Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Western

All Reporting CMR **Reporting Dockets: 146** **March 2011**

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	39,329	-3,163	-7 %	14.01 %	-74 bp
+200 bp	41,018	-1,474	-3 %	14.46 %	-29 bp
+100 bp	42,197	-294	-1 %	14.75 %	-1 bp
0 bp	42,492			14.76 %	
-100 bp	42,780	288	+1 %	14.78 %	+2 bp

Risk Measure for a Given Rate Shock

	3/31/2011	12/31/2010	3/31/2010
Pre-shock NPV Ratio: NPV as % of PV Assets	14.76 %	14.56 %	15.43 %
Post-shock NPV Ratio	14.46 %	14.43 %	15.20 %
Sensitivity Measure: Decline in NPV Ratio	29 bp	14 bp	23 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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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	21,084	20,590	19,750	18,746	17,694	19,632	104.88	3.24
30-Year Mortgage Securities	5,709	5,553	5,289	4,990	4,687	5,360	103.59	3.79
15-Year Mortgages and MBS	14,186	13,862	13,391	12,883	12,367	13,321	104.06	2.86
Balloon Mortgages and MBS	4,070	4,015	3,939	3,858	3,770	3,937	101.96	1.63
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	3,529	3,536	3,512	3,485	3,451	3,373	104.83	0.25
7 Month to 2 Year Reset Frequency	10,023	10,004	9,888	9,711	9,476	9,666	103.50	0.67
2+ to 5 Year Reset Frequency	3,336	3,310	3,252	3,175	3,073	3,187	103.85	1.27
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	1,856	1,846	1,823	1,798	1,770	1,722	107.21	0.89
2 Month to 5 Year Reset Frequency	3,201	3,172	3,123	3,070	3,002	3,071	103.31	1.23
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	4,097	4,069	4,028	3,985	3,939	4,057	100.31	0.85
Adjustable-Rate, Fully Amortizing	8,817	8,729	8,638	8,528	8,367	8,733	99.95	1.03
Fixed-Rate, Balloon	4,523	4,379	4,235	4,098	3,967	4,093	106.98	3.29
Fixed-Rate, Fully Amortizing	3,379	3,221	3,072	2,936	2,811	2,990	107.72	4.77
Construction and Land Loans								
Adjustable-Rate	2,261	2,256	2,249	2,242	2,234	2,255	100.06	0.26
Fixed-Rate	1,170	1,129	1,088	1,051	1,015	1,157	97.57	3.61
Second-Mortgage Loans and Securities								
Adjustable-Rate	13,493	13,468	13,430	13,392	13,354	13,454	100.10	0.24
Fixed-Rate	5,454	5,341	5,218	5,101	4,990	5,070	105.35	2.21
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	5,681	5,595	5,482	5,362	5,230	5,595	100.00	1.78
Accrued Interest Receivable	624	624	624	624	624	624	100.00	0.00
Advance for Taxes/Insurance	81	81	81	81	81	81	100.00	0.00
Float on Escrows on Owned Mortgages	28	49	70	90	107			-43.00
LESS: Value of Servicing on Mortgages Serviced by Others	-39	-47	-58	-59	-59			-19.75
TOTAL MORTGAGE LOANS AND SECURITIES	**116,642**	**114,876**	**112,240**	**109,263**	**106,070**	**111,378**	**103.14**	**1.92**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	1,803	1,795	1,786	1,778	1,769	1,799	99.75	0.46
Fixed-Rate	1,630	1,580	1,532	1,486	1,443	1,472	107.40	3.10
Consumer Loans								
Adjustable-Rate	27,280	27,267	27,233	27,199	27,165	27,708	98.41	0.09
Fixed-Rate	24,647	24,463	24,234	24,011	23,796	24,803	98.63	0.84
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,243	-1,238	-1,232	-1,225	-1,219	-1,238	0.00	0.47
Accrued Interest Receivable	200	200	200	200	200	200	100.00	0.00
TOTAL NONMORTGAGE LOANS	**54,315**	**54,067**	**53,753**	**53,449**	**53,154**	**54,744**	**98.76**	**0.52**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,828	3,828	3,828	3,828	3,828	3,828	100.00	0.00
Equities and All Mutual Funds	88	86	84	81	79	86	100.05	2.59
Zero-Coupon Securities	1,746	1,731	1,706	1,681	1,656	1,719	100.68	1.16
Government and Agency Securities	10,768	10,532	10,286	10,049	9,822	10,487	100.43	2.29
Term Fed Funds, Term Repos	28,917	28,910	28,861	28,812	28,764	28,902	100.03	0.10
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	13,132	12,687	12,255	11,853	11,479	13,597	93.31	3.46
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	34,012	33,503	32,518	31,372	30,166	33,563	99.82	2.23
Structured Securities (Complex)	6,104	6,022	5,894	5,725	5,573	6,198	97.15	1.74
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**98,595**	**97,300**	**95,432**	**93,402**	**91,367**	**98,382**	**98.90**	**1.63**

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Present Value Estimates by Interest Rate Scenario

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,053	1,053	1,053	1,053	1,053	1,053	100.00	0.00
Real Estate Held for Investment	46	46	46	46	46	46	100.00	0.00
Investment in Unconsolidated Subsidiaries	248	232	216	200	185	232	100.00	6.80
Office Premises and Equipment	1,361	1,361	1,361	1,361	1,361	1,361	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,708**	**2,692**	**2,677**	**2,661**	**2,645**	**2,692**	**100.00**	**0.59**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	736	906	1,027	1,108	1,154			-16.04
Adjustable-Rate Servicing	388	465	539	536	525			-16.33
Float on Mortgages Serviced for Others	552	654	760	840	906			-15.90
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,676**	**2,024**	**2,326**	**2,484**	**2,585**			**-16.06**
OTHER ASSETS								
Purchased and Excess Servicing						920		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	10,354	10,354	10,354	10,354	10,354	10,354	100.00	0.00
Miscellaneous II						967		
Deposit Intangibles								
Retail CD Intangible	92	106	159	180	199			-31.33
Transaction Account Intangible	1,090	1,482	2,170	2,819	3,436			-36.43
MMDA Intangible	2,605	3,046	4,183	5,277	6,311			-25.89
Passbook Account Intangible	1,429	1,827	2,559	3,248	3,925			-30.93
Non-Interest-Bearing Account Intangible	20	166	311	449	581			-87.52
TOTAL OTHER ASSETS	**15,590**	**16,980**	**19,735**	**22,327**	**24,805**	**12,241**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-4,236		
TOTAL ASSETS	**289,526**	**287,941**	**286,162**	**283,585**	**280,625**	**275,202**	**105/102*** **	**0.58/1.34*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	37,043	37,006	36,867	36,732	36,604	36,698	100.84	0.24
Fixed-Rate Maturing in 13 Months or More	22,336	21,809	21,275	20,788	20,370	20,871	104.50	2.43
Variable-Rate	399	399	398	398	397	397	100.35	0.11
Demand								
Transaction Accounts	28,253	28,253	28,253	28,253	28,253	28,253	100/95*	0.00/2.02*
MMDAs	82,268	82,268	82,268	82,268	82,268	82,268	100/96*	0.00/1.00*
Passbook Accounts	31,519	31,519	31,519	31,519	31,519	31,519	100/94*	0.00/1.90*
Non-Interest-Bearing Accounts	6,327	6,327	6,327	6,327	6,327	6,327	100/97*	0.00/2.36*
TOTAL DEPOSITS	**208,146**	**207,583**	**206,908**	**206,286**	**205,739**	**206,334**	**101/97***	**0.30/1.34***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	16,013	15,880	15,720	15,562	15,407	15,459	102.72	0.92
Fixed-Rate Maturing in 37 Months or More	5,018	4,775	4,546	4,331	4,129	4,429	107.83	4.94
Variable-Rate	6,311	6,309	6,306	6,304	6,301	6,295	100.23	0.04
TOTAL BORROWINGS	**27,341**	**26,964**	**26,572**	**26,197**	**25,837**	**26,182**	**102.99**	**1.43**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,079	1,079	1,079	1,079	1,079	1,079	100.00	0.00
Other Escrow Accounts	153	149	144	140	136	161	92.23	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	699	699	699	699	699	699	100.00	0.00
Miscellaneous I	4,831	4,831	4,831	4,831	4,831	4,831	100.00	0.00
Miscellaneous II	0	0	0	0	0	931		
TOTAL OTHER LIABILITIES	**6,762**	**6,758**	**6,753**	**6,749**	**6,745**	**7,702**	**87.74**	**0.07**
Other Liabilities not Included Above								
Self-Valued	4,032	3,891	3,714	3,570	3,458	3,618	107.55	4.08
Unamortized Yield Adjustments						116		
TOTAL LIABILITIES	**246,282**	**245,195**	**243,948**	**242,802**	**241,779**	**243,952**	**101/98****	**0.48/1.36****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	86	-5	-144	-285	-422			
ARMs	8	8	5	1	-5			
Other Mortgages	2	0	-4	-9	-14			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	27	13	-9	-33	-59			
Sell Mortgages and MBS	-75	3	113	228	341			
Purchase Non-Mortgage Items	0	0	0	0	-1			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-216	-92	26	141	253			
Pay Floating, Receive Fixed Swaps	204	149	92	37	-17			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	1	87	192	300			
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	-1	-2	-5	-7	-10			
Self-Valued	-501	-326	-179	-30	115			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-465**	**-254**	**-17**	**235**	**483**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	289,526	287,941	286,162	283,585	280,625	275,202	105/102***	0.58/1.34***
MINUS TOTAL LIABILITIES	246,282	245,195	243,948	242,802	241,779	243,952	101/98**	0.48/1.36**
PLUS OFF-BALANCE-SHEET POSITIONS	-465	-254	-17	235	483			
TOTAL NET PORTFOLIO VALUE #	42,780	42,492	42,197	41,018	39,329	31,249	135.98	0.68

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

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ASSETS

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

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,948	$7,488	$5,521	$1,677	$999
WARM	343 mo	321 mo	306 mo	288 mo	202 mo
WAC	4.14%	5.44%	6.37%	7.31%	8.87%
Amount of these that is FHA or VA Guaranteed	$543	$542	$497	$345	$740
Securities Backed by Conventional Mortgages	$2,685	$1,481	$593	$51	$4
WARM	348 mo	303 mo	298 mo	251 mo	154 mo
Weighted Average Pass-Through Rate	4.35%	5.27%	6.08%	7.31%	8.45%
Securities Backed by FHA or VA Mortgages	$162	$122	$182	$9	$72
WARM	297 mo	283 mo	244 mo	209 mo	90 mo
Weighted Average Pass-Through Rate	4.00%	5.27%	6.28%	7.19%	9.65%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,955	$1,814	$1,027	$384	$273
WAC	4.30%	5.40%	6.39%	7.32%	8.92%
Mortgage Securities	$5,824	$854	$186	$3	$0
Weighted Average Pass-Through Rate	3.90%	5.21%	6.02%	7.20%	8.36%
WARM (of 15-Year Loans and Securities)	159 mo	132 mo	124 mo	106 mo	120 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,933	$615	$988	$292	$79
WAC	3.93%	5.42%	6.47%	7.33%	8.56%
Mortgage Securities	$21	$6	$1	$2	$0
Weighted Average Pass-Through Rate	3.84%	5.32%	6.64%	7.02%	9.70%
WARM (of Balloon Loans and Securities)	83 mo	79 mo	81 mo	81 mo	73 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$42,251**

AGGREGATE SCHEDULE CMR REPORT

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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	$20	$0	$0	$4
WAC	0.00%	5.72%	0.00%	0.00%	4.80%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$3,373	$9,646	$3,187	$1,722	$3,067
Weighted Average Margin	282 bp	241 bp	252 bp	307 bp	262 bp
WAC	3.88%	4.61%	5.33%	4.30%	4.95%
WARM	190 mo	294 mo	317 mo	344 mo	330 mo
Weighted Average Time Until Next Payment Reset	4 mo	21 mo	43 mo	8 mo	16 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$21,018**

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	$13	$12	$17	$1
Weighted Average Distance from Lifetime Cap	86 bp	162 bp	97 bp	9 bp	114 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$50	$175	$209	$46	$62
Weighted Average Distance from Lifetime Cap	352 bp	359 bp	373 bp	360 bp	378 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$3,080	$9,300	$2,919	$1,656	$2,988
Weighted Average Distance from Lifetime Cap	892 bp	620 bp	549 bp	670 bp	615 bp
Balances Without Lifetime Cap	$239	$178	$47	$2	$19
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,261	$9,312	$3,039	$12	$2,166
Weighted Average Periodic Rate Cap	165 bp	194 bp	208 bp	134 bp	149 bp
Balances Subject to Periodic Rate Floors	$1,333	$8,365	$2,606	$6	$2,024
MBS Included in ARM Balances	$286	$2,137	$847	$45	$58

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$4,057	$8,733
WARM	69 mo	264 mo
Remaining Term to Full Amortization	300 mo	
Rate Index Code	0	0
Margin	237 bp	261 bp
Reset Frequency	18 mo	11 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$318	$226
Wghted Average Distance to Lifetime Cap	110 bp	189 bp
Fixed-Rate:		
Balances	$4,093	$2,990
WARM	49 mo	139 mo
Remaining Term to Full Amortization	265 mo	
WAC	6.26%	6.33%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,255	$1,157
WARM	22 mo	67 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	189 bp	6.71%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$13,454	$5,070
WARM	227 mo	155 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	0 bp	7.08%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$1,799	$1,472
WARM	42 mo	47 mo
Margin in Column 1; WAC in Column 2	172 bp	6.39%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$27,708	$24,803
WARM	115 mo	91 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	541 bp	6.28%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$458	$12,609
Fixed Rate		
Remaining WAL <= 5 Years	$323	$16,258
Remaining WAL 5-10 Years	$1,425	$2,331
Remaining WAL Over 10 Years	$32	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$5
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$2	$27
WAC	5.68%	5.97%
Principal-Only MBS	$4	$12
WAC	6.07%	6.26%
Total Mortgage-Derivative Securities - Book Value	$2,245	$31,242

** PUBLIC **

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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	$26,078	$23,740	$30,095	$7,582	$3,818
WARM	277 mo	262 mo	287 mo	280 mo	184 mo
Weighted Average Servicing Fee	31 bp	32 bp	32 bp	35 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	411 loans				
FHA/VA	241 loans				
Subserviced by Others	14 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$49,563	$9,053	Total # of Adjustable-Rate Loans Serviced	281 loans
WARM (in months)	176 mo	308 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	34 bp	36 bp		

Total Balances of Mortgage Loans Serviced for Others	**$149,929**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,828		
Equity Securities Carried at Fair Value	$86		
Zero-Coupon Securities	$1,719	0.74%	18 mo
Government & Agency Securities	$10,487	1.57%	30 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$28,902	0.27%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$13,597	1.67%	50 mo
Memo: Complex Securities (from supplemental reporting)	$6,198		

Total Cash, Deposits, and Securities	**$64,819**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$7,004
Accrued Interest Receivable	$624
Advances for Taxes and Insurance	$81
Less: Unamortized Yield Adjustments	$4,725
Valuation Allowances	$1,409
Unrealized Gains (Losses)	$232

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$654
Accrued Interest Receivable	$200
Less: Unamortized Yield Adjustments	$30
Valuation Allowances	$1,892
Unrealized Gains (Losses)	$19

OTHER ITEMS	
Real Estate Held for Investment	$46
Repossessed Assets	$1,053
Equity Investments Not Carried at Fair Value	$232
Office Premises and Equipment	
	$1,361
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$170
Valuation Allowances	$-98
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$920
Miscellaneous I	
Miscellaneous II	$10,354
	$967
TOTAL ASSETS	**$275,126**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$62
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$1
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$37
Mortgage-Related Mututal Funds	$49
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$2,957
Weighted Average Servicing Fee	9 bp
Adjustable-Rate Mortgage Loans Serviced	$6,428
Weighted Average Servicing Fee	9 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$14,279

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$8,158	$4,017	$239	$138
WAC	0.93%	2.07%	4.95%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$12,842	$9,711	$1,731	$226
WAC	1.05%	1.98%	4.45%	
WARM	7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months		$10,543	$4,575	$126
WAC		1.90%	3.91%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$5,753	$336
WAC			3.10%	
WARM			55 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$57,569**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,684	$3,768	$4,459
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$15,878	$16,515	$4,963
Penalty in Months of Forgone Interest	3.65 mo	5.30 mo	6.45 mo
Balances in New Accounts	$2,587	$5,533	$1,842

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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%	$1,762	$3,119	$778	1.20%
3.00 to 3.99%	$155	$5,020	$1,394	3.29%
4.00 to 4.99%	$16	$1,365	$805	4.51%
5.00 to 5.99%	$467	$3,540	$443	5.40%
6.00 to 6.99%	$12	$2	$1,006	6.00%
7.00 to 7.99%	$0	$1	$4	7.33%
8.00 to 8.99%	$0	$0	$1	8.45%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	15 mo	68 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$19,888**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$10,310
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	$28,253	0.23%	$843
Money Market Deposit Accounts (MMDAs)	$82,268	0.39%	$2,285
Passbook Accounts	$31,519	0.69%	$3,964
Non-Interest-Bearing Non-Maturity Deposits	$6,327		$259
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$267	0.08%	
Escrow for Mortgages Serviced for Others	$812	0.10%	
Other Escrows	$161	0.06%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$149,608		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$114		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$699		
Miscellaneous I	$4,831		
Miscellaneous II	$931		
TOTAL LIABILITIES	**$243,952**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$1
EQUITY CAPITAL	$31,153
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$275,106**

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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	7	$2
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	13	$256
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	11	$30
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	9	$293
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	45	$408
1014	Opt commitment to orig 25- or 30-year FRMs	50	$2,311
1016	Opt commitment to orig "other" Mortgages	35	$200
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$6
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$5
2016	Commit/purchase "other" Mortgage loans, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	10	$74
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	16	$231
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$11
2054	Commit/purchase 25- to 30-year FRM MBS		$107
2056	Commit/purchase "other" MBS		$95
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$532
2074	Commit/sell 25- or 30-yr FRM MBS		$530
2116	Commit/purchase "other" Mortgage loans, svc released		$16
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$61
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	6	$26
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$2
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	14	$79
2134	Commit/sell 25- or 30-yr FRM loans, svc released	22	$494
2136	Commit/sell "other" Mortgage loans, svc released		$7
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	6	$114
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$3
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	16	$43

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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
2214	Firm commit/originate 25- or 30-year FRM loans	17	$96
2216	Firm commit/originate "other" Mortgage loans	14	$95
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$251
3028	Option to sell 3- or 5-year Treasury ARMs		$5
3032	Option to sell 10-, 15-, or 20-year FRMs		$179
3034	Option to sell 25- or 30-year FRMs		$1,504
3036	Option to sell "other" Mortgages		$9
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$9
4002	Commit/purchase non-Mortgage financial assets	14	$20
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,169
5004	IR swap: pay fixed, receive 3-month LIBOR		$5,656
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,000
5026	IR swap: pay 3-month LIBOR, receive fixed		$4
6002	Interest rate Cap based on 1-month LIBOR		$564
9502	Fixed-rate construction loans in process	57	$90
9512	Adjustable-rate construction loans in process	30	$164

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$1
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$401
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$3
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		$2,667
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$65
120	Other investment securities, fixed-coupon securities		$3
122	Other investment securities, floating-rate securities		$0
125	Multi/nonres mtg loans; fixed-rate, Balloon		$19
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$48
140	Second Mortgages (adj-rate)		$10
150	Commercial loans (adj-rate)		$0
180	Consumer loans; loans on deposits		$4
181	Consumer loans; unsecured home improvement		$0
183	Consumer loans; auto loans and leases		$6,631
184	Consumer loans; mobile home loans		$39
185	Consumer loans; credit cards		$13,702
187	Consumer loans; recreational vehicles		$721
189	Consumer loans; other		$2,180
200	Variable-rate, fixed-maturity CDs	34	$397
220	Variable-rate FHLB advances	10	$2,960
299	Other variable-rate	8	$3,334
300	Govt. & agency securities, fixed-coupon securities		$11
302	Govt. & agency securities, floating-rate securities		$1

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # > 5	Balance	Estimated Market Value After Specified Rate Shock				
			-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	52	$6,198	$6,104	$6,022	$5,894	$5,725	$5,573
123 - Mortgage Derivatives - M/V estimate	64	$33,563	$34,012	$33,503	$32,518	$31,372	$30,166
129 - Mortgage-Related Mutual Funds - M/V estimate	9	$34	$34	$34	$33	$33	$33
280 - FHLB putable advance-M/V estimate	13	$2,363	$2,680	$2,579	$2,483	$2,401	$2,334
281 - FHLB convertible advance-M/V estimate	10	$150	$164	$159	$155	$151	$148
282 - FHLB callable advance-M/V estimate		$31	$36	$36	$36	$37	$38
289 - Other FHLB structured advances - M/V estimate	9	$277	$297	$293	$287	$282	$279
290 - Other structured borrowings - M/V estimate	9	$796	$854	$824	$753	$700	$658
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$-3,576	$-501	$-326	$-179	$-30	$115