Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Western

All Reporting CMR **Reporting Dockets: 154** **March 2010**

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	39,438	-2,728	-6 %	14.78 %	-65 bp
+200 bp	41,045	-1,121	-3 %	15.23 %	-20 bp
+100 bp	42,157	-9	0 %	15.51 %	+8 bp
0 bp	42,166			15.43 %	
-100 bp	41,667	-500	-1 %	15.20 %	-23 bp

Risk Measure for a Given Rate Shock

	3/31/2010	12/31/2009	3/31/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	15.43 %	14.99 %	11.86 %
Post-shock NPV Ratio	15.20 %	14.62 %	11.34 %
Sensitivity Measure: Decline in NPV Ratio	23 bp	37 bp	52 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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	-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	24,370	23,696	22,649	21,444	20,213	22,760	104.11	3.63
30-Year Mortgage Securities	5,057	4,925	4,709	4,457	4,201	4,717	104.41	3.54
15-Year Mortgages and MBS	14,188	13,818	13,330	12,812	12,291	13,316	103.77	3.10
Balloon Mortgages and MBS	2,614	2,605	2,587	2,562	2,523	2,384	109.27	0.52
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	3,397	3,404	3,382	3,360	3,332	3,246	104.84	0.22
7 Month to 2 Year Reset Frequency	10,806	10,786	10,703	10,511	10,243	10,310	104.61	0.48
2+ to 5 Year Reset Frequency	5,083	5,050	5,007	4,945	4,833	4,805	105.12	0.75
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	2,431	2,412	2,383	2,351	2,316	2,297	104.99	1.00
2 Month to 5 Year Reset Frequency	3,573	3,538	3,482	3,420	3,353	3,437	102.94	1.29
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	4,875	4,837	4,790	4,742	4,686	4,784	101.11	0.89
Adjustable-Rate, Fully Amortizing	9,350	9,275	9,186	9,087	8,937	9,268	100.07	0.89
Fixed-Rate, Balloon	4,345	4,207	4,072	3,943	3,820	4,010	104.92	3.24
Fixed-Rate, Fully Amortizing	2,727	2,622	2,521	2,427	2,339	2,441	107.43	3.94
Construction and Land Loans								
Adjustable-Rate	3,654	3,647	3,637	3,627	3,618	3,644	100.09	0.23
Fixed-Rate	1,682	1,637	1,590	1,546	1,506	1,661	98.55	2.82
Second-Mortgage Loans and Securities								
Adjustable-Rate	13,943	13,915	13,876	13,836	13,798	13,893	100.16	0.24
Fixed-Rate	6,402	6,264	6,120	5,982	5,851	5,962	105.07	2.26
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	7,123	7,037	6,917	6,784	6,632	7,037	100.00	1.46
Accrued Interest Receivable	653	653	653	653	653	653	100.00	0.00
Advance for Taxes/Insurance	72	72	72	72	72	72	100.00	0.00
Float on Escrows on Owned Mortgages	25	45	66	84	101			-44.90
LESS: Value of Servicing on Mortgages Serviced by Others	-11	-8	-15	-15	-15			-24.12
TOTAL MORTGAGE LOANS AND SECURITIES	**126,381**	**124,452**	**121,746**	**118,661**	**115,331**	**120,695**	**103.11**	**1.86**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,381	2,374	2,365	2,357	2,349	2,377	99.84	0.34
Fixed-Rate	1,940	1,879	1,821	1,765	1,712	1,783	105.40	3.16
Consumer Loans								
Adjustable-Rate	28,555	28,534	28,489	28,445	28,401	28,737	99.29	0.12
Fixed-Rate	14,747	14,620	14,481	14,347	14,218	14,851	98.45	0.91
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,937	-1,932	-1,927	-1,921	-1,916	-1,932	0.00	0.26
Accrued Interest Receivable	197	197	197	197	197	197	100.00	0.00
TOTAL NONMORTGAGE LOANS	**45,883**	**45,671**	**45,427**	**45,190**	**44,961**	**46,012**	**99.26**	**0.50**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,182	4,182	4,182	4,182	4,182	4,182	100.00	0.00
Equities and All Mutual Funds	143	139	135	131	126	139	100.00	2.92
Zero-Coupon Securities	338	336	333	330	327	332	101.21	0.73
Government and Agency Securities	11,230	11,030	10,813	10,602	10,398	10,999	100.29	1.89
Term Fed Funds, Term Repos	24,049	24,044	24,017	23,991	23,964	24,044	100.00	0.07
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	9,596	9,420	9,241	9,068	8,900	9,258	101.74	1.89
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	23,408	23,204	22,707	21,962	21,298	23,380	99.25	1.51
Structured Securities (Complex)	6,693	6,648	6,525	6,366	6,201	6,665	99.74	1.26
LESS: Valuation Allowances for Investment Securities	2	2	2	2	2	2	100.00	2.17
TOTAL CASH, DEPOSITS, AND SECURITIES	**79,637**	**79,001**	**77,951**	**76,628**	**75,395**	**78,997**	**100.01**	**1.07**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,245	1,245	1,245	1,245	1,245	1,245	100.00	0.00
Real Estate Held for Investment	71	71	71	71	71	71	100.00	0.00
Investment in Unconsolidated Subsidiaries	81	76	71	66	61	76	100.00	6.80
Office Premises and Equipment	1,459	1,459	1,459	1,459	1,459	1,459	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,857**	**2,852**	**2,847**	**2,842**	**2,837**	**2,852**	**100.00**	**0.18**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	782	934	1,065	1,156	1,203			-15.16
Adjustable-Rate Servicing	473	510	638	644	633			-16.20
Float on Mortgages Serviced for Others	603	704	828	917	987			-15.97
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,858**	**2,148**	**2,531**	**2,717**	**2,824**			**-15.67**
OTHER ASSETS								
Purchased and Excess Servicing						980		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	13,170	13,170	13,170	13,170	13,170	13,170	100.00	0.00
Miscellaneous II						1,156		
Deposit Intangibles								
Retail CD Intangible	89	102	154	175	194			-31.76
Transaction Account Intangible	1,009	1,454	2,041	2,595	3,127			-35.50
MMDA Intangible	2,162	2,821	3,770	4,681	5,514			-28.51
Passbook Account Intangible	1,045	1,403	1,906	2,383	2,835			-30.66
Non-Interest-Bearing Account Intangible	55	190	322	448	568			-70.45
TOTAL OTHER ASSETS	**17,530**	**19,139**	**21,363**	**23,452**	**25,408**	**15,307**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-6,612		
TOTAL ASSETS	**274,145**	**273,264**	**271,865**	**269,490**	**266,755**	**257,251**	**106/104*** **	**0.42/1.15*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	41,808	41,757	41,611	41,468	41,336	41,371	100.93	0.24
Fixed-Rate Maturing in 13 Months or More	22,360	21,797	21,282	20,834	20,451	20,806	104.77	2.47
Variable-Rate	369	368	367	367	366	367	100.45	0.20
Demand								
Transaction Accounts	24,519	24,519	24,519	24,519	24,519	24,519	100/94*	0.00/2.24*
MMDAs	68,728	68,728	68,728	68,728	68,728	68,728	100/96*	0.00/1.22*
Passbook Accounts	22,406	22,406	22,406	22,406	22,406	22,406	100/94*	0.00/2.05*
Non-Interest-Bearing Accounts	5,819	5,819	5,819	5,819	5,819	5,819	100/97*	0.00/2.38*
TOTAL DEPOSITS	**186,009**	**185,395**	**184,733**	**184,141**	**183,625**	**184,016**	**101/98***	**0.34/1.43***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	19,770	19,582	19,387	19,196	19,008	19,117	102.43	0.98
Fixed-Rate Maturing in 37 Months or More	7,472	7,166	6,875	6,598	6,335	6,588	108.77	4.17
Variable-Rate	5,942	5,940	5,938	5,935	5,933	5,932	100.14	0.04
TOTAL BORROWINGS	**33,185**	**32,689**	**32,200**	**31,729**	**31,276**	**31,637**	**103.32**	**1.51**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,117	1,117	1,117	1,117	1,117	1,117	100.00	0.00
Other Escrow Accounts	252	244	237	230	224	267	91.47	3.02
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	1,047	1,047	1,047	1,047	1,047	1,047	100.00	0.00
Miscellaneous I	4,828	4,828	4,828	4,828	4,828	4,828	100.00	0.00
Miscellaneous II	0	0	0	0	0	993		
TOTAL OTHER LIABILITIES	**7,244**	**7,236**	**7,229**	**7,222**	**7,216**	**8,252**	**87.69**	**0.10**
Other Liabilities not Included Above								
Self-Valued	5,770	5,573	5,295	5,067	4,892	5,319	104.78	4.26
Unamortized Yield Adjustments						151		
TOTAL LIABILITIES	**232,207**	**230,894**	**229,458**	**228,160**	**227,009**	**229,375**	**101/98****	**0.60/1.46****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	113	-5	-167	-330	-488			
ARMs	13	14	11	6	-1			
Other Mortgages	1	0	-4	-10	-17			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	35	16	-13	-43	-72			
Sell Mortgages and MBS	-88	-6	107	222	336			
Purchase Non-Mortgage Items	4	0	-4	-7	-11			
Sell Non-Mortgage Items	-1	0	1	2	2			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-142	-43	48	135	220			
Pay Floating, Receive Fixed Swaps	270	169	73	-20	-109			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	1	1	0	0	-1			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	2	1	-2	-5	-8			
Self-Valued	-479	-350	-299	-235	-160			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-271**	**-203**	**-250**	**-284**	**-307**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	274,145	273,264	271,865	269,490	266,755	257,251	106/104***	0.42/1.15***
MINUS TOTAL LIABILITIES	232,207	230,894	229,458	228,160	227,009	229,375	101/98**	0.60/1.46**
PLUS OFF-BALANCE-SHEET POSITIONS	-271	-203	-250	-284	-307			
TOTAL NET PORTFOLIO VALUE #	41,667	42,166	42,157	41,045	39,438	27,876	151.26	-0.58

* 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

AGGREGATE SCHEDULE CMR REPORT

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	$2,476	$10,072	$7,333	$1,993	$885
WARM	330 mo	314 mo	318 mo	305 mo	218 mo
WAC	3.98%	5.45%	6.38%	7.30%	8.89%
Amount of these that is FHA or VA Guaranteed	$291	$1,485	$586	$275	$572
Securities Backed by Conventional Mortgages	$467	$2,408	$1,059	$75	$10
WARM	320 mo	312 mo	314 mo	272 mo	172 mo
Weighted Average Pass-Through Rate	4.48%	5.33%	6.07%	7.21%	8.43%
Securities Backed by FHA or VA Mortgages	$256	$126	$200	$23	$91
WARM	341 mo	296 mo	252 mo	219 mo	101 mo
Weighted Average Pass-Through Rate	3.45%	5.22%	6.33%	7.35%	9.70%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,830	$2,393	$1,155	$414	$354
WAC	4.58%	5.40%	6.36%	7.33%	8.94%
Mortgage Securities	$5,462	$1,410	$291	$5	$1
Weighted Average Pass-Through Rate	4.09%	5.21%	6.02%	7.16%	8.80%
WARM (of 15-Year Loans and Securities)	161 mo	141 mo	137 mo	113 mo	131 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$184	$439	$1,227	$379	$107
WAC	3.89%	5.53%	6.46%	7.27%	8.58%
Mortgage Securities	$34	$10	$1	$2	$0
Weighted Average Pass-Through Rate	3.86%	5.31%	6.65%	7.03%	9.83%
WARM (of Balloon Loans and Securities)	61 mo	76 mo	81 mo	77 mo	83 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$43,176**

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ASSETS (continued)

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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	$17	$0	$0	$3
WAC	0.00%	5.98%	0.00%	0.00%	5.71%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$3,246	$10,293	$4,805	$2,297	$3,434
Weighted Average Margin	357 bp	250 bp	268 bp	254 bp	286 bp
WAC	3.89%	4.82%	6.29%	4.12%	5.47%
WARM	192 mo	305 mo	318 mo	289 mo	258 mo
Weighted Average Time Until Next Payment Reset	3 mo	25 mo	42 mo	5 mo	19 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$24,095**

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	$4	$18	$16	$1	$68
Weighted Average Distance from Lifetime Cap	137 bp	175 bp	186 bp	55 bp	19 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$18	$209	$320	$86	$147
Weighted Average Distance from Lifetime Cap	327 bp	364 bp	362 bp	360 bp	377 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$2,883	$10,007	$4,425	$2,204	$3,204
Weighted Average Distance from Lifetime Cap	878 bp	590 bp	530 bp	671 bp	599 bp
Balances Without Lifetime Cap	$341	$76	$43	$5	$19
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,042	$10,106	$4,704	$14	$1,829
Weighted Average Periodic Rate Cap	180 bp	195 bp	207 bp	393 bp	204 bp
Balances Subject to Periodic Rate Floors	$1,074	$9,174	$4,379	$6	$1,666
MBS Included in ARM Balances	$476	$2,539	$652	$59	$78

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$4,784	$9,268
WARM	76 mo	235 mo
Remaining Term to Full Amortization	304 mo	
Rate Index Code	0	0
Margin	207 bp	263 bp
Reset Frequency	20 mo	12 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$312	$259
Wghted Average Distance to Lifetime Cap	87 bp	173 bp
Fixed-Rate:		
Balances	$4,010	$2,441
WARM	48 mo	109 mo
Remaining Term to Full Amortization	268 mo	
WAC	6.47%	6.50%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,644	$1,661
WARM	17 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	161 bp	6.64%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$13,893	$5,962
WARM	223 mo	161 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	3 bp	7.18%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,377	$1,783
WARM	31 mo	46 mo
Margin in Column 1; WAC in Column 2	160 bp	5.97%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$28,737	$14,851
WARM	139 mo	48 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	482 bp	5.56%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$713	$10,375
Fixed Rate		
Remaining WAL <= 5 Years	$826	$10,415
Remaining WAL 5-10 Years	$49	$602
Remaining WAL Over 10 Years	$66	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$1
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$3	$34
WAC	5.68%	5.99%
Principal-Only MBS	$6	$12
WAC	6.01%	5.95%
Total Mortgage-Derivative Securities - Book Value	$1,664	$21,439

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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	$12,281	$26,178	$38,243	$9,846	$4,810
WARM	299 mo	267 mo	300 mo	293 mo	195 mo
Weighted Average Servicing Fee	32 bp	32 bp	32 bp	34 bp	43 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	410 loans				
FHA/VA	263 loans				
Subserviced by Others	14 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$57,692	$11,227	Total # of Adjustable-Rate Loans Serviced	324 loans
WARM (in months)	204 mo	308 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	35 bp	37 bp		

Total Balances of Mortgage Loans Serviced for Others	**$160,278**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,182		
Equity Securities Carried at Fair Value	$139		
Zero-Coupon Securities	$332	0.48%	10 mo
Government & Agency Securities	$10,999	1.63%	25 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$24,044	0.27%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$9,258	2.66%	25 mo
Memo: Complex Securities (from supplemental reporting)	$6,665		
Total Cash, Deposits, and Securities	**$55,620**		

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$8,463
Accrued Interest Receivable	$653
Advances for Taxes and Insurance	$72
Less: Unamortized Yield Adjustments	$7,091
Valuation Allowances	$1,426
Unrealized Gains (Losses)	$245

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$673
Accrued Interest Receivable	$197
Less: Unamortized Yield Adjustments	$13
Valuation Allowances	$2,605
Unrealized Gains (Losses)	$21

OTHER ITEMS	
Real Estate Held for Investment	$71
Repossessed Assets	$1,245
Equity Investments Not Carried at Fair Value	$76
Office Premises and Equipment	
	$1,459
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$198
Valuation Allowances	$-28
	$2
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$980
Miscellaneous I	
Miscellaneous II	$13,170
	$1,156
TOTAL ASSETS	**$256,974**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$132
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$21
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$47
Mortgage-Related Mututal Funds	$92
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$2,025
Weighted Average Servicing Fee	26 bp
Adjustable-Rate Mortgage Loans Serviced	$5,719
Weighted Average Servicing Fee	12 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$11,957

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$12,043	$1,903	$617	$405
WAC	1.40%	3.19%	4.41%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$16,192	$9,483	$1,133	$488
WAC	1.54%	2.55%	4.47%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$12,637	$2,790	$102
WAC		2.46%	4.64%	
WARM		21 mo	25 mo	
Balances Maturing in 37 or More Months			$5,378	$242
WAC			3.67%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$62,177**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$3,342	$6,341	$2,582
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$20,068	$14,785	$4,384
Penalty in Months of Forgone Interest	3.96 mo	5.71 mo	6.58 mo
Balances in New Accounts	$5,007	$5,320	$1,244

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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%	$4,349	$3,336	$392	1.00%
3.00 to 3.99%	$350	$4,942	$1,743	3.31%
4.00 to 4.99%	$271	$3,065	$1,151	4.50%
5.00 to 5.99%	$29	$2,694	$2,287	5.38%
6.00 to 6.99%	$10	$44	$1,008	6.01%
7.00 to 7.99%	$20	$6	$6	7.26%
8.00 to 8.99%	$0	$0	$1	8.35%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	16 mo	56 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$25,705**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$11,617
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	$24,519	0.37%	$1,248
Money Market Deposit Accounts (MMDAs)	$68,728	0.55%	$2,701
Passbook Accounts	$22,406	0.69%	$2,426
Non-Interest-Bearing Non-Maturity Deposits	$5,819		$605
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$254	0.40%	
Escrow for Mortgages Serviced for Others	$864	0.11%	
Other Escrows	$267	0.06%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$122,857		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$10		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$141		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$1,047		
Miscellaneous I	$4,828		
Miscellaneous II	$993		
TOTAL LIABILITIES	**$229,375**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$1
EQUITY CAPITAL	$27,581
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$256,956**

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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
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	6	$16
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	14	$286
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	13	$31
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	11	$198
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	48	$513
1014	Opt commitment to orig 25- or 30-year FRMs	48	$2,735
1016	Opt commitment to orig "other" Mortgages	41	$251
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$3
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$4
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$6
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$9
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	11	$7
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	16	$125
2036	Commit/sell "other" Mortgage loans, svc retained		$7
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$9
2054	Commit/purchase 25- to 30-year FRM MBS		$151
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$30
2074	Commit/sell 25- or 30-yr FRM MBS		$380
2116	Commit/purchase "other" Mortgage loans, svc released		$4
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$124
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$34
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$5
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	15	$219
2134	Commit/sell 25- or 30-yr FRM loans, svc released	25	$1,056
2136	Commit/sell "other" Mortgage loans, svc released		$21
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$13
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$9

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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
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$6
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	20	$43
2214	Firm commit/originate 25- or 30-year FRM loans	18	$205
2216	Firm commit/originate "other" Mortgage loans	18	$115
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$187
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		$13
3036	Option to sell "other" Mortgages		$10
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$25
4002	Commit/purchase non-Mortgage financial assets	15	$152
4022	Commit/sell non-Mortgage financial assets		$13
5002	IR swap: pay fixed, receive 1-month LIBOR	6	$2,869
5004	IR swap: pay fixed, receive 3-month LIBOR		$2,761
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,027
5026	IR swap: pay 3-month LIBOR, receive fixed		$4
6002	Interest rate Cap based on 1-month LIBOR		$762
9502	Fixed-rate construction loans in process	68	$174
9512	Adjustable-rate construction loans in process	36	$305

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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
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$441
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$1
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$2
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,269
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$36
120	Other investment securities, fixed-coupon securities		$3
122	Other investment securities, floating-rate securities		$0
125	Multi/nonres mtg loans; fixed-rate, Balloon		$14
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$42
140	Second Mortgages (adj-rate)		$9
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		$0
183	Consumer loans; auto loans and leases		$3,782
184	Consumer loans; mobile home loans		$40
185	Consumer loans; credit cards		$13,299
187	Consumer loans; recreational vehicles		$630
189	Consumer loans; other		$2,149
200	Variable-rate, fixed-maturity CDs	41	$367
220	Variable-rate FHLB advances	11	$102
299	Other variable-rate	11	$5,830
300	Govt. & agency securities, fixed-coupon securities		$6
302	Govt. & agency securities, floating-rate securities		$1

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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	54	$6,665	$6,693	$6,648	$6,525	$6,366	$6,201
123 - Mortgage Derivatives - M/V estimate	68	$23,380	$23,408	$23,204	$22,707	$21,962	$21,298
129 - Mortgage-Related Mutual Funds - M/V estimate	13	$60	$61	$60	$59	$57	$55
280 - FHLB putable advance-M/V estimate	15	$2,637	$2,923	$2,816	$2,721	$2,649	$2,594
281 - FHLB convertible advance-M/V estimate	14	$457	$477	$470	$463	$457	$452
282 - FHLB callable advance-M/V estimate		$24	$23	$24	$25	$26	$27
289 - Other FHLB structured advances - M/V estimate	8	$361	$388	$380	$371	$363	$360
290 - Other structured borrowings - M/V estimate	11	$1,842	$1,958	$1,883	$1,715	$1,572	$1,459
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$4,493	$-479	$-350	$-299	$-235	$-160