Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Western

All Reporting CMR **Reporting Dockets: 150** **September 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	38,316	-905	-2 %	14.08 %	-3 bp
+200 bp	39,499	279	+1 %	14.37 %	+26 bp
+100 bp	39,946	726	+2 %	14.42 %	+31 bp
0 bp	39,221			14.11 %	
-100 bp	38,846	-375	-1 %	13.93 %	-18 bp

Risk Measure for a Given Rate Shock

	9/30/2010	6/30/2010	9/30/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	14.11 %	15.18 %	13.63 %
Post-shock NPV Ratio	13.93 %	14.76 %	13.33 %
Sensitivity Measure: Decline in NPV Ratio	18 bp	42 bp	31 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	23,803	23,374	22,506	21,393	20,175	22,118	105.68	2.77
30-Year Mortgage Securities	5,015	4,933	4,745	4,501	4,239	4,669	105.66	2.74
15-Year Mortgages and MBS	14,319	14,076	13,623	13,110	12,578	13,434	104.78	2.47
Balloon Mortgages and MBS	2,430	2,423	2,405	2,383	2,349	2,259	107.27	0.52
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	3,568	3,583	3,555	3,525	3,492	3,384	105.90	0.18
7 Month to 2 Year Reset Frequency	11,183	11,195	11,113	10,935	10,688	10,685	104.78	0.32
2+ to 5 Year Reset Frequency	3,887	3,872	3,841	3,812	3,760	3,681	105.19	0.59
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	1,788	1,783	1,762	1,740	1,716	1,640	108.74	0.73
2 Month to 5 Year Reset Frequency	3,486	3,458	3,408	3,357	3,299	3,355	103.08	1.13
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	4,593	4,568	4,530	4,490	4,450	4,521	101.03	0.69
Adjustable-Rate, Fully Amortizing	8,736	8,659	8,582	8,504	8,415	8,640	100.22	0.89
Fixed-Rate, Balloon	4,293	4,177	4,046	3,920	3,800	3,825	109.21	2.95
Fixed-Rate, Fully Amortizing	3,028	2,920	2,806	2,701	2,603	2,594	112.56	3.80
Construction and Land Loans								
Adjustable-Rate	2,707	2,704	2,696	2,688	2,681	2,701	100.10	0.20
Fixed-Rate	1,330	1,291	1,248	1,209	1,172	1,310	98.49	3.15
Second-Mortgage Loans and Securities								
Adjustable-Rate	13,783	13,757	13,717	13,676	13,637	13,742	100.11	0.24
Fixed-Rate	6,162	6,048	5,906	5,770	5,640	5,649	107.07	2.12
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	7,524	7,464	7,347	7,220	7,080	7,464	100.00	1.19
Accrued Interest Receivable	647	647	647	647	647	647	100.00	0.00
Advance for Taxes/Insurance	70	70	70	70	70	70	100.00	0.00
Float on Escrows on Owned Mortgages	20	39	61	81	100			-52.39
LESS: Value of Servicing on Mortgages Serviced by Others	-33	-32	-44	-45	-43			-18.53
TOTAL MORTGAGE LOANS AND SECURITIES	**122,402**	**121,073**	**118,658**	**115,779**	**112,634**	**116,387**	**104.03**	**1.55**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,399	2,392	2,382	2,373	2,364	2,393	99.95	0.35
Fixed-Rate	1,675	1,634	1,585	1,537	1,493	1,518	107.64	2.76
Consumer Loans								
Adjustable-Rate	22,731	22,719	22,688	22,656	22,626	23,076	98.46	0.10
Fixed-Rate	24,804	24,673	24,454	24,241	24,035	25,211	97.87	0.71
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,524	-1,520	-1,514	-1,508	-1,502	-1,520	0.00	0.33
Accrued Interest Receivable	196	196	196	196	196	196	100.00	0.00
TOTAL NONMORTGAGE LOANS	**50,282**	**50,095**	**49,791**	**49,497**	**49,211**	**50,874**	**98.47**	**0.49**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,809	3,809	3,809	3,809	3,809	3,809	100.00	0.00
Equities and All Mutual Funds	134	131	127	124	120	131	100.07	2.62
Zero-Coupon Securities	210	207	204	201	198	193	107.26	1.52
Government and Agency Securities	10,910	10,721	10,480	10,249	10,028	10,579	101.34	2.00
Term Fed Funds, Term Repos	23,406	23,400	23,360	23,320	23,281	23,391	100.04	0.10
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	11,796	11,390	10,981	10,596	10,232	11,832	96.27	3.58
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	30,475	30,369	29,890	29,115	28,194	30,186	100.61	0.96
Structured Securities (Complex)	6,527	6,464	6,356	6,210	6,063	6,621	97.63	1.32
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	100.00	2.85
TOTAL CASH, DEPOSITS, AND SECURITIES	**87,266**	**86,490**	**85,206**	**83,622**	**81,925**	**86,740**	**99.71**	**1.19**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,147	1,147	1,147	1,147	1,147	1,147	100.00	0.00
Real Estate Held for Investment	48	48	48	48	48	48	100.00	0.00
Investment in Unconsolidated Subsidiaries	219	205	192	178	164	205	100.00	6.80
Office Premises and Equipment	1,454	1,454	1,454	1,454	1,454	1,454	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,868**	**2,854**	**2,840**	**2,827**	**2,813**	**2,854**	**100.00**	**0.49**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	675	838	985	1,099	1,166			-18.52
Adjustable-Rate Servicing	479	487	657	662	645			-18.30
Float on Mortgages Serviced for Others	596	677	803	893	965			-15.30
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,750**	**2,002**	**2,446**	**2,654**	**2,776**			**-17.38**
OTHER ASSETS								
Purchased and Excess Servicing						948		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	11,101	11,101	11,101	11,101	11,101	11,101	100.00	0.00
Miscellaneous II						1,237		
Deposit Intangibles								
Retail CD Intangible	85	90	134	153	169			-27.40
Transaction Account Intangible	480	882	1,550	2,181	2,778			-60.65
MMDA Intangible	1,937	2,249	3,382	4,471	5,473			-32.12
Passbook Account Intangible	715	1,025	1,641	2,220	2,793			-45.11
Non-Interest-Bearing Account Intangible	-74	55	191	321	444			-241.77
TOTAL OTHER ASSETS	**14,245**	**15,403**	**18,000**	**20,447**	**22,758**	**13,287**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-4,730		
TOTAL ASSETS	**278,814**	**277,918**	**276,942**	**274,826**	**272,117**	**265,412**	**105/103*** **	**0.34/1.03*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	38,204	38,172	38,038	37,909	37,786	37,846	100.86	0.22
Fixed-Rate Maturing in 13 Months or More	24,509	24,016	23,386	22,797	22,288	22,463	106.92	2.34
Variable-Rate	400	400	399	398	397	397	100.63	0.18
Demand								
Transaction Accounts	26,012	26,012	26,012	26,012	26,012	26,012	100/97*	0.00/2.13*
MMDAs	77,590	77,590	77,590	77,590	77,590	77,590	100/97*	0.00/0.96*
Passbook Accounts	24,956	24,956	24,956	24,956	24,956	24,956	100/96*	0.00/1.93*
Non-Interest-Bearing Accounts	5,612	5,612	5,612	5,612	5,612	5,612	100/99*	0.00/2.39*
TOTAL DEPOSITS	**197,283**	**196,758**	**195,993**	**195,273**	**194,640**	**194,876**	**101/99***	**0.33/1.31***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	16,842	16,705	16,508	16,315	16,126	16,097	103.78	1.00
Fixed-Rate Maturing in 37 Months or More	5,306	5,057	4,820	4,597	4,387	4,460	113.39	4.81
Variable-Rate	7,803	7,801	7,798	7,796	7,793	7,788	100.16	0.03
TOTAL BORROWINGS	**29,951**	**29,563**	**29,127**	**28,709**	**28,307**	**28,345**	**104.30**	**1.39**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,483	1,483	1,483	1,483	1,483	1,483	100.00	0.00
Other Escrow Accounts	265	258	250	242	235	273	94.36	3.06
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	756	756	756	756	756	756	100.00	0.00
Miscellaneous I	4,309	4,309	4,309	4,309	4,309	4,309	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,136		
TOTAL OTHER LIABILITIES	**6,813**	**6,805**	**6,797**	**6,790**	**6,783**	**7,957**	**85.53**	**0.12**
Other Liabilities not Included Above								
Self-Valued	5,066	4,906	4,656	4,447	4,282	4,457	110.07	4.18
Unamortized Yield Adjustments						182		
TOTAL LIABILITIES	**239,112**	**238,032**	**236,573**	**235,218**	**234,012**	**235,816**	**101/99****	**0.53/1.35****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	195	13	-289	-602	-913			
ARMs	27	28	20	9	-5			
Other Mortgages	0	0	-2	-7	-14			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	42	17	-25	-69	-115			
Sell Mortgages and MBS	-135	-12	183	390	598			
Purchase Non-Mortgage Items	2	0	-3	-7	-10			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-299	-169	-13	138	284			
Pay Floating, Receive Fixed Swaps	271	210	132	56	-18			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	1	1	165	408	662			
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	-3	-4	-7	-9	-12			
Self-Valued	-957	-749	-584	-414	-246			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-857**	**-665**	**-423**	**-108**	**211**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	278,814	277,918	276,942	274,826	272,117	265,412	105/103***	0.34/1.03***
MINUS TOTAL LIABILITIES	239,112	238,032	236,573	235,218	234,012	235,816	101/99**	0.53/1.35**
PLUS OFF-BALANCE-SHEET POSITIONS	-857	-665	-423	-108	211			
TOTAL NET PORTFOLIO VALUE #	38,846	39,221	39,946	39,499	38,316	29,596	132.52	-1.40

* 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	$4,512	$8,535	$6,239	$1,794	$1,038
WARM	345 mo	315 mo	315 mo	299 mo	207 mo
WAC	4.24%	5.49%	6.37%	7.30%	8.86%
Amount of these that is FHA or VA Guaranteed	$1,091	$470	$426	$335	$755
Securities Backed by Conventional Mortgages	$1,310	$1,851	$814	$84	$10
WARM	344 mo	312 mo	302 mo	235 mo	147 mo
Weighted Average Pass-Through Rate	4.41%	5.29%	6.08%	7.28%	8.49%
Securities Backed by FHA or VA Mortgages	$174	$118	$217	$9	$81
WARM	333 mo	284 mo	250 mo	213 mo	96 mo
Weighted Average Pass-Through Rate	3.47%	5.29%	6.28%	7.19%	9.68%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,740	$2,150	$1,096	$381	$289
WAC	4.35%	5.40%	6.37%	7.33%	8.91%
Mortgage Securities	$5,341	$1,190	$243	$4	$0
Weighted Average Pass-Through Rate	4.05%	5.21%	6.02%	7.19%	8.36%
WARM (of 15-Year Loans and Securities)	161 mo	139 mo	131 mo	111 mo	122 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$319	$397	$1,098	$335	$82
WAC	3.82%	5.52%	6.47%	7.34%	8.58%
Mortgage Securities	$17	$8	$1	$2	$0
Weighted Average Pass-Through Rate	3.95%	5.35%	6.70%	7.02%	9.78%
WARM (of Balloon Loans and Securities)	70 mo	75 mo	84 mo	84 mo	78 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$42,479**

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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%	5.76%	0.00%	0.00%	5.20%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$3,384	$10,668	$3,681	$1,640	$3,352
Weighted Average Margin	285 bp	238 bp	269 bp	325 bp	257 bp
WAC	4.07%	4.66%	5.99%	4.36%	5.05%
WARM	190 mo	303 mo	313 mo	343 mo	335 mo
Weighted Average Time Until Next Payment Reset	4 mo	25 mo	42 mo	9 mo	16 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$22,744**

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	$17	$11	$12	$1
Weighted Average Distance from Lifetime Cap	96 bp	175 bp	184 bp	12 bp	116 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$30	$193	$240	$47	$81
Weighted Average Distance from Lifetime Cap	349 bp	359 bp	370 bp	359 bp	380 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$3,113	$10,387	$3,384	$1,531	$3,211
Weighted Average Distance from Lifetime Cap	869 bp	612 bp	557 bp	669 bp	607 bp
Balances Without Lifetime Cap	$237	$87	$45	$50	$61
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,260	$10,354	$3,547	$9	$2,338
Weighted Average Periodic Rate Cap	179 bp	194 bp	224 bp	153 bp	149 bp
Balances Subject to Periodic Rate Floors	$1,321	$9,393	$3,146	$10	$2,179
MBS Included in ARM Balances	$278	$2,477	$505	$37	$64

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$4,521	$8,640
WARM	68 mo	252 mo
Remaining Term to Full Amortization	309 mo	
Rate Index Code	0	0
Margin	219 bp	261 bp
Reset Frequency	18 mo	11 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$293	$228
Wghted Average Distance to Lifetime Cap	114 bp	178 bp
Fixed-Rate:		
Balances	$3,825	$2,594
WARM	46 mo	106 mo
Remaining Term to Full Amortization	264 mo	
WAC	6.30%	6.53%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,701	$1,310
WARM	18 mo	61 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	171 bp	6.74%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$13,742	$5,649
WARM	229 mo	158 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	2 bp	7.10%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,393	$1,518
WARM	33 mo	45 mo
Margin in Column 1; WAC in Column 2	170 bp	6.47%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$23,076	$25,211
WARM	108 mo	102 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	553 bp	6.63%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$632	$12,631
Fixed Rate		
Remaining WAL <= 5 Years	$6,133	$9,564
Remaining WAL 5-10 Years	$444	$519
Remaining WAL Over 10 Years	$74	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$3
CMO Residuals:		
Fixed Rate	$0	$2
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$2	$32
WAC	5.67%	6.08%
Principal-Only MBS	$6	$11
WAC	6.19%	6.35%
Total Mortgage-Derivative Securities - Book Value	$7,291	$22,763

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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	$19,841	$26,174	$34,031	$8,620	$4,330
WARM	284 mo	268 mo	296 mo	287 mo	190 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	415 loans				
FHA/VA	256 loans				
Subserviced by Others	14 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$53,059	$9,858	Total # of Adjustable-Rate Loans Serviced	301 loans
WARM (in months)	187 mo	317 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	34 bp	37 bp		

Total Balances of Mortgage Loans Serviced for Others	**$155,913**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,809		
Equity Securities Carried at Fair Value	$131		
Zero-Coupon Securities	$193	1.64%	15 mo
Government & Agency Securities	$10,579	1.32%	29 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$23,391	0.29%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$11,832	2.09%	49 mo
Memo: Complex Securities (from supplemental reporting)	$6,621		

Total Cash, Deposits, and Securities	**$56,555**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$8,910
Accrued Interest Receivable	$647
Advances for Taxes and Insurance	$70
Less: Unamortized Yield Adjustments	$5,361
Valuation Allowances	$1,446
Unrealized Gains (Losses)	$347

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$768
Accrued Interest Receivable	$196
Less: Unamortized Yield Adjustments	$41
Valuation Allowances	$2,288
Unrealized Gains (Losses)	$20

OTHER ITEMS

Real Estate Held for Investment	$48
Repossessed Assets	$1,147
Equity Investments Not Carried at Fair Value	$205
Office Premises and Equipment	
	$1,454
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$275
Valuation Allowances	$-30
	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$948
Miscellaneous I	
Miscellaneous II	$11,101
	$1,237
TOTAL ASSETS	**$265,281**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$175
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	$49
Mortgage-Related Mututal Funds	$82
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,897
Weighted Average Servicing Fee	14 bp
Adjustable-Rate Mortgage Loans Serviced	$5,910
Weighted Average Servicing Fee	11 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$13,106

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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	$9,284	$3,489	$364	$192
WAC	1.21%	2.67%	4.20%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$13,057	$10,639	$1,013	$382
WAC	1.27%	2.11%	4.55%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$12,783	$3,009	$106
WAC		2.27%	4.26%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$6,671	$311
WAC			3.48%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$60,309**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,470	$6,774	$3,161
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$16,030	$15,451	$4,399
Penalty in Months of Forgone Interest	3.86 mo	6.04 mo	7.05 mo
Balances in New Accounts	$3,313	$6,410	$1,474

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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%	$1,543	$2,250	$574	1.55%
3.00 to 3.99%	$216	$4,972	$1,489	3.30%
4.00 to 4.99%	$952	$1,751	$913	4.49%
5.00 to 5.99%	$235	$4,133	$470	5.38%
6.00 to 6.99%	$27	$16	$1,007	6.01%
7.00 to 7.99%	$0	$1	$6	7.25%
8.00 to 8.99%	$0	$0	$1	8.41%
9.00 and Above	$0	$0	$0	0.00%
WARM	2 mo	17 mo	65 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$20,557**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$12,642
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	$26,012	0.34%	$1,114
Money Market Deposit Accounts (MMDAs)	$77,590	0.48%	$2,229
Passbook Accounts	$24,956	0.74%	$2,415
Non-Interest-Bearing Non-Maturity Deposits	$5,612		$253
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$356	0.06%	
Escrow for Mortgages Serviced for Others	$1,127	0.02%	
Other Escrows	$273	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$135,925		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$6		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$176		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$756		
Miscellaneous I	$4,309		
Miscellaneous II	$1,136		
TOTAL LIABILITIES	**$235,816**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$1
EQUITY CAPITAL	$29,449
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$265,265**

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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
1002	Opt commitment to orig 1-month COFI ARMs		$0
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	6	$10
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	15	$662
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	9	$44
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	10	$887
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	44	$1,538
1014	Opt commitment to orig 25- or 30-year FRMs	49	$4,322
1016	Opt commitment to orig "other" Mortgages	36	$277
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		$2
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$1
2016	Commit/purchase "other" Mortgage loans, svc retained		$2
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	14	$142
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	18	$163
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$15
2054	Commit/purchase 25- to 30-year FRM MBS		$98
2056	Commit/purchase "other" MBS		$40
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$404
2074	Commit/sell 25- or 30-yr FRM MBS		$1,019
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$4
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$138
2116	Commit/purchase "other" Mortgage loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	6	$337
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$28
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	16	$312
2134	Commit/sell 25- or 30-yr FRM loans, svc released	25	$1,177

AGGREGATE SCHEDULE CMR REPORT

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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
2136	Commit/sell "other" Mortgage loans, svc released		$25
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	6	$54
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$4
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$20
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	20	$118
2214	Firm commit/originate 25- or 30-year FRM loans	18	$253
2216	Firm commit/originate "other" Mortgage loans	15	$105
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$682
3028	Option to sell 3- or 5-year Treasury ARMs		$16
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$3
3032	Option to sell 10-, 15-, or 20-year FRMs		$658
3034	Option to sell 25- or 30-year FRMs		$3,201
3036	Option to sell "other" Mortgages		$16
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$8
3074	Short option to sell 25- or 30-yr FRMs		$27
4002	Commit/purchase non-Mortgage financial assets	17	$155
4022	Commit/sell non-Mortgage financial assets		$0
5002	IR swap: pay fixed, receive 1-month LIBOR	6	$2,337
5004	IR swap: pay fixed, receive 3-month LIBOR		$5,661
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,028
5026	IR swap: pay 3-month LIBOR, receive fixed		$4
6002	Interest rate Cap based on 1-month LIBOR		$658
9502	Fixed-rate construction loans in process	63	$140
9512	Adjustable-rate construction loans in process	30	$197

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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		$418
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		$2,270
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$38
120	Other investment securities, fixed-coupon securities		$35
122	Other investment securities, floating-rate securities		$0
125	Multi/nonres mtg loans; fixed-rate, Balloon		$11
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$50
140	Second Mortgages (adj-rate)		$10
150	Commercial loans (adj-rate)		$0
180	Consumer loans; loans on deposits		$5
181	Consumer loans; unsecured home improvement		$0
183	Consumer loans; auto loans and leases		$5,590
184	Consumer loans; mobile home loans		$40
185	Consumer loans; credit cards		$13,930
187	Consumer loans; recreational vehicles		$698
189	Consumer loans; other		$2,232
200	Variable-rate, fixed-maturity CDs	38	$397
220	Variable-rate FHLB advances	10	$3,260
299	Other variable-rate	10	$4,528
300	Govt. & agency securities, fixed-coupon securities		$11
302	Govt. & agency securities, floating-rate securities		$27

AGGREGATE SCHEDULE CMR REPORT

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	57	$6,621	$6,527	$6,464	$6,356	$6,210	$6,063
123 - Mortgage Derivatives - M/V estimate	67	$30,186	$30,475	$30,369	$29,890	$29,115	$28,194
129 - Mortgage-Related Mutual Funds - M/V estimate	12	$52	$53	$52	$51	$51	$50
280 - FHLB putable advance-M/V estimate	13	$2,411	$2,822	$2,703	$2,588	$2,489	$2,409
281 - FHLB convertible advance-M/V estimate	12	$356	$378	$370	$364	$360	$356
282 - FHLB callable advance-M/V estimate		$23	$24	$23	$23	$25	$25
289 - Other FHLB structured advances - M/V estimate	9	$324	$425	$415	$404	$395	$391
290 - Other structured borrowings - M/V estimate	10	$1,344	$1,417	$1,395	$1,275	$1,179	$1,101
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$-4,034	$-957	$-749	$-584	$-414	$-246