Interest Rate Risk Exposure Report

Office of Thrift Supervision
Risk Modeling and Analysis Division
Washington, DC 20552

Area: West

All Reporting CMR **Reporting Dockets: 83** **September 2005**

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	51,068	-20,846	-29 %	7.58 %	-270 bp
+200 bp	59,467	-12,447	-17 %	8.70 %	-158 bp
+100 bp	66,319	-5,595	-8 %	9.58 %	-70 bp
0 bp	71,914			10.28 %	
-100 bp	74,661	2,748	+4 %	10.62 %	+34 bp
-200 bp	73,971	2,057	+3 %	10.51 %	+23 bp

Risk Measure for a Given Rate Shock

	09/30/2005	06/30/2005	09/30/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	10.28 %	10.89 %	11.50 %
Post-shock NPV Ratio	8.70 %	9.24 %	10.39 %
Sensitivity Measure: Decline in NPV Ratio	158 bp	165 bp	111 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Beginning with the March 2005 cycle, the Sensitivity Measure was once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 bps increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. As a result, the results may not be comparable to those from the September 2004 cycle.
In the event that neither a -200 nor a +200 basis point change in rates produces a reduction in the NPV ratio, the institution is assigned a Sensitivity Measure of zero.

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: West
All Reporting CMR
Report Prepared: 12/21/2005 4:13:38 PM

Amounts in Millions

Reporting Dockets: 83
September 2005
Data as of: 12/17/2005

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS									
MORTGAGE LOANS AND SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans and MBS									
30-Year Mortgage Loans	39,344	39,111	38,087	36,264	34,322	32,451	37,990	100.25	3.74
30-Year Mortgage Securities	8,799	8,735	8,497	8,080	7,631	7,202	8,491	100.08	3.86
15-Year Mortgages and MBS	19,616	19,316	18,688	17,897	17,069	16,258	18,532	100.84	3.80
Balloon Mortgages and MBS	11,813	11,604	11,317	10,942	10,492	9,989	11,343	99.77	2.92
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	13,835	13,824	13,805	13,766	13,684	13,542	13,395	103.06	0.21
7 Month to 2 Year Reset Frequency	26,444	26,214	25,910	25,508	25,011	24,428	25,841	100.27	1.36
2+ to 5 Year Reset Frequency	51,815	50,635	49,203	47,561	45,773	43,879	50,435	97.56	3.12
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	232,524	231,124	229,553	227,483	224,282	219,481	220,503	104.10	0.79
2 Month to 5 Year Reset Frequency	24,281	23,942	23,549	23,100	22,588	22,020	23,584	99.85	1.79
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	14,353	14,304	14,262	14,216	14,153	14,068	14,273	99.93	0.31
Adjustable-Rate, Fully Amortizing	39,057	38,874	38,701	38,420	38,038	37,683	38,814	99.71	0.59
Fixed-Rate, Balloon	5,128	4,875	4,638	4,416	4,209	4,014	4,537	102.23	4.95
Fixed-Rate, Fully Amortizing	3,272	3,104	2,949	2,806	2,674	2,551	2,821	104.53	5.05
Construction and Land Loans									
Adjustable-Rate	5,519	5,513	5,507	5,501	5,496	5,491	5,510	99.93	0.10
Fixed-Rate	3,674	3,535	3,412	3,300	3,200	3,110	3,661	93.19	3.44
Second-Mortgage Loans and Securities									
Adjustable-Rate	47,687	47,656	47,634	47,621	47,606	47,601	47,728	99.80	0.04
Fixed-Rate	15,756	15,352	14,968	14,604	14,258	13,929	14,782	101.26	2.50
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	3,807	3,766	3,712	3,642	3,560	3,468	3,712	100.00	1.68
Accrued Interest Receivable	2,439	2,439	2,439	2,439	2,439	2,439	2,439	100.00	0.00
Advance for Taxes/Insurance	88	88	88	88	88	88	88	100.00	0.00
Float on Escrows on Owned Mortgages	33	60	91	118	141	163			-31.66
LESS: Value of Servicing on Mortgages Serviced by Others	-27	-20	-10	-8	-8	-9			59.56
TOTAL MORTGAGE LOANS AND SECURITIES	**569,310**	**564,092**	**557,020**	**547,781**	**536,724**	**523,864**	**548,480**	**101.56**	**1.46**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: West | **Reporting Dockets: 83**
All Reporting CMR | **September 2005**
Report Prepared: 12/21/2005 4:13:38 PM | **Amounts in Millions** | **Data as of: 12/17/2005**

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	21,481	21,465	21,452	21,441	21,431	21,422	21,460	99.97	0.06
Fixed-Rate	3,958	3,762	3,579	3,408	3,248	3,098	3,510	101.97	4.95
Consumer Loans									
Adjustable-Rate	5,113	5,111	5,109	5,107	5,105	5,103	5,141	99.37	0.04
Fixed-Rate	15,968	15,695	15,431	15,175	14,927	14,687	14,471	106.64	1.69
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-586	-579	-572	-566	-560	-554	-572	0.00	1.14
Accrued Interest Receivable	258	258	258	258	258	258	258	100.00	0.00
TOTAL NONMORTGAGE LOANS	**46,192**	**45,713**	**45,257**	**44,824**	**44,409**	**44,015**	**44,268**	**102.24**	**0.98**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	13,444	13,444	13,444	13,444	13,444	13,444	13,444	100.00	0.00
Equities and All Mutual Funds	698	673	647	622	596	569	647	100.00	3.95
Zero-Coupon Securities	16	15	14	13	12	11	14	101.51	7.84
Government and Agency Securities	5,389	5,171	4,965	4,771	4,589	4,416	4,821	103.00	4.02
Term Fed Funds, Term Repos	2,016	2,014	2,012	2,010	2,008	2,006	2,012	99.98	0.10
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,094	1,022	956	896	841	791	971	98.44	6.58
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	15,408	15,034	14,623	13,742	13,271	13,327	17,166	85.19	4.42
Structured Securities (Complex)	8,717	8,609	8,489	8,388	8,306	8,238	8,491	99.97	1.29
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	1	100.00	0.88
TOTAL CASH, DEPOSITS, AND SECURITIES	**46,782**	**45,979**	**45,149**	**43,885**	**43,065**	**42,800**	**47,565**	**94.92**	**2.32**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: West
All Reporting CMR
Report Prepared: 12/21/2005 4:13:38 PM

Amounts in Millions

Reporting Dockets: 83
September 2005
Data as of: 12/17/2005

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	288	288	288	288	288	288	288	100.00	0.00
Real Estate Held for Investment	49	49	49	49	49	49	49	100.00	0.00
Investment in Unconsolidated Subsidiaries	426	435	428	403	369	330	428	100.00	3.71
Office Premises and Equipment	4,758	4,758	4,758	4,758	4,758	4,758	4,758	100.00	0.00
TOTAL REAL ASSETS, ETC.	**5,522**	**5,530**	**5,524**	**5,499**	**5,465**	**5,426**	**5,524**	**100.00**	**0.29**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	2,063	3,076	3,868	4,107	4,113	4,031			-13.32
Adjustable-Rate Servicing	1,941	2,014	2,076	2,114	2,131	2,143			-2.41
Float on Mortgages Serviced for Others	2,011	2,616	3,126	3,472	3,732	3,947			-13.69
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**6,014**	**7,706**	**9,070**	**9,692**	**9,977**	**10,122**			**-10.94**
OTHER ASSETS									
Purchased and Excess Servicing							8,031		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	19,632	19,632	19,632	19,632	19,632	19,632	19,632	100.00	0.00
Miscellaneous II							12,645		
Deposit Intangibles									
Retail CD Intangible	149	171	194	211	229	247			-10.30
Transaction Account Intangible	3,085	4,385	5,721	6,654	7,634	8,636			-19.83
MMDA Intangible	2,561	3,169	3,813	4,479	5,136	5,782			-17.17
Passbook Account Intangible	3,172	4,258	5,129	6,133	7,093	7,968			-18.27
Non-Interest-Bearing Account Intangible	1,317	2,152	2,943	3,695	4,411	5,095			-26.22
TOTAL OTHER ASSETS	**29,917**	**33,768**	**37,432**	**40,804**	**44,136**	**47,360**	**40,308**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							4,732		
TOTAL ASSETS	**703,738**	**702,789**	**699,453**	**692,485**	**683,776**	**673,586**	**690,877**	**101/99*** **	**0.74/1.27*** **

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: West
All Reporting CMR
Report Prepared: 12/21/2005 4:13:39 PM

Reporting Dockets: 83
September 2005
Data as of: 12/17/2005

Amounts in Millions

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	120,172	119,718	119,270	118,825	118,386	117,951	119,410	99.88	0.38
Fixed-Rate Maturing in 13 Months or More	23,798	23,150	22,530	21,937	21,369	20,825	22,662	99.42	2.69
Variable-Rate	8,086	8,079	8,072	8,065	8,058	8,051	8,074	99.98	0.09
Demand									
Transaction Accounts	51,846	51,846	51,846	51,846	51,846	51,846	51,846	100/89*	0.00/2.46*
MMDAs	54,392	54,392	54,392	54,392	54,392	54,392	54,392	100/93*	0.00/1.29*
Passbook Accounts	47,324	47,324	47,324	47,324	47,324	47,324	47,324	100/89*	0.00/2.22*
Non-Interest-Bearing Accounts	35,983	35,983	35,983	35,983	35,983	35,983	35,983	100/92*	0.00/2.34*
TOTAL DEPOSITS	**341,600**	**340,491**	**339,417**	**338,372**	**337,357**	**336,372**	**339,691**	**100/95***	**0.31/1.43***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	86,541	85,929	85,327	84,737	84,157	83,587	85,802	99.45	0.70
Fixed-Rate Maturing in 37 Months or More	24,669	23,552	22,499	21,504	20,565	19,678	22,950	98.03	4.55
Variable-Rate	131,116	130,888	130,661	130,435	130,210	129,986	130,791	99.90	0.18
TOTAL BORROWINGS	**242,326**	**240,369**	**238,487**	**236,676**	**234,932**	**233,251**	**239,543**	**99.56**	**0.78**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	5,375	5,375	5,375	5,375	5,375	5,375	5,375	100.00	0.00
Other Escrow Accounts	6,748	6,544	6,353	6,174	6,005	5,845	7,281	87.26	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	19,205	19,205	19,205	19,205	19,205	19,205	19,205	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	2,799		
TOTAL OTHER LIABILITIES	**31,328**	**31,124**	**30,933**	**30,754**	**30,585**	**30,425**	**34,660**	**89.25**	**0.60**
Other Liabilities not Included Above									
Self-Valued	19,203	18,868	18,504	18,211	17,999	17,842	18,560	99.70	1.78
Unamortized Yield Adjustments							-42		
TOTAL LIABILITIES	**634,457**	**630,853**	**627,341**	**624,013**	**620,874**	**617,890**	**632,413**	**99/96****	**0.55/1.14****

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: West | **Reporting Dockets: 83**
All Reporting CMR | **September 2005**
Report Prepared: 12/21/2005 4:13:39 PM | **Amounts in Millions** | **Data as of: 12/17/2005**

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	489	398	-71	-847	-1,647	-2,416			
ARMs	519	439	328	169	-54	-344			
Other Mortgages	725	468	0	-629	-1,385	-2,233			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	4,623	3,532	-809	-6,590	-12,222	-17,451			
Sell Mortgages and MBS	-3,602	-2,745	584	5,158	9,679	13,942			
Purchase Non-Mortgage Items	-148	-72	0	69	135	198			
Sell Non-Mortgage Items	-4	-2	0	2	4	6			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-1,329	-587	113	772	1,395	1,984			
Pay Floating, Receive Fixed Swaps	3,198	1,441	-197	-1,727	-3,157	-4,497			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	1	4	108	487	866	1,213			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-276	-138	0	139	277	415			
Options on Futures	62	42	46	82	148	231			
Construction LIP	4	-28	-60	-91	-122	-153			
Self-Valued	428	-25	-241	852	2,647	4,477			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4,690**	**2,725**	**-198**	**-2,153**	**-3,436**	**-4,627**			

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: West — **Reporting Dockets: 83**
All Reporting CMR — **September 2005**
Report Prepared: 12/21/2005 4:13:39 PM — **Amounts in Millions** — **Data as of: 12/17/2005**

			Base Case						
	-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	703,738	702,789	699,453	692,485	683,776	673,586	690,877	101/99***	0.74/1.27***
MINUS TOTAL LIABILITIES	634,457	630,853	627,341	624,013	620,874	617,890	632,413	99/96**	0.55/1.14**
PLUS OFF-BALANCE-SHEET POSITIONS	4,690	2,725	-198	-2,153	-3,436	-4,627			
TOTAL NET PORTFOLIO VALUE #	73,971	74,661	71,914	66,319	59,467	51,068	58,464	123.01	5.80

* 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

Area: West
All Reporting CMR
Report Prepared: 12/21/2005 4:13:39 PM

Amounts in Millions

Reporting Dockets: 83
September 2005
Data as of: 12/16/2005

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	$640	$19,601	$13,018	$3,271	$1,460
WARM	330 mo	347 mo	339 mo	311 mo	280 mo
WAC	4.26%	5.62%	6.32%	7.36%	9.04%
Amount of these that is FHA or VA Guaranteed	$25	$921	$1,083	$427	$152
Securities Backed by Conventional Mortgages	$1,426	$4,000	$1,009	$158	$68
WARM	409 mo	340 mo	319 mo	260 mo	201 mo
Weighted Average Pass-Through Rate	4.78%	5.34%	6.39%	7.29%	8.87%
Securities Backed by FHA or VA Mortgages	$33	$479	$1,144	$127	$46
WARM	284 mo	338 mo	329 mo	288 mo	269 mo
Weighted Average Pass-Through Rate	4.50%	5.44%	6.16%	7.16%	8.31%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,649	$8,264	$4,961	$764	$339
WAC	4.65%	5.54%	6.37%	7.35%	9.05%
Mortgage Securities	$1,081	$1,243	$182	$28	$21
Weighted Average Pass-Through Rate	4.33%	5.10%	6.07%	7.24%	8.53%
WARM (of 15-Year Loans and Securities)	150 mo	177 mo	183 mo	160 mo	138 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$2,240	$7,815	$742	$104	$50
WAC	4.66%	5.41%	6.29%	7.30%	8.91%
Mortgage Securities	$355	$34	$2	$1	$0
Weighted Average Pass-Through Rate	4.47%	5.19%	6.02%	7.25%	9.25%
WARM (of Balloon Loans and Securities)	126 mo	155 mo	154 mo	110 mo	78 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$76,355**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: West
All Reporting CMR
Report Prepared: 12/21/2005 4:13:39 PM

Amounts in Millions

Reporting Dockets: 83
September 2005
Data as of: 12/16/2005

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	$192	$135	$1	$11,761	$193
WAC	3.77%	4.09%	6.23%	2.06%	4.60%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$13,204	$25,706	$50,435	$208,742	$23,392
Weighted Average Margin	282 bp	339 bp	253 bp	298 bp	274 bp
WAC	5.89%	5.40%	4.93%	5.84%	5.35%
WARM	325 mo	330 mo	344 mo	346 mo	316 mo
Weighted Average Time Until Next Payment Reset	2 mo	15 mo	46 mo	5 mo	26 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$333,759**

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	$29	$19	$33	$17	$11
Weighted Average Distance from Lifetime Cap	68 bp	113 bp	122 bp	100 bp	146 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$566	$538	$251	$17,775	$80
Weighted Average Distance from Lifetime Cap	359 bp	365 bp	356 bp	364 bp	372 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$12,395	$24,834	$50,048	$202,594	$23,464
Weighted Average Distance from Lifetime Cap	587 bp	611 bp	525 bp	557 bp	674 bp
Balances Without Lifetime Cap	$405	$450	$104	$118	$30
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$9,122	$20,050	$49,810	$3,052	$5,078
Weighted Average Periodic Rate Cap	314 bp	198 bp	422 bp	148 bp	186 bp
Balances Subject to Periodic Rate Floors	$6,243	$19,002	$49,555	$728	$4,922
MBS Included in ARM Balances	$4,819	$1,837	$1,178	$6,098	$130

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: West
All Reporting CMR
Report Prepared: 12/21/2005 4:13:40 PM

Amounts in Millions

Reporting Dockets: 83
September 2005
Data as of: 12/16/2005

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$14,273	$38,814
WARM	113 mo	289 mo
Remaining Term to Full Amortization	311 mo	
Rate Index Code	0	0
Margin	239 bp	241 bp
Reset Frequency	8 mo	6 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,062	$3,359
Wghted Average Distance to Lifetime Cap	128 bp	164 bp
Fixed-Rate:		
Balances	$4,537	$2,821
WARM	78 mo	139 mo
Remaining Term to Full Amortization	308 mo	
WAC	6.22%	6.92%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$5,510	$3,661
WARM	12 mo	73 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	164 bp	6.62%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$47,728	$14,782
WARM	334 mo	207 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	35 bp	7.39%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$21,460	$3,510
WARM	29 mo	76 mo
Margin in Column 1; WAC in Column 2	272 bp	6.98%
Reset Frequency	1 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$5,141	$14,471
WARM	130 mo	56 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	457 bp	11.19%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$155	$9,124
Fixed Rate		
Remaining WAL <= 5 Years	$671	$3,230
Remaining WAL 5-10 Years	$151	$17
Remaining WAL Over 10 Years	$39	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$29	$4
Floating Rate	$64	$48
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$550	$0
WAC	4.93%	0.00%
Principal-Only MBS	$3,084	$0
WAC	5.70%	0.00%
Total Mortgage-Derivative Securities - Book Value	$4,743	$12,423

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: West | **Reporting Dockets: 83**
All Reporting CMR | **September 2005**
Report Prepared: 12/21/2005 4:13:40 PM | **Amounts in Millions** | **Data as of: 12/16/2005**

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	$34,297	$227,187	$130,621	$38,256	$10,893
WARM	172 mo	285 mo	299 mo	266 mo	230 mo
Weighted Average Servicing Fee	26 bp	29 bp	32 bp	36 bp	39 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	2,953 loans
FHA/VA	613 loans
Subserviced by Others	25 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$76,380	$84,624
WARM (in months)	302 mo	337 mo
Weighted Average Servicing Fee	40 bp	56 bp

Total # of Adjustable-Rate Loans Serviced	805 loans
Number of These Subserviced by Others	1 loans

Total Balances of Mortgage Loans Serviced for Others	**$602,258**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$13,444		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$647		
Zero-Coupon Securities	$14	4.51%	96 mo
Government & Agency Securities	$4,821	4.51%	55 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,012	3.61%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$971	4.51%	100 mo
Memo: Complex Securities (from supplemental reporting)	$8,491		

Total Cash, Deposits, and Securities	**$30,400**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: West
All Reporting CMR
Report Prepared: 12/21/2005 4:13:40 PM

Amounts in Millions

Reporting Dockets: 83
September 2005
Data as of: 12/16/2005

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$5,554
Accrued Interest Receivable	$2,439
Advances for Taxes and Insurance	$88
Less: Unamortized Yield Adjustments	$-4,880
Valuation Allowances	$1,842
Unrealized Gains (Losses)	$-172

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$315
Accrued Interest Receivable	$258
Less: Unamortized Yield Adjustments	$-12
Valuation Allowances	$887
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$49
Repossessed Assets	$288
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$428
Office Premises and Equipment	$4,758
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-26
Less: Unamortized Yield Adjustments	$-38
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$8,031
Miscellaneous I	$19,632
Miscellaneous II	$12,645

TOTAL ASSETS	**$690,877**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$11,711
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$41
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$539
Mortgage-Related Mututal Funds	$109
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$4,667
Weighted Average Servicing Fee	32 bp
Adjustable-Rate Mortgage Loans Serviced	$27,489
Weighted Average Servicing Fee	34 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$2,465

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: West
All Reporting CMR
Report Prepared: 12/21/2005 4:13:40 PM

Amounts in Millions

Reporting Dockets: 83
September 2005
Data as of: 12/16/2005

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$48,386	$2,902	$312	$438
WAC	3.37%	2.40%	5.22%	
WARM	1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$53,962	$12,596	$1,253	$522
WAC	3.59%	4.27%	4.96%	
WARM	7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months		$9,932	$7,040	$170
WAC		4.07%	4.65%	
WARM		22 mo	21 mo	
Balances Maturing in 37 or More Months			$5,691	$46
WAC			4.21%	
WARM			68 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$142,072**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$21,474	$395	$323
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$80,712	$24,780	$13,740
Penalty in Months of Forgone Interest	2.51 mo	4.76 mo	9.08 mo
Balances in New Accounts	$14,419	$1,966	$303

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: West | **Reporting Dockets: 83**
All Reporting CMR | **September 2005**
Report Prepared: 12/21/2005 4:13:40 PM | **Amounts in Millions** | **Data as of: 12/16/2005**

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%	$2,652	$8,364	$1,980	2.10%
3.00 to 3.99%	$28,959	$19,649	$5,675	3.66%
4.00 to 4.99%	$11,450	$12,306	$9,399	4.27%
5.00 to 5.99%	$111	$1,847	$3,942	5.37%
6.00 to 6.99%	$20	$315	$1,302	6.67%
7.00 to 7.99%	$2	$26	$80	7.30%
8.00 to 8.99%	$1	$1	$172	8.02%
9.00 and Above	$0	$98	$400	9.58%
WARM	1 mo	17 mo	63 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$108,753**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$157,425
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: West
All Reporting CMR
Report Prepared: 12/21/2005 4:13:40 PM

Amounts in Millions

Reporting Dockets: 83
September 2005
Data as of: 12/16/2005

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$51,846	2.00%	$2,520
Money Market Deposit Accounts (MMDAs)	$54,392	1.96%	$3,733
Passbook Accounts	$47,324	1.69%	$4,313
Non-Interest-Bearing Non-Maturity Deposits	$35,983		$1,796
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$639	0.84%	
Escrow for Mortgages Serviced for Others	$4,736	0.12%	
Other Escrows	$7,281	0.14%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$202,201		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$8		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-50		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$19,205		
Miscellaneous II	$2,799		
TOTAL LIABILITIES	**$632,413**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$216
EQUITY CAPITAL	$58,248
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$690,877**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: West
All Reporting CMR
Report Prepared: 12/21/2005 4:13:40 PM

Amounts in Millions

Reporting Dockets: 83
September 2005
Data as of: 12/16/2005

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	8	$5,174
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	8	$19
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	25	$6,330
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	14	$7,137
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	10	$3,058
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	35	$3,354
1014	Opt commitment to orig 25- or 30-year FRMs	38	$12,294
1016	Opt commitment to orig "other" Mortgages	36	$23,450
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$57
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$402
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$294
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$50
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$25
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$572
2016	Commit/purchase "other" Mortgage loans, svc retained		$587
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$2
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1,149
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	9	$80
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	18	$1,694
2036	Commit/sell "other" Mortgage loans, svc retained		$310
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$20,427
2054	Commit/purchase 25- to 30-year FRM MBS		$71,549
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$5,000
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$643
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	7	$15,513
2074	Commit/sell 25- or 30-yr FRM MBS	8	$58,864
2076	Commit/sell "other" MBS		$135

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: West
All Reporting CMR
Report Prepared: 12/21/2005 4:13:41 PM

Amounts in Millions

Reporting Dockets: 83
September 2005
Data as of: 12/16/2005

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2102	Commit/purchase 1-mo COFI ARM loans, svc released		$0
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$670
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$77
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$424
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$4,775
2116	Commit/purchase "other" Mortgage loans, svc released		$40
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$568
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$58
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	9	$14
2134	Commit/sell 25- or 30-yr FRM loans, svc released	15	$94
2136	Commit/sell "other" Mortgage loans, svc released		$22
2202	Firm commitment to originate 1-month COFI ARM loans		$2
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$18
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$19
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	9	$22
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$0
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	14	$36
2214	Firm commit/originate 25- or 30-year FRM loans	14	$136
2216	Firm commit/originate "other" Mortgage loans	12	$65
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$752
3034	Option to sell 25- or 30-year FRMs		$6,821
3074	Short option to sell 25- or 30-yr FRMs		$1,000
4002	Commit/purchase non-Mortgage financial assets	11	$365
4006	Commit/purchase "other" liabilities		$2,068
4022	Commit/sell non-Mortgage financial assets	6	$779
5002	IR swap: pay fixed, receive 1-month LIBOR		$2,036

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: West | **Reporting Dockets: 83**
All Reporting CMR | **September 2005**
Report Prepared: 12/21/2005 4:13:41 PM | **Amounts in Millions** | **Data as of: 12/16/2005**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5004	IR swap: pay fixed, receive 3-month LIBOR		$41,457
5024	IR swap: pay 1-month LIBOR, receive fixed		$3,591
5026	IR swap: pay 3-month LIBOR, receive fixed		$40,306
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$175
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$93
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$175
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$12
8010	Long futures contract on 10-year Treasury note		$750
8016	Long futures contract on 3-month Eurodollar		$17,099
8040	Short futures contract on 10-year Treasury note		$542
8046	Short futures contract on 3-month Eurodollar		$77,931
9010	Long call option on 10-year T-note futures contract		$500
9034	Long put option on 10-year T-note futures contract		$1,190
9502	Fixed-rate construction loans in process	40	$2,296
9512	Adjustable-rate construction loans in process	32	$3,752

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: West | **Reporting Dockets: 83**
All Reporting CMR | **September 2005**
Report Prepared: 12/21/2005 4:13:41 PM | **Amounts in Millions** | **Data as of: 12/16/2005**

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		$39
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$814
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$31
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$141
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$1,666
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$43
120	Other investment securities, fixed-coupon securities		$3
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$1
180	Consumer loans; loans on deposits		$2
183	Consumer loans; auto loans and leases		$157
184	Consumer loans; mobile home loans		$2
185	Consumer loans; credit cards		$1
187	Consumer loans; recreational vehicles		$40
189	Consumer loans; other		$4
200	Variable-rate, fixed-maturity CDs	23	$8,074
220	Variable-rate FHLB advances	18	$114,513
299	Other variable-rate	7	$16,277
300	Govt. & agency securities, fixed-coupon securities		$4

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: West | **Reporting Dockets: 83**
All Reporting CMR | **September 2005**
Report Prepared: 12/21/2005 4:13:41 PM | **Amounts in Millions** | **Data as of: 12/16/2005**

SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # >	Balance	Estimated Market Value After Specified Rate Shock					
			-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	38	$8,491	$8,717	$8,609	$8,489	$8,388	$8,306	$8,238
123 - Mortgage Derivatives - M/V estimate	35	$15,241	$15,408	$15,034	$14,623	$13,742	$13,271	$13,327
129 - Mortgage-Related Mutual Funds - M/V estimate	11	$105	$106	$106	$105	$103	$102	$100
280 - FHLB putable advance-M/V estimate	19	$2,304	$2,510	$2,401	$2,313	$2,242	$2,189	$2,147
281 - FHLB convertible advance-M/V estimate	6	$383	$412	$396	$385	$380	$377	$376
282 - FHLB callable advance-M/V estimate		$873	$907	$889	$866	$842	$819	$797
289 - Other FHLB structured advances - M/V estimate		$14,475	$14,826	$14,644	$14,416	$14,240	$14,124	$14,048
290 - Other structured borrowings - M/V estimate		$526	$547	$539	$524	$507	$491	$475
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$169,863	$428	$-25	$-241	$852	$2,647	$4,477