Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: West

All Reporting CMR | **Reporting Dockets: 63** | **December 2008**

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	35,617	-2,834	-7 %	10.77 %	-52 bp
+200 bp	36,548	-1,903	-5 %	10.92 %	-36 bp
+100 bp	37,559	-893	-2 %	11.11 %	-17 bp
0 bp	38,452			11.28 %	
-100 bp	38,561	110	0 %	11.25 %	-3 bp

Risk Measure for a Given Rate Shock

	12/31/2008	9/30/2008	12/31/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	11.28 %	12.75 %	9.39 %
Post-shock NPV Ratio	10.92 %	11.25 %	8.50 %
Sensitivity Measure: Decline in NPV Ratio	36 bp	151 bp	89 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Report Prepared: 3/31/2009 8:55:20 AM | **Amounts in Millions** | **Data as of: 3/30/2009**

	-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	35,508	35,169	34,521	33,471	31,983	34,037	103.33	1.40
30-Year Mortgage Securities	4,895	4,842	4,733	4,552	4,332	4,711	102.78	1.68
15-Year Mortgages and MBS	4,900	4,844	4,728	4,575	4,405	4,712	102.82	1.77
Balloon Mortgages and MBS	3,446	3,405	3,335	3,251	3,151	3,364	101.20	1.64
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	2,983	2,970	2,958	2,948	2,937	3,023	98.26	0.41
7 Month to 2 Year Reset Frequency	13,150	13,057	12,925	12,720	12,287	13,018	100.30	0.86
2+ to 5 Year Reset Frequency	17,172	17,057	16,840	16,590	16,095	16,636	102.53	0.97
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	58,981	58,692	58,192	57,692	57,168	56,677	103.56	0.67
2 Month to 5 Year Reset Frequency	17,760	17,611	17,372	17,114	16,830	17,522	100.51	1.10
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,734	3,680	3,630	3,592	3,552	3,596	102.34	1.42
Adjustable-Rate, Fully Amortizing	11,217	11,096	11,009	10,932	10,847	11,037	100.54	0.94
Fixed-Rate, Balloon	1,231	1,181	1,133	1,087	1,044	1,110	106.39	4.15
Fixed-Rate, Fully Amortizing	1,168	1,112	1,060	1,012	968	1,027	108.30	4.85
Construction and Land Loans								
Adjustable-Rate	3,038	3,034	3,025	3,017	3,008	3,022	100.37	0.21
Fixed-Rate	1,397	1,366	1,332	1,301	1,271	1,365	100.02	2.36
Second-Mortgage Loans and Securities								
Adjustable-Rate	17,764	17,741	17,701	17,662	17,623	17,675	100.37	0.18
Fixed-Rate	16,707	16,316	15,902	15,509	15,136	15,072	108.26	2.47
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	-6,607	-6,604	-6,575	-6,551	-6,537	-6,604	0.00	0.24
Accrued Interest Receivable	825	825	825	825	825	825	100.00	0.00
Advance for Taxes/Insurance	260	260	260	260	260	260	100.00	0.00
Float on Escrows on Owned Mortgages	4	9	18	30	44			-74.60
LESS: Value of Servicing on Mortgages Serviced by Others	-64	-65	-67	-68	-73			-1.94
TOTAL MORTGAGE LOANS AND SECURITIES	**209,595**	**207,728**	**204,989**	**201,655**	**197,302**	**202,084**	**102.79**	**1.11**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,779	2,774	2,763	2,751	2,740	2,754	100.75	0.30
Fixed-Rate	801	773	746	721	696	722	107.04	3.51
Consumer Loans								
Adjustable-Rate	17,881	17,859	17,823	17,787	17,752	17,501	102.05	0.16
Fixed-Rate	7,244	7,231	7,217	7,203	7,190	7,206	100.35	0.19
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-831	-830	-828	-826	-824	-830	0.00	0.20
Accrued Interest Receivable	148	148	148	148	148	148	100.00	0.00
TOTAL NONMORTGAGE LOANS	**28,021**	**27,955**	**27,869**	**27,785**	**27,703**	**27,500**	**101.65**	**0.27**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	9,405	9,405	9,405	9,405	9,405	9,405	100.00	0.00
Equities and All Mutual Funds	124	119	114	109	104	119	100.00	4.10
Zero-Coupon Securities	66	65	64	63	63	62	104.88	1.56
Government and Agency Securities	1,740	1,730	1,711	1,693	1,675	1,673	103.42	0.82
Term Fed Funds, Term Repos	18,798	18,795	18,776	18,757	18,738	18,728	100.36	0.06
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	25,124	25,047	24,944	24,843	24,745	25,190	99.43	0.36
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	22,928	21,803	20,515	19,050	17,986	26,372	82.68	5.53
Structured Securities (Complex)	621	620	612	601	587	623	99.54	0.76
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**78,804**	**77,584**	**76,140**	**74,520**	**73,301**	**82,172**	**94.42**	**1.72**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,052	1,052	1,052	1,052	1,052	1,052	100.00	0.00
Real Estate Held for Investment	3	3	3	3	3	3	100.00	0.00
Investment in Unconsolidated Subsidiaries	177	166	154	143	132	166	100.00	6.80
Office Premises and Equipment	742	742	742	742	742	742	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,973**	**1,962**	**1,951**	**1,940**	**1,928**	**1,962**	**100.00**	**0.57**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,181	1,253	1,475	2,010	2,848			-11.73
Adjustable-Rate Servicing	210	211	213	215	235			-0.75
Float on Mortgages Serviced for Others	203	216	237	256	271			-7.94
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,593**	**1,680**	**1,925**	**2,481**	**3,354**			**-9.87**
OTHER ASSETS								
Purchased and Excess Servicing						2,147		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	20,944	20,944	20,944	20,944	20,944	20,944	100.00	0.00
Miscellaneous II						5,249		
Deposit Intangibles								
Retail CD Intangible	43	47	62	72	81			-20.17
Transaction Account Intangible	219	461	702	929	1,153			-52.45
MMDA Intangible	1,350	2,022	2,738	3,422	4,079			-34.33
Passbook Account Intangible	143	252	360	463	557			-43.11
Non-Interest-Bearing Account Intangible	-6	119	238	350	457			-101.94
TOTAL OTHER ASSETS	**22,693**	**23,846**	**25,044**	**26,181**	**27,270**	**28,340**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-9,406		
TOTAL ASSETS	**342,680**	**340,756**	**337,919**	**334,561**	**330,859**	**332,652**	**102/102***	**0.70/1.06***

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		Base Case						
	-100 bp	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	48,097	48,047	47,905	47,766	47,628	47,417	101.33	0.20
Fixed-Rate Maturing in 13 Months or More	12,601	12,123	11,661	11,232	10,886	10,733	112.95	3.88
Variable-Rate	89	88	88	88	88	88	100.83	0.19
Demand								
Transaction Accounts	9,622	9,622	9,622	9,622	9,622	9,622	100/95*	0.00/2.64*
MMDAs	50,316	50,316	50,316	50,316	50,316	50,316	100/96*	0.00/1.44*
Passbook Accounts	5,076	5,076	5,076	5,076	5,076	5,076	100/95*	0.00/2.25*
Non-Interest-Bearing Accounts	5,084	5,084	5,084	5,084	5,084	5,084	100/98*	0.00/2.45*
TOTAL DEPOSITS	**130,884**	**130,357**	**129,752**	**129,183**	**128,699**	**128,336**	**102/99***	**0.43/1.37***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	46,967	46,509	46,057	45,615	45,182	45,554	102.10	0.98
Fixed-Rate Maturing in 37 Months or More	17,841	16,925	16,079	15,298	14,575	14,621	115.76	5.20
Variable-Rate	78,699	78,625	78,549	78,469	78,384	78,443	100.23	0.10
TOTAL BORROWINGS	**143,507**	**142,059**	**140,685**	**139,381**	**138,141**	**138,618**	**102.48**	**0.99**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	175	175	175	175	175	175	100.00	0.00
Other Escrow Accounts	155	150	145	141	137	161	93.12	3.19
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	8,009	8,009	8,009	8,009	8,009	8,009	100.00	0.00
Miscellaneous II	0	0	0	0	0	55		
TOTAL OTHER LIABILITIES	**8,338**	**8,333**	**8,328**	**8,324**	**8,320**	**8,399**	**99.21**	**0.06**
Other Liabilities not Included Above								
Self-Valued	25,368	25,010	24,488	23,987	23,479	23,235	107.64	1.76
Unamortized Yield Adjustments						1,520		
TOTAL LIABILITIES	**308,097**	**305,758**	**303,254**	**300,875**	**298,640**	**300,108**	**102/101****	**0.79/1.19****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	368	-18	-913	-1,825	-2,708			
ARMs	-17	-18	-22	-24	-32			
Other Mortgages	5	0	-9	-20	-32			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	418	82	-672	-1,998	-3,286			
Sell Mortgages and MBS	-942	-176	1,548	4,452	7,221			
Purchase Non-Mortgage Items	1	0	-1	-3	-4			
Sell Non-Mortgage Items	-2	0	2	3	5			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-41	-32	-22	-13	-5			
Pay Floating, Receive Fixed Swaps	375	218	69	-73	-210			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	28	17	27	115	212			
Interest-Rate Caps	0	0	0	-1	-3			
Interest-Rate Floors	0	0	0	0	0			
Futures	3	0	-3	-6	-9			
Options on Futures	3	3	3	3	3			
Construction LIP	4	1	-5	-11	-18			
Self-Valued	3,775	3,377	2,892	2,265	2,265			
TOTAL OFF-BALANCE-SHEET POSITIONS	**3,978**	**3,454**	**2,893**	**2,863**	**3,398**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	342,680	340,756	337,919	334,561	330,859	332,652	102/102***	0.70/1.06***
MINUS TOTAL LIABILITIES	308,097	305,758	303,254	300,875	298,640	300,108	102/101**	0.79/1.19**
PLUS OFF-BALANCE-SHEET POSITIONS	3,978	3,454	2,893	2,863	3,398			
TOTAL NET PORTFOLIO VALUE #	38,561	38,452	37,559	36,548	35,617	32,544	118.15	1.30

* 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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December 2008
Data as of: 03/27/2009

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	$524	$8,898	$16,334	$7,025	$1,256
WARM	320 mo	328 mo	341 mo	339 mo	339 mo
WAC	4.22%	5.61%	6.44%	7.33%	8.51%
Amount of these that is FHA or VA Guaranteed	$31	$652	$5,274	$599	$5
Securities Backed by Conventional Mortgages	$586	$2,326	$1,707	$39	$6
WARM	349 mo	322 mo	327 mo	249 mo	193 mo
Weighted Average Pass-Through Rate	4.50%	5.27%	6.05%	7.15%	8.36%
Securities Backed by FHA or VA Mortgages	$18	$7	$19	$3	$0
WARM	296 mo	324 mo	282 mo	229 mo	137 mo
Weighted Average Pass-Through Rate	4.53%	5.44%	6.20%	7.05%	8.69%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$466	$1,693	$1,020	$249	$35
WAC	4.64%	5.48%	6.34%	7.29%	8.69%
Mortgage Securities	$603	$574	$67	$3	$1
Weighted Average Pass-Through Rate	4.39%	5.23%	6.05%	7.10%	8.98%
WARM (of 15-Year Loans and Securities)	126 mo	158 mo	159 mo	106 mo	115 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$61	$552	$2,012	$580	$102
WAC	4.21%	5.59%	6.45%	7.25%	8.48%
Mortgage Securities	$31	$20	$6	$0	$0
Weighted Average Pass-Through Rate	4.24%	5.51%	6.09%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	81 mo	201 mo	219 mo	178 mo	133 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$46,824**

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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	$14	$0	$4,140	$299
WAC	0.00%	5.15%	0.00%	7.25%	6.69%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$3,023	$13,004	$16,636	$52,536	$17,223
Weighted Average Margin	234 bp	229 bp	235 bp	303 bp	276 bp
WAC	5.06%	5.45%	6.13%	6.67%	5.93%
WARM	300 mo	326 mo	341 mo	322 mo	312 mo
Weighted Average Time Until Next Payment Reset	3 mo	34 mo	49 mo	7 mo	4 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$106,875**

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	$22	$3	$30	$123	$182
Weighted Average Distance from Lifetime Cap	163 bp	160 bp	145 bp	1 bp	21 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$397	$307	$421	$2,308	$10,573
Weighted Average Distance from Lifetime Cap	341 bp	370 bp	359 bp	366 bp	314 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$2,374	$12,658	$16,145	$54,223	$6,760
Weighted Average Distance from Lifetime Cap	532 bp	556 bp	514 bp	529 bp	476 bp
Balances Without Lifetime Cap	$230	$50	$40	$22	$8
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,140	$11,150	$16,430	$16	$1,674
Weighted Average Periodic Rate Cap	187 bp	200 bp	200 bp	194 bp	193 bp
Balances Subject to Periodic Rate Floors	$1,524	$8,891	$11,328	$13	$12,007
MBS Included in ARM Balances	$271	$1,430	$348	$301	$25

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,596	$11,037
WARM	107 mo	173 mo
Remaining Term to Full Amortization	314 mo	
Rate Index Code	0	0
Margin	207 bp	246 bp
Reset Frequency	22 mo	7 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$381	$219
Wghted Average Distance to Lifetime Cap	81 bp	109 bp
Fixed-Rate:		
Balances	$1,110	$1,027
WARM	66 mo	142 mo
Remaining Term to Full Amortization	281 mo	
WAC	6.73%	6.95%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,022	$1,365
WARM	12 mo	42 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	96 bp	7.14%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$17,675	$15,072
WARM	280 mo	226 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	93 bp	8.21%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,754	$722
WARM	16 mo	50 mo
Margin in Column 1; WAC in Column 2	230 bp	6.00%
Reset Frequency	9 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$17,501	$7,206
WARM	68 mo	29 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	718 bp	4.27%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1,410	$3,671
Fixed Rate		
Remaining WAL <= 5 Years	$8,269	$4,076
Remaining WAL 5-10 Years	$6,111	$126
Remaining WAL Over 10 Years	$3	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$15,793	$7,872

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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	$3,563	$86,108	$128,579	$18,089	$1,865
WARM	183 mo	305 mo	337 mo	331 mo	277 mo
Weighted Average Servicing Fee	28 bp	37 bp	44 bp	32 bp	29 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	978 loans				
FHA/VA	288 loans				
Subserviced by Others	929 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$33,128	$17,367	Total # of Adjustable-Rate Loans Serviced	195 loans
WARM (in months)	333 mo	313 mo	Number of These Subserviced by Others	78 loans
Weighted Average Servicing Fee	14 bp	33 bp		

Total Balances of Mortgage Loans Serviced for Others **$288,700**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$9,405		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$119		
Zero-Coupon Securities	$62	2.76%	8 mo
Government & Agency Securities	$1,673	3.43%	14 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$18,728	4.47%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$25,190	2.94%	6 mo
Memo: Complex Securities (from supplemental reporting)	$623		

Total Cash, Deposits, and Securities **$55,799**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: West
All Reporting CMR
Report Prepared: 3/31/2009 8:55:22 AM

Amounts in Millions

Reporting Dockets: 63
December 2008
Data as of: 03/27/2009

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$9,197
Accrued Interest Receivable	$825
Advances for Taxes and Insurance	$260
Less: Unamortized Yield Adjustments	$7,902
Valuation Allowances	$15,802
Unrealized Gains (Losses)	$-1,440

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$735
Accrued Interest Receivable	$148
Less: Unamortized Yield Adjustments	$-5
Valuation Allowances	$1,564
Unrealized Gains (Losses)	$-4

OTHER ITEMS

Real Estate Held for Investment	$3
Repossessed Assets	$1,052
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$166
Office Premises and Equipment	$742
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-47
Less: Unamortized Yield Adjustments	$17
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$2,147
Miscellaneous I	$20,944
Miscellaneous II	$5,249
TOTAL ASSETS	**$329,944**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$225
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$23
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$104
Mortgage-Related Mututal Funds	$15
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$748
Weighted Average Servicing Fee	22 bp
Adjustable-Rate Mortgage Loans Serviced	$10,844
Weighted Average Servicing Fee	9 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$8,643

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: West
All Reporting CMR
Report Prepared: 3/31/2009 8:55:22 AM

Amounts in Millions

Reporting Dockets: 63
December 2008
Data as of: 03/27/2009

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	$15,612	$756	$469	$852
WAC	3.38%	4.74%	4.12%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$24,708	$4,718	$1,156	$560
WAC	3.60%	4.15%	4.36%	
WARM	6 mo	9 mo	8 mo	
Balances Maturing in 13 to 36 Months		$5,380	$1,577	$90
WAC		4.15%	4.61%	
WARM		22 mo	24 mo	
Balances Maturing in 37 or More Months			$3,776	$17
WAC			5.00%	
WARM			78 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$58,150**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$8,792	$3,087	$4,016
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$13,828	$3,068	$1,624
Penalty in Months of Forgone Interest	3.67 mo	4.87 mo	6.38 mo
Balances in New Accounts	$5,335	$1,019	$691

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: West | **Reporting Dockets: 63**
All Reporting CMR | **December 2008**
Report Prepared: 3/31/2009 8:55:22 AM | **Amounts in Millions** | **Data as of: 03/27/2009**

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%	$20,616	$1,641	$87	0.35%
3.00 to 3.99%	$349	$8,778	$262	3.47%
4.00 to 4.99%	$114	$12,615	$9,378	4.75%
5.00 to 5.99%	$67	$1,302	$3,410	5.40%
6.00 to 6.99%	$2	$45	$1,412	6.16%
7.00 to 7.99%	$5	$19	$67	7.22%
8.00 to 8.99%	$0	$0	$5	8.27%
9.00 and Above	$0	$0	$0	0.00%
WARM	2 mo	21 mo	73 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$60,175**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$101,766
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: West
All Reporting CMR
Report Prepared: 3/31/2009 8:55:22 AM

Amounts in Millions

Reporting Dockets: 63
December 2008
Data as of: 03/27/2009

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$9,622	0.91%	$1,197
Money Market Deposit Accounts (MMDAs)	$50,316	0.64%	$3,421
Passbook Accounts	$5,076	1.31%	$445
Non-Interest-Bearing Non-Maturity Deposits	$5,084		$143
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$151	0.30%	
Escrow for Mortgages Serviced for Others	$23	0.06%	
Other Escrows	$161	0.04%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$70,434		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$162		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1,358		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$8,009		
Miscellaneous II	$55		
TOTAL LIABILITIES	**$300,108**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$29,836
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$329,944**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: West **Reporting Dockets: 63**
All Reporting CMR **December 2008**
Report Prepared: 3/31/2009 8:55:23 AM **Amounts in Millions** **Data as of: 03/27/2009**

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		$22
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$5
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	7	$202
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs		$161
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$87
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	20	$1,989
1014	Opt commitment to orig 25- or 30-year FRMs	26	$19,894
1016	Opt commitment to orig "other" Mortgages	17	$489
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$38
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$2,889
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$7
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	8	$93
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$287
2054	Commit/purchase 25- to 30-year FRM MBS		$21,651
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$40
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$1,700
2074	Commit/sell 25- or 30-yr FRM MBS		$51,132
2076	Commit/sell "other" MBS		$588
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$76
2134	Commit/sell 25- or 30-yr FRM loans, svc released	6	$428
2136	Commit/sell "other" Mortgage loans, svc released		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$2
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$39
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$132
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans		$12

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: West **Reporting Dockets: 63**
All Reporting CMR **December 2008**
Report Prepared: 3/31/2009 8:55:23 AM **Amounts in Millions** **Data as of: 03/27/2009**

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	8	$48
2216	Firm commit/originate "other" Mortgage loans	8	$108
3014	Option to purchase 25- or 30-yr FRMs		$850
3032	Option to sell 10-, 15-, or 20-year FRMs		$0
3034	Option to sell 25- or 30-year FRMs		$1,853
4002	Commit/purchase non-Mortgage financial assets	7	$91
4022	Commit/sell non-Mortgage financial assets		$247
5002	IR swap: pay fixed, receive 1-month LIBOR		$700
5004	IR swap: pay fixed, receive 3-month LIBOR		$168
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,800
5026	IR swap: pay 3-month LIBOR, receive fixed		$400
6004	Interest rate Cap based on 3-month LIBOR		$15
6032	Short interest rate Cap based on 1-month LIBOR		$1,080
8016	Long futures contract on 3-month Eurodollar		$1,348
8046	Short futures contract on 3-month Eurodollar		$184
9016	Long call option on 3-mo Eurodollar futures contract		$75
9502	Fixed-rate construction loans in process	30	$340
9512	Adjustable-rate construction loans in process	23	$473

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: West | **Reporting Dockets: 63**
All Reporting CMR | **December 2008**
Report Prepared: 3/31/2009 8:55:23 AM | **Amounts in Millions** | **Data as of: 03/27/2009**

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		$75
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$775
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$130
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$150
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,779
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$137
120	Other investment securities, fixed-coupon securities		$3
183	Consumer loans; auto loans and leases		$2
187	Consumer loans; recreational vehicles		$53
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	13	$88
220	Variable-rate FHLB advances	10	$43,189
299	Other variable-rate		$35,254
300	Govt. & agency securities, fixed-coupon securities		$1

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: West | **Reporting Dockets: 63**
All Reporting CMR | **December 2008**
Report Prepared: 3/31/2009 8:55:23 AM | **Amounts in Millions** | **Data as of: 03/27/2009**

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	23	$623	$621	$620	$612	$601	$587
123 - Mortgage Derivatives - M/V estimate	24	$26,372	$22,928	$21,803	$20,515	$19,050	$17,986
129 - Mortgage-Related Mutual Funds - M/V estimate		$13	$14	$13	$13	$13	$13
280 - FHLB putable advance-M/V estimate	14	$2,816	$3,226	$3,079	$2,949	$2,844	$2,760
281 - FHLB convertible advance-M/V estimate	6	$1,127	$1,245	$1,226	$1,199	$1,178	$1,161
282 - FHLB callable advance-M/V estimate		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$18,980	$20,531	$20,353	$20,001	$19,636	$19,239
290 - Other structured borrowings - M/V estimate	6	$312	$365	$351	$338	$328	$319
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$13,378	$3,775	$3,377	$2,892	$2,265	$2,265