### 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 |
| <b>30-YEAR MORTGAGES AND MBS</b>             |                 |               |               |               |               |
| Mortgage Loans                               | \$704           | \$14,543      | \$14,256      | \$4,410       | \$2,173       |
| WARM   | 337 mo          | 352 mo        | 345 mo        | 316 mo        | 287 mo        |
| WAC  | 4.27%           | 5.60%         | 6.35%         | 7.36%         | 8.96%         |
| Amount of these that is FHA or VA Guaranteed | \$65            | \$627         | \$1,561       | \$550         | \$216         |
| <br>   |                 |               |               |               |               |
| Securities Backed by Conventional Mortgages  | \$301           | \$1,959       | \$1,447       | \$266         | \$155         |
| WARM   | 295 mo          | 346 mo        | 330 mo        | 275 mo        | 245 mo        |
| Weighted Average Pass-Through Rate           | 4.34%           | 5.22%         | 6.49%         | 7.29%         | 8.62%         |
| <br>   |                 |               |               |               |               |
| Securities Backed by FHA or VA Mortgages     | \$29            | \$232         | \$1,192       | \$270         | \$92          |
| WARM   | 336 mo          | 347 mo        | 330 mo        | 305 mo        | 292 mo        |
| Weighted Average Pass-Through Rate           | 4.50%           | 5.30%         | 6.24%         | 7.16%         | 8.24%         |
| <br>   |                 |               |               |               |               |
| <b>15-YEAR MORTGAGES AND MBS</b>             |                 |               |               |               |               |
| Mortgage Loans                               | \$2,515         | \$8,437       | \$4,128       | \$868         | \$459         |
| WAC  | 4.68%           | 5.52%         | 6.37%         | 7.36%         | 9.02%         |
| Mortgage Securities                          | \$1,369         | \$2,140       | \$259         | \$40          | \$38          |
| Weighted Average Pass-Through Rate           | 4.33%           | 5.14%         | 6.09%         | 7.26%         | 8.51%         |
| WARM (of 15-Year Loans and Securities)       | 160 mo          | 179 mo        | 182 mo        | 155 mo        | 142 mo        |
| <br>   |                 |               |               |               |               |
| <b>BALLOON MORTGAGES AND MBS</b>             |                 |               |               |               |               |
| Mortgage Loans                               | \$2,996         | \$3,932       | \$345         | \$90          | \$39          |
| WAC  | 4.59%           | 5.34%         | 6.28%         | 7.39%         | 8.81%         |
| Mortgage Securities                          | \$743           | \$89          | \$11          | \$3           | \$0           |
| Weighted Average Pass-Through Rate           | 4.38%           | 5.25%         | 6.06%         | 7.12%         | 9.38%         |
| WARM (of Balloon Loans and Securities)       | 113 mo          | 130 mo        | 164 mo        | 144 mo        | 92 mo         |

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

**\$70,530**

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

Area: West  
 All Reporting CMR  
 Report Prepared: 09/27/2004 5:30:36 PM

Reporting Dockets: 90  
 June 2004  
 Data as of: 09/27/2004

### Amounts in Millions

| ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE<br>LOANS AND MORTGAGE-BACKED SECURITIES             | Current Market Index ARMs<br>by Coupon Reset Frequency |                     |                     | Lagging Market Index ARMs<br>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   | \$783  | \$81                | \$7                 | \$12,949   | \$150               |
| WAC  | 3.85%  | 4.01%               | 3.56%               | 1.99%  | 4.25%               |
| Non-Teaser ARMs  |  |                     |                     |  |                     |
| Balances of All Non-Teaser ARMs  | \$21,092   | \$16,952            | \$43,745            | \$145,195  | \$30,181            |
| Weighted Average Margin  | 174 bp   | 384 bp              | 261 bp              | 292 bp   | 267 bp              |
| WAC  | 4.77%  | 5.56%               | 4.66%               | 4.36%  | 5.26%               |
| WARM   | 339 mo   | 322 mo              | 348 mo              | 343 mo   | 331 mo              |
| Weighted Average Time Until Next Payment Reset   | 2 mo   | 13 mo               | 46 mo               | 5 mo   | 33 mo               |
| <b>Total Adjustable-Rate, Single-Family, First Mortgage Loans &amp; Mortgage-Backed Securities</b> |  |                     |                     |  | <b>\$271,137</b>    |

| MEMO ITEMS FOR ALL ARMS (Reported at CMR 815)      | Current Market Index ARMs<br>by Coupon Reset Frequency |                     |                     | Lagging Market Index ARMs<br>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 | \$8  | \$44                | \$24                | \$9  | \$1                 |
| Weighted Average Distance from Lifetime Cap        | 133 bp   | 112 bp              | 127 bp              | 113 bp   | 172 bp              |
| Balances With Coupon 201-400 bp from Lifetime Cap  | \$36   | \$139               | \$149               | \$373  | \$249               |
| Weighted Average Distance from Lifetime Cap        | 318 bp   | 322 bp              | 342 bp              | 335 bp   | 368 bp              |
| Balances With Coupon Over 400 bp from Lifetime Cap | \$20,520   | \$16,144            | \$43,481            | \$155,431  | \$30,063            |
| Weighted Average Distance from Lifetime Cap        | 1,003 bp   | 664 bp              | 547 bp              | 698 bp   | 686 bp              |
| Balances Without Lifetime Cap                      | \$1,310  | \$706               | \$98                | \$2,332  | \$19                |
| ARM Cap and Floor Detail                           |  |                     |                     |  |                     |
| Balances Subject to Periodic Rate Caps             | \$10,101   | \$10,354            | \$42,760            | \$343  | \$5,053             |
| Weighted Average Periodic Rate Cap                 | 218 bp   | 185 bp              | 358 bp              | 191 bp   | 181 bp              |
| Balances Subject to Periodic Rate Floors           | \$9,876  | \$9,023             | \$42,421            | \$262  | \$5,020             |
| MBS Included in ARM Balances                       | \$925  | \$1,934             | \$1,301             | \$7,761  | \$142               |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

Area: West

All Reporting CMR

Report Prepared: 09/27/2004 5:30:36 PM

Reporting Dockets: 90

June 2004

Data as of: 09/27/2004

### Amounts in Millions

| MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES | Balloons | Fully Amortizing |
|--|----------|------------------|
| Adjustable-Rate:   |          |                  |
| Balances   | \$13,100 | \$33,877         |
| WARM   | 110 mo   | 284 mo           |
| Remaining Term to Full Amortization                          | 303 mo   |                  |
| Rate Index Code  | 0        | 0                |
| Margin   | 248 bp   | 250 bp           |
| Reset Frequency  | 9 mo     | 5 mo             |
| MEMO: ARMs within 300 bp of Lifetime Cap                     |          |                  |
| Balances   | \$229    | \$158            |
| Wghted Average Distance to Lifetime Cap                      | 68 bp    | 192 bp           |
| Fixed-Rate:  |          |                  |
| Balances   | \$4,578  | \$2,601          |
| WARM   | 67 mo    | 136 mo           |
| Remaining Term to Full Amortization                          | 291 mo   |                  |
| WAC  | 6.90%    | 7.22%            |

| CONSTRUCTION AND LAND LOANS         | Adjustable Rate | Fixed Rate |
|-------------------------------------|-----------------|------------|
| Balances                            | \$5,339         | \$2,718    |
| WARM                                | 13 mo           | 62 mo      |
| Rate Index Code                     | 0               |            |
| Margin in Column 1; WAC in Column 2 | 153 bp          | 6.38%      |
| Reset Frequency                     | 2 mo            |            |

| SECOND MORTGAGE LOANS AND SECURITIES | Adjustable Rate | Fixed Rate |
|--------------------------------------|-----------------|------------|
| Balances                             | \$19,642        | \$5,909    |
| WARM                                 | 222 mo          | 191 mo     |
| Rate Index Code                      | 0               |            |
| Margin in Column 1; WAC in Column 2  | 69 bp           | 7.12%      |
| Reset Frequency                      | 1 mo            |            |

| COMMERCIAL LOANS                    | Adjustable Rate | Fixed Rate |
|-------------------------------------|-----------------|------------|
| Balances                            | \$15,741        | \$2,956    |
| WARM                                | 41 mo           | 78 mo      |
| Margin in Column 1; WAC in Column 2 | 345 bp          | 6.79%      |
| Reset Frequency                     | 1 mo            |            |
| Rate Index Code                     | 0               |            |

| CONSUMER LOANS                      | Adjustable Rate | Fixed Rate |
|-------------------------------------|-----------------|------------|
| Balances                            | \$3,962         | \$11,875   |
| WARM                                | 88 mo           | 53 mo      |
| Rate Index Code                     | 0               |            |
| Margin in Column 1; WAC in Column 2 | 454 bp          | 11.90%     |
| Reset Frequency                     | 1 mo            |            |

| MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE      | High Risk | Low Risk |
|---|-----------|----------|
| Collateralized Mortgage Obligations:              |           |          |
| Floating Rate                                     | \$132     | \$5,568  |
| Fixed Rate  |           |          |
| Remaining WAL <= 5 Years                          | \$172     | \$2,848  |
| Remaining WAL 5-10 Years                          | \$42      | \$256    |
| Remaining WAL Over 10 Years                       | \$0       |          |
| Superfloaters                                     | \$0       |          |
| Inverse Floaters & Super POs                      | \$0       |          |
| Other   | \$0       | \$0      |
| CMO Residuals:                                    |           |          |
| Fixed Rate  | \$21      | \$0      |
| Floating Rate                                     | \$22      | \$23     |
| Stripped Mortgage-Backed Securities:              |           |          |
| Interest-Only MBS                                 | \$200     | \$1      |
| WAC   | 5.54%     | 5.24%    |
| Principal-Only MBS                                | \$318     | \$0      |
| WAC   | 5.67%     | 0.00%    |
| Total Mortgage-Derivative Securities - Book Value | \$906     | \$8,696  |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

Area: West  
 All Reporting CMR  
 Report Prepared: 09/27/2004 5:30:37 PM

Reporting Dockets: 90  
 June 2004  
 Data as of: 09/27/2004

Amounts in Millions

### 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                                   | \$36,649        | \$205,733     | \$150,818     | \$63,501      | \$18,311      |
| WARM  | 183 mo          | 288 mo        | 301 mo        | 280 mo        | 248 mo        |
| Weighted Average Servicing Fee                      | 26 bp           | 27 bp         | 31 bp         | 36 bp         | 40 bp         |
| Total Number of Fixed Rate Loans Serviced that are: |                 |               |               |               |               |
| Conventional  | 3,178 loans     |               |               |               |               |
| FHA/VA  | 750 loans       |               |               |               |               |
| Subserviced by Others                               | 0 loans         |               |               |               |               |

#### Index on Serviced Loan

| Current Market | Lagging Market |
|----------------|----------------|
|----------------|----------------|

|   |          |          |   |           |
|---|----------|----------|---|-----------|
| Adjustable-Rate Mortgage Loan Servicing |          |          |   |           |
| Balances Serviced                       | \$60,413 | \$28,893 | Total # of Adjustable-Rate Loans Serviced | 535 loans |
| WARM (in months)                        | 338 mo   | 304 mo   | Number of These Subserviced by Others     | 0 loans   |
| Weighted Average Servicing Fee          | 40 bp    | 75 bp    |   |           |

|   |                  |
|---|------------------|
| <b>Total Balances of Mortgage Loans Serviced for Others</b> | <b>\$564,319</b> |
|---|------------------|

### CASH, DEPOSITS, AND SECURITIES

|  | Balances | WAC   | WARM   |
|--|----------|-------|--------|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos   | \$10,641 |       |        |
| Equity Securities (including Mutual Funds) Subject to SFAS No. 115                 | \$725    |       |        |
| Zero-Coupon Securities   | \$398    | 2.67% | 37 mo  |
| Government & Agency Securities   | \$9,696  | 6.11% | 97 mo  |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits                          | \$2,151  | 1.26% | 1 mo   |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) | \$461    | 5.37% | 123 mo |
| Memo: Complex Securities (from supplemental reporting)                             | \$6,351  |       |        |

|   |                 |
|---|-----------------|
| <b>Total Cash, Deposits, and Securities</b> | <b>\$30,422</b> |
|---|-----------------|

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

Area: West  
 All Reporting CMR  
 Report Prepared: 09/27/2004 5:30:37 PM

Reporting Dockets: 90  
 June 2004  
 Data as of: 09/27/2004

### Amounts in Millions

#### ITEMS RELATED TO MORTGAGE LOANS AND SECURITIES

|                                     |          |
|-------------------------------------|----------|
| Nonperforming Loans                 | \$5,689  |
| Accrued Interest Receivable         | \$1,790  |
| Advances for Taxes and Insurance    | \$182    |
| Less: Unamortized Yield Adjustments | \$-3,656 |
| Valuation Allowances                | \$1,749  |
| Unrealized Gains (Losses)           | \$-36    |

#### ITEMS RELATED TO NONMORTGAGE LOANS AND SECURITIES

|                                     |       |
|-------------------------------------|-------|
| Nonperforming Loans                 | \$269 |
| Accrued Interest Receivable         | \$163 |
| Less: Unamortized Yield Adjustments | \$17  |
| Valuation Allowances                | \$906 |
| Unrealized Gains (Losses)           | \$0   |

#### OTHER ITEMS

|   |          |
|---|----------|
| Real Estate Held for Investment   | \$43     |
| Repossessed Assets  | \$321    |
| Equity Assets Not Subject to<br>SFAS No. 115 (Excluding FHLB Stock)                 | \$334    |
| Office Premises and Equipment   | \$4,270  |
| Items Related to Certain Investment Securities                                      |          |
| Unrealized Gains (Losses)   | \$-203   |
| Less: Unamortized Yield Adjustments   | \$-108   |
| Valuation Allowances  | \$1      |
| Other Assets  |          |
| Servicing Assets, Interest-Only Strip Receivables,<br>and Certain Other Instruments | \$7,871  |
| Miscellaneous I   | \$16,408 |
| Miscellaneous II  | \$12,799 |

#### MEMORANDUM ITEMS

|   |          |
|---|----------|
| Mortgage "Warehouse" Loans Reported as Mortgage<br>Loans at SC26          | \$5,105  |
| Loans Secured by Real Estate Reported as NonMortgage<br>Loans at SC31     | \$76     |
| Market Value of Equity Securities and Mutual Funds Reported<br>at CMR464: |          |
| Equity Securities and Non-Mortgage-Related Mutual Funds                   | \$552    |
| Mortgage-Related Mutual Funds   | \$172    |
| Mortgage Loans Serviced by Others:  |          |
| Fixed-Rate Mortgage Loans Serviced  | \$10,414 |
| Weighted Average Servicing Fee  | 43 bp    |
| Adjustable-Rate Mortgage Loans Serviced                                   | \$15,980 |
| Weighted Average Servicing Fee  | 45 bp    |
| Credit-Card Balances Expected to Pay Off in<br>Grace Period               | \$1,866  |

|                     |                  |
|---------------------|------------------|
| <b>TOTAL ASSETS</b> | <b>\$554,980</b> |
|---------------------|------------------|

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

Area: West  
 All Reporting CMR  
 Report Prepared: 09/27/2004 5:30:37 PM

Reporting Dockets: 90  
 June 2004  
 Data as of: 09/27/2004

Amounts in Millions

### FIXED-RATE, FIXED-MATURITY DEPOSITS

| Balances by Remaining Maturity:        | Original Maturity in Months |          |            | Early Withdrawals During<br>Quarter (Optional) |
|--|-----------------------------|----------|------------|--|
|  | 12 or Less                  | 13 to 36 | 37 or More |  |
| Balances Maturing in 3 Months or Less  | \$23,100                    | \$3,634  | \$297      | \$201  |
| WAC                                    | 1.34%                       | 2.66%    | 5.54%      |  |
| WARM                                   | 2 mo                        | 2 mo     | 2 mo       |  |
| Balances Maturing in 4 to 12 Months    | \$17,579                    | \$10,355 | \$1,280    | \$259  |
| WAC                                    | 1.53%                       | 2.66%    | 6.23%      |  |
| WARM                                   | 7 mo                        | 8 mo     | 9 mo       |  |
| Balances Maturing in 13 to 36 Months   |                             | \$10,298 | \$6,480    | \$130  |
| WAC                                    |                             | 2.55%    | 5.00%      |  |
| WARM                                   |                             | 20 mo    | 28 mo      |  |
| Balances Maturing in 37 or More Months |                             |          | \$5,374    | \$38   |
| WAC                                    |                             |          | 4.16%      |  |
| WARM                                   |                             |          | 53 mo      |  |

|   |                 |
|---|-----------------|
| <b>Total Fixed-Rate, Fixed Maturity Deposits:</b> | <b>\$78,397</b> |
|---|-----------------|

### MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

|  | Original Maturity in Months |          |            |
|--|-----------------------------|----------|------------|
|  | 12 or Less                  | 13 to 36 | 37 or More |
| Balances in Brokered Deposits  | \$8,598                     | \$416    | \$349      |
| Deposits with Early-Withdrawal Penalties Stated<br>in Terms of Months of Forgone Interest: |                             |          |            |
| Balances Subject to Penalty  | \$30,733                    | \$23,288 | \$12,890   |
| Penalty in Months of Forgone Interest  | 2.45 mo                     | 4.94 mo  | 8.76 mo    |
| Balances in New Accounts   | \$5,620                     | \$1,267  | \$584      |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

Area: West  
 All Reporting CMR  
 Report Prepared: 09/27/2004 5:30:37 PM

Reporting Dockets: 90  
 June 2004  
 Data as of: 09/27/2004

Amounts in Millions

### FIXED-RATE, FIXED-MATURITY BORROWINGS

**FHLB ADVANCES, OTHER BORROWINGS,  
 REDEEMABLE PREFERRED STOCK, AND  
 SUBORDINATED DEBT**

|  | Remaining Maturity |                |                | WAC |
|--|--------------------|----------------|----------------|-----|
|  | 0 to 3 Months      | 4 to 36 Months | Over 36 Months |     |

Balances by Coupon Class:

|                |          |          |         |       |
|----------------|----------|----------|---------|-------|
| Under 3.00%    | \$37,069 | \$52,256 | \$500   | 1.50% |
| 3.00 to 3.99%  | \$1,242  | \$6,055  | \$7,653 | 3.44% |
| 4.00 to 4.99%  | \$301    | \$5,673  | \$2,423 | 4.54% |
| 5.00 to 5.99%  | \$66     | \$2,321  | \$1,661 | 5.37% |
| 6.00 to 6.99%  | \$690    | \$584    | \$1,464 | 6.66% |
| 7.00 to 7.99%  | \$12     | \$215    | \$90    | 7.29% |
| 8.00 to 8.99%  | \$0      | \$14     | \$292   | 8.35% |
| 9.00 and Above | \$0      | \$101    | \$430   | 9.67% |

|      |      |       |       |  |
|------|------|-------|-------|--|
| WARM | 1 mo | 13 mo | 62 mo |  |
|------|------|-------|-------|--|

|  |                  |
|--|------------------|
| <b>Total Fixed-Rate, Fixed-Maturity Borrowings</b> | <b>\$121,116</b> |
|--|------------------|

### MEMOS

|   |          |
|---|----------|
| Variable-Rate Borrowings and Structured Advances<br>(from Supplemental Reporting) | \$81,392 |
| Book Value of Redeemable Preferred Stock  | \$0      |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

Area: West  
All Reporting CMR  
Report Prepared: 09/27/2004 5:30:37 PM

Reporting Dockets: 90  
June 2004  
Data as of: 09/27/2004

Amounts in Millions

### NON-MATURITY DEPOSITS AND OTHER LIABILITIES

|  | Total Balances | WAC   | Balances in New Accounts |
|--|----------------|-------|--------------------------|
| <b>NON-MATURITY DEPOSITS</b>                             |                |       |                          |
| Transaction Accounts                                     | \$64,756       | 1.19% | \$3,634                  |
| Money Market Deposit Accounts (MMDAs)                    | \$76,759       | 1.32% | \$2,560                  |
| Passbook Accounts  | \$24,329       | 1.04% | \$8,371                  |
| Non-Interest-Bearing Non-Maturity Deposits               | \$25,741       |       | \$1,434                  |
| <b>ESCROW ACCOUNTS</b>                                   |                |       |                          |
| Escrow for Mortgages Held in Portfolio                   | \$350          | 0.76% |                          |
| Escrow for Mortgages Serviced for Others                 | \$5,298        | 0.10% |                          |
| Other Escrows  | \$5,450        | 0.12% |                          |
| <b>TOTAL NON-MATURITY DEPOSITS &amp; ESCROW ACCOUNTS</b> |                |       |                          |
|  | \$202,682      |       |                          |
| UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS                | \$3            |       |                          |
| UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS              | \$-24          |       |                          |
| <b>OTHER LIABILITIES</b>                                 |                |       |                          |
| Collateralized Mortgage Securities Issued                | \$0            |       |                          |
| Miscellaneous I  | \$19,031       |       |                          |
| Miscellaneous II   | \$1,839        |       |                          |

|                          |                  |
|--------------------------|------------------|
| <b>TOTAL LIABILITIES</b> | <b>\$504,436</b> |
|--------------------------|------------------|

### MINORITY INTEREST AND CAPITAL

|  |          |
|--|----------|
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES | \$175    |
| EQUITY CAPITAL                                 | \$50,406 |

|  |                  |
|--|------------------|
| <b>TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL</b> | <b>\$555,018</b> |
|--|------------------|

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

Area: West  
 All Reporting CMR  
 Report Prepared: 09/27/2004 5:30:37 PM

Reporting Dockets: 90  
 June 2004  
 Data as of: 09/27/2004

Amounts in Millions

### 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                    | 11              | \$7,622         |
| 1004          | Opt commitment to orig 6-mo or 1-yr COFI ARMs               | 10              | \$40            |
| 1006          | Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs     | 32              | \$5,017         |
| 1008          | Opt commitment to orig 3- or 5-yr Treasury ARMs             | 15              | \$12,655        |
| 1010          | Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs    | 14              | \$4,761         |
| 1012          | Opt commitment to orig 10-, 15-, or 20-year FRMs            | 42              | \$2,481         |
| 1014          | Opt commitment to orig 25- or 30-year FRMs                  | 40              | \$10,076        |
| 1016          | Opt commitment to orig "other" Mortgages                    | 37              | \$5,276         |
| 2006          | Commit/purchase 6-mo/1-yr Treas/LIBOR ARM Ins, svc retained |                 | \$2             |
| 2012          | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained  |                 | \$40            |
| 2014          | Commit/purchase 25- or 30-yr FRM loans, svc retained        |                 | \$40            |
| 2016          | Commit/purchase "other" Mortgage loans, svc retained        |                 | \$4,021         |
| 2026          | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM Ins, svc retained  |                 | \$675           |
| 2028          | Commit/sell 3- or 5-yr Treasury ARM loans, svc retained     |                 | \$855           |
| 2030          | Commit/sell 5- or 7-yr Balloon/2-step mtg Ins, svc retained |                 | \$2             |
| 2032          | Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained      | 11              | \$181           |
| 2034          | Commit/sell 25- to 30-yr FRM loans, svc retained            | 19              | \$1,012         |
| 2036          | Commit/sell "other" Mortgage loans, svc retained            |                 | \$9             |
| 2046          | Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS      |                 | \$1             |
| 2048          | Commit/purchase 3-yr or 5-yr Treasury ARM MBS               |                 | \$12            |
| 2052          | Commit/purchase 10-, 15-, or 20-yr FRM MBS                  |                 | \$12,129        |
| 2054          | Commit/purchase 25- to 30-year FRM MBS                      |                 | \$16,345        |
| 2068          | Commit/sell 3- or 5-yr Treasury ARM MBS                     |                 | \$264           |
| 2072          | Commit/sell 10-, 15-, or 20-yr FRM MBS                      | 7               | \$5,194         |
| 2074          | Commit/sell 25- or 30-yr FRM MBS                            | 9               | \$14,264        |
| 2083          | Commit/sell low-risk floating-rate mtg derivative product   |                 | \$3             |
| 2106          | Commit/purch 6-mo or 1-yr Treas/LIBOR ARM Ins, svc released |                 | \$34            |
| 2108          | Commit/purchase 3- or 5-yr Treasury ARM Ins, svc released   |                 | \$365           |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

Area: West  
 All Reporting CMR  
 Report Prepared: 09/27/2004 5:30:38 PM

Reporting Dockets: 90  
 June 2004  
 Data as of: 09/27/2004

Amounts in Millions

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

| Contract Code | Off-Balance-Sheet Contract Positions                        | # Firms if # > 5 | Notional Amount |
|---------------|---|------------------|-----------------|
| 2112          | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released  |                  | \$405           |
| 2114          | Commit/purchase 25- or 30-yr FRM loans, svc released        |                  | \$2,997         |
| 2116          | Commit/purchase "other" Mortgage loans, svc released        |                  | \$39            |
| 2126          | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM Ins, svc released  |                  | \$21            |
| 2128          | Commit/sell 3- or 5-yr Treasury ARM loans, svc released     |                  | \$31            |
| 2130          | Commit/sell 5- or 7-yr Balloon/2-step mtg Ins, svc released |                  | \$0             |
| 2132          | Commit/sell 10-, 15-, or 20-yr FRM loans, svc released      | 7                | \$8             |
| 2134          | Commit/sell 25- or 30-yr FRM loans, svc released            | 16               | \$70            |
| 2136          | Commit/sell "other" Mortgage loans, svc released            |                  | \$7             |
| 2202          | Firm commitment to originate 1-month COFI ARM loans         |                  | \$10            |
| 2204          | Firm commit/originate 6-month or 1-yr COFI ARM loans        |                  | \$14            |
| 2206          | Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM Ins   | 10               | \$85            |
| 2208          | Firm commit/originate 3- or 5-yr Treasury ARM loans         | 8                | \$14            |
| 2210          | Firm commit/orig 5- or 7-yr Balloon or 2-step mtg Ins       |                  | \$0             |
| 2212          | Firm commit/originate 10-, 15-, or 20-year FRM loans        | 13               | \$27            |
| 2214          | Firm commit/originate 25- or 30-year FRM loans              | 16               | \$149           |
| 2216          | Firm commit/originate "other" Mortgage loans                | 11               | \$72            |
| 3026          | Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs          |                  | \$16            |
| 3028          | Option to sell 3- or 5-year Treasury ARMs                   |                  | \$11            |
| 3030          | Option to sell 5- or 7-yr Balloon or 2-step mtgs            |                  | \$1             |
| 3032          | Option to sell 10-, 15-, or 20-year FRMs                    |                  | \$2             |
| 3034          | Option to sell 25- or 30-year FRMs                          | 6                | \$156           |
| 3036          | Option to sell "other" Mortgages                            |                  | \$0             |
| 4002          | Commit/purchase non-Mortgage financial assets               | 12               | \$95            |
| 4006          | Commit/purchase "other" liabilities                         |                  | \$4,380         |
| 4022          | Commit/sell non-Mortgage financial assets                   |                  | \$106           |
| 5002          | IR swap: pay fixed, receive 1-month LIBOR                   |                  | \$2,868         |
| 5004          | IR swap: pay fixed, receive 3-month LIBOR                   | 6                | \$16,014        |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

Area: West  
 All Reporting CMR  
 Report Prepared: 09/27/2004 5:30:38 PM

Reporting Dockets: 90  
 June 2004  
 Data as of: 09/27/2004

Amounts in Millions

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

| Contract Code | Off-Balance-Sheet Contract Positions                  | # Frms if # > 5 | Notional Amount |
|---------------|---|-----------------|-----------------|
| 5024          | IR swap: pay 1-month LIBOR, receive fixed             |                 | \$366           |
| 5026          | IR swap: pay 3-month LIBOR, receive fixed             |                 | \$36,975        |
| 5104          | IR swaption: pay fixed, receive 3-month LIBOR         |                 | \$42,205        |
| 5502          | IR swap, amortizing: pay fixed, receive 1-month LIBOR |                 | \$95            |
| 5504          | IR swap, amortizing: pay fixed, receive 3-month LIBOR |                 | \$81            |
| 5524          | IR swap, amortizing: pay 1-month LIBOR, receive fixed |                 | \$95            |
| 6020          | Interest rate Cap based on cost-of-funds index (COFI) |                 | \$56            |
| 6050          | Short interest rate Cap based on cost-of-funds index  |                 | \$56            |
| 8016          | Long futures contract on 3-month Eurodollar           |                 | \$1,504         |
| 8046          | Short futures contract on 3-month Eurodollar          |                 | \$14,453        |
| 9502          | Fixed-rate construction loans in process              | 46              | \$2,318         |
| 9512          | Adjustable-rate construction loans in process         | 37              | \$4,750         |