Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: West

All Reporting CMR **Reporting Dockets: 99** **September 2002**

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	45,789	-3,273	-7 %	10.20 %	-49 bp
+200 bp	48,797	-266	-1 %	10.74 %	+5 bp
+100 bp	49,804	742	+2 %	10.89 %	+19 bp
0 bp	49,062			10.69 %	
-100 bp	49,553	491	+1 %	10.75 %	+6 bp

Risk Measure for a Given Rate Shock

	9/30/2002	6/30/2002	9/30/2001
Pre-shock NPV Ratio: NPV as % of PV Assets	10.69 %	11.21 %	10.05 %
Post-shock NPV Ratio	10.69 %	10.68 %	9.04 %
Sensitivity Measure: Decline in NPV Ratio	0 bp	53 bp	101 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Due to the recent abnormally low interest rate environment, OTS has reinterpreted the TB13a sensitivity measure to be based on the more negative outcome of a -100 or a +200 basis point interest rate shock. Furthermore, if neither a -100 nor a +200 basis point change in rates produces a reduction in NPV, the institution is presumed to have a sensitivity measure of zero.

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: West | **Reporting Dockets: 99**
All Reporting CMR | **September 2002**
Report Prepared: 1/7/2003 9:58:10 AM | **(Dollar Amount in Millions)** | **Data as of: 1/7/2003**

	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS									
MORTGAGE LOANS AND SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans and MBS									
30-Year Mortgage Loans	33,989	33,353	32,024	30,240	28,497	32,188	33,353	103.62	2.9
30-Year Mortgage Securities	10,535	10,327	9,949	9,420	8,876	9,906	10,327	104.25	2.8
15-Year Mortgages and MBS	13,120	12,874	12,441	11,947	11,460	12,411	12,874	103.73	2.6
Balloon Mortgages and MBS	6,498	6,418	6,306	6,144	5,957	6,237	6,418	102.91	1.5
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	5,170	5,135	5,109	5,081	5,049	4,928	5,135	104.22	0.6
7 Month to 2 Year Reset Frequency	19,414	19,210	19,010	18,784	18,485	18,325	19,210	104.83	1.1
2+ Month to 5 Year Reset Frequency	24,836	24,257	23,613	22,893	22,105	23,627	24,257	102.67	2.5
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	116,777	115,886	114,967	113,853	112,461	112,881	115,886	102.66	0.8
2 Month to 5 Year Reset Frequency	33,663	33,042	32,403	31,700	30,913	31,600	33,042	104.56	1.9
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	11,328	11,233	11,155	11,076	10,996	11,243	11,233	99.91	0.8
Adjustable-Rate, Fully Amortizing	29,278	29,031	28,806	28,588	28,370	29,611	29,031	98.04	0.8
Fixed-Rate, Balloon	6,129	5,880	5,645	5,422	5,212	5,441	5,880	108.07	4.1
Fixed-Rate, Fully Amortizing	3,171	3,027	2,893	2,768	2,652	2,823	3,027	107.23	4.6
Construction and Land Loans									
Adjustable-Rate	4,884	4,875	4,867	4,860	4,853	4,850	4,875	100.53	0.2
Fixed-Rate	1,680	1,631	1,586	1,546	1,510	1,691	1,631	96.40	2.9
Second-Mortgage Loans and Securities									
Adjustable-Rate	9,540	9,526	9,513	9,503	9,493	9,719	9,526	98.02	0.1
Fixed-Rate	6,430	6,275	6,126	5,985	5,851	6,116	6,275	102.60	2.4
Other Assets Related to Mortgage Loans and Securities									
Nonperforming Mortgage Loans	420	415	408	400	391	415	415	100.00	1.5
Accrued Interest Receivable	1,428	1,428	1,428	1,428	1,428	1,428	1,428	100.00	0.0
Advance for Taxes/Insurance	111	111	111	111	111	111	111	100.00	0.0
Float on Escrows on Owned Mortgages	-4	17	47	78	105		17		-153.2
LESS: Value of Servicing on Mortgages Serviced by Others	1	3	11	16	18		3		-143.7
TOTAL MORTGAGE LOANS AND SECURITIES	**338,396**	**333,949**	**328,396**	**321,812**	**314,757**	**325,550**	**333,949**	**102.58**	**1.5**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: West
All Reporting CMR
Report Prepared: 1/7/2003 9:58:10 AM

(Dollar Amount in Millions)

Reporting Dockets: 99
September 2002
Data as of: 1/7/2003

	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	5,589	5,576	5,565	5,554	5,544	5,522	5,576	100.99	0.2
Fixed-Rate	2,100	1,989	1,887	1,795	1,710	1,771	1,989	112.29	5.4
Consumer Loans									
Adjustable-Rate	481	480	480	480	479	486	480	98.85	0.1
Fixed-Rate	12,976	12,761	12,553	12,351	12,155	11,331	12,761	112.62	1.7
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-411	-405	-399	-393	-387	-405	-405	0.00	1.5
Accrued Interest Receivable	130	130	130	130	130	130	130	100.00	0.0
TOTAL NONMORTGAGE LOANS	**20,866**	**20,532**	**20,216**	**19,916**	**19,631**	**18,835**	**20,532**	**109.01**	**1.6**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	10,230	10,230	10,230	10,230	10,230	10,230	10,230	100.00	0.0
Equities and All Mutual Funds	761	726	689	654	621	726	726	100.00	5.0
Zero-Coupon Securities	58	58	57	57	57	57	58	100.63	0.6
Government and Agency Securities	20,097	18,880	17,751	16,703	15,729	16,393	18,880	115.17	6.2
Term Fed Funds, Term Repos	10,979	10,969	10,960	10,950	10,941	10,967	10,969	100.02	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	738	697	659	625	595	781	697	89.17	5.7
Mortgage-Derivative Securities									
Valued by OTS	1	1	1	1	1	1	1	100.00	0.6
Valued by Institution	18,000	17,966	17,900	17,692	17,425	17,947	17,966	100.11	0.3
Structured Securities (Complex)	1,366	1,340	1,314	1,281	1,245	1,332	1,340	100.55	2.0
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	47.1
TOTAL CASH, DEPOSITS, AND SECURITIES	**62,230**	**60,866**	**59,561**	**58,194**	**56,842**	**58,435**	**60,866**	**104.16**	**2.2**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: West | **Reporting Dockets: 99**
All Reporting CMR | **September 2002**
Report Prepared: 1/7/2003 9:58:10 AM | **(Dollar Amount in Millions)** | **Data as of: 1/7/2003**

	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	397	397	397	397	397	397	397	100.00	0.0
Real Estate Held for Investment	126	126	126	126	126	126	126	100.00	0.0
Investment in Unconsolidated Subsidiaries	142	143	138	128	115	143	143	100.00	1.4
Office Premises and Equipment	3,448	3,448	3,448	3,448	3,448	3,448	3,448	100.00	0.0
TOTAL REAL ASSETS, ETC.	**4,113**	**4,114**	**4,109**	**4,100**	**4,087**	**4,114**	**4,114**	**100.00**	**0.0**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	3,174	3,917	6,261	8,069	8,725		3,917		-39.4
Adjustable-Rate Servicing	1,671	1,761	1,788	1,792	1,786		1,761		-3.3
Float on Mortgages Serviced for Others	1,659	2,027	2,680	3,241	3,606		2,027		-25.2
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**6,504**	**7,705**	**10,730**	**13,102**	**14,117**		**7,705**		**-27.4**
OTHER ASSETS									
Purchased and Excess Servicing						5,969			
Margin Account	0	0	0	0	0	0	0	0.00	0.0
Miscellaneous I	22,759	22,759	22,759	22,759	22,759	22,759	22,759	100.00	0.0
Miscellaneous II						7,682			
Deposit Intangibles									
Retail CD Intangible	35	54	72	89	105		54		-34.1
Transaction Account Intangible	2,546	3,742	4,906	6,114	7,299		3,742		-31.5
MMDA Intangible	1,931	2,732	3,514	4,103	4,690		2,732		-29.0
Passbook Account Intangible	1,206	1,669	2,139	2,620	3,019		1,669		-28.0
Non-Interest-Bearing Account Intangible	349	703	1,040	1,360	1,665		703		-49.1
TOTAL OTHER ASSETS	**28,826**	**31,659**	**34,430**	**37,046**	**39,536**	**36,410**	**31,659**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments						5,298			
TOTAL ASSETS	**460,935**	**458,825**	**457,442**	**454,170**	**448,970**	**448,643**	**458,825**	**102/100*** **	**0.4/1.0*** **

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: West | **Reporting Dockets: 99**
All Reporting CMR | **September 2002**
Report Prepared: 1/7/2003 9:58:11 AM | **(Dollar Amount in Millions)** | **Data as of: 1/7/2003**

	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	61,934	61,657	61,383	61,111	60,844	61,290	61,657	100.60	0.4
Fixed-Rate Maturing in 13 Months or More	25,531	24,769	24,039	23,341	22,673	23,363	24,769	106.02	3.0
Variable-Rate	706	705	704	704	703	703	705	100.27	0.1
Demand									
Transaction Accounts	49,829	49,829	49,829	49,829	49,829	49,829	49,829	100/92*	0.0/2.6*
MMDAs	53,775	53,775	53,775	53,775	53,775	53,775	53,775	100/95*	0.0/1.6*
Passbook Accounts	21,140	21,140	21,140	21,140	21,140	21,140	21,140	100/92*	0.0/2.4*
Non-Interest-Bearing Accounts	15,177	15,177	15,177	15,177	15,177	15,177	15,177	100/95*	0.0/2.4*
TOTAL DEPOSITS	**228,091**	**227,051**	**226,047**	**225,076**	**224,140**	**225,277**	**227,051**	**101/97***	**0.5/1.8***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	57,889	57,511	57,139	56,774	56,414	56,630	57,511	101.56	0.7
Fixed-Rate Maturing in 37 Months or More	7,117	6,752	6,411	6,091	5,792	6,179	6,752	109.28	5.2
Variable-Rate	70,940	70,828	70,717	70,607	70,497	71,843	70,828	98.59	0.2
TOTAL BORROWINGS	**135,946**	**135,091**	**134,267**	**133,472**	**132,703**	**134,652**	**135,091**	**100.33**	**0.6**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	5,131	5,131	5,131	5,131	5,131	5,131	5,131	100.00	0.0
Other Escrow Accounts	758	735	713	693	674	797	735	92.18	3.1
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	28	29	27	27	26	28	29	103.54	1.7
Miscellaneous I	26,676	26,676	26,676	26,676	26,676	26,676	26,676	100.00	0.0
Miscellaneous II	0	0	0	0	0	1,479			
TOTAL OTHER LIABILITIES	**32,594**	**32,571**	**32,548**	**32,527**	**32,507**	**34,111**	**32,571**	**95.48**	**0.1**
Other Liabilities not Included Above									
Self-Valued	17,394	16,951	16,508	16,053	15,601	16,024	16,951	105.79	2.6
Unamortized Yield Adjustments						0			
TOTAL LIABILITIES	**414,024**	**411,664**	**409,370**	**407,128**	**404,950**	**410,064**	**411,664**	**100/98****	**0.6/1.3****

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: West
All Reporting CMR
Report Prepared: 1/7/2003 9:58:11 AM

(Dollar Amount in Millions)

Reporting Dockets: 99
September 2002
Data as of: 1/7/2003

	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	872	483	-298	-1,064	-1,743		483		
ARMs	111	82	50	7	-54		82		
Other Mortgages	78	0	-125	-267	-407		0		
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	1,318	185	-1,752	-3,684	-5,408		185		
Sell Mortgages and MBS	-1,904	-163	2,853	5,822	8,454		-163		
Purchase Non-Mortgage Items	1	0	-1	-2	-4		0		
Sell Non-Mortgage Items	0	0	0	0	0		0		
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating	-2,258	-1,634	-910	-215	454		-1,634		
Pay Floating, Receive Fixed	3,084	1,976	908	-69	-963		1,976		
Basis Swaps	0	0	0	0	0		0		
Swaptions	311	495	690	895	1,110		495		
OTHER DERIVATIVES									
Options on Mortgages and MBS	2	40	399	830	1,200		40		
Interest-Rate Caps	0	0	0	0	0		0		
Interest-Rate Floors	116	81	52	30	16		81		
Futures	0	0	0	0	0		0		
Options on Futures	0	0	0	0	0		0		
Construction LIP	-42	-62	-80	-97	-112		-62		
Self-Valued	952	417	-54	-433	-774		417		
TOTAL OFF-BALANCE-SHEET POSITIONS	**2,641**	**1,901**	**1,732**	**1,754**	**1,770**		**1,901**		

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: West — **Reporting Dockets: 99**
All Reporting CMR — **September 2002**
Report Prepared: 1/7/2003 9:58:11 AM — **(Dollar Amount in Millions)** — **Data as of: 1/7/2003**

	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
NET PORTFOLIO VALUE									
+ ASSETS	460,935	458,825	457,442	454,170	448,970	448,643	458,825	102/100***	0.4/1.0***
- LIABILITIES	414,024	411,664	409,370	407,128	404,950	410,064	411,664	100/98**	0.6/1.3**
+ OFF-BALANCE-SHEET POSITIONS	2,641	1,901	1,732	1,754	1,770		1,901		
TOTAL NET PORTFOLIO VALUE	49,553	49,062	49,804	48,797	45,789	38,580	49,062	127.17	-0.3

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.

AGGREGATE SCHEDULE CMR REPORT

ASSETS

Area: West
All Reporting CMR
Report Prepared: 1/7/2003 9:58:11 AM

Dollar Amounts in Millions

Reporting Dockets: 99
September 2002
Data as of: 1/7/2003

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

	Coupon				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$16,112	$12,014	$2,670	$851	$541
WARM	346 mo	322 mo	307 mo	286 mo	277 mo
WAC	6.48%	7.35%	8.33%	9.38%	10.87%
Amount of these that is FHA or VA Guaranteed	$1,425	$1,254	$282	$53	$22
Securities Backed by Conventional Mortgages	$3,516	$3,391	$225	$93	$36
WARM	329 mo	337 mo	262 mo	206 mo	176 mo
Weighted Average Pass-Through Rate	5.97%	7.23%	8.24%	9.31%	10.35%
Securities Backed by FHA or VA Mortgages	$1,330	$621	$443	$235	$15
WARM	329 mo	311 mo	295 mo	267 mo	184 mo
Weighted Average Pass-Through Rate	6.45%	7.25%	8.10%	9.18%	10.23%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$8,358	$1,484	$349	$157	$156
WAC	6.06%	7.34%	8.34%	9.42%	11.02%
Mortgage Securities	$1,707	$145	$39	$12	$5
Weighted Average Pass-Through Rate	5.85%	7.19%	8.30%	9.23%	10.96%
WARM (of 15-Year Loans and Securities)	159 mo	135 mo	95 mo	65 mo	52 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$5,048	$619	$103	$26	$23
WAC	5.71%	7.26%	8.30%	9.31%	11.22%
Mortgage Securities	$378	$39	$0	$0	$0
Weighted Average Pass-Through Rate	5.87%	7.08%	8.00%	9.46%	0.00%
WARM (of Balloon Loans and Securities)	71 mo	79 mo	78 mo	104 mo	153 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$60,743**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: West | **Reporting Dockets: 99**
All Reporting CMR | **September 2002**
Report Prepared: 1/7/2003 9:58:11 AM | **Dollar Amounts in Millions** | **Data as of: 1/7/2003**

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	$46	$73	$110	$8,159	$224
WAC	5.44%	4.87%	5.28%	4.41%	5.96%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$4,881	$18,252	$23,517	$104,722	$31,376
Weighted Average Margin	459 bp	351 bp	263 bp	254 bp	275 bp
WAC	7.40%	6.73%	6.28%	5.13%	6.70%
WARM	285 mo	316 mo	342 mo	312 mo	331 mo
Weighted Average Time Until Next Payment Reset	3 mo	19 mo	47 mo	4 mo	35 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$191,360**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 815)	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	$36	$26	$9	$27	$9
Weighted Average Distance from Lifetime Cap	124 bp	120 bp	175 bp	81 bp	155 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$173	$542	$359	$855	$2,641
Weighted Average Distance from Lifetime Cap	367 bp	349 bp	345 bp	349 bp	366 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$4,608	$17,581	$23,113	$111,418	$28,851
Weighted Average Distance from Lifetime Cap	687 bp	610 bp	524 bp	634 bp	551 bp
Balances Without Lifetime Cap	$111	$176	$146	$581	$98
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$4,373	$16,858	$14,193	$785	$9,787
Weighted Average Periodic Rate Cap	133 bp	215 bp	335 bp	264 bp	180 bp
Balances Subject to Periodic Rate Floors	$4,283	$16,451	$13,693	$810	$9,294
MBS Included in ARM Balances	$524	$1,839	$737	$14,667	$288

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: West
All Reporting CMR
Report Prepared: 1/7/2003 9:58:11 AM

Dollar Amounts in Millions

Reporting Dockets: 99
September 2002
Data as of: 1/7/2003

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$11,243	$29,611
WARM	87 mo	266 mo
Remaining Term to Full Amortization	284 mo	
Rate Index Code	0	0
Margin	254 bp	244 bp
Reset Frequency	7 mo	4 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$122	$68
Wghted Average Distance to Lifetime Cap	221 bp	201 bp
Fixed-Rate:		
Balances	$5,441	$2,823
WARM	65 mo	128 mo
Remaining Term to Full Amortization	247 mo	
WAC	7.55%	7.92%

CONSTRUCTION AND LAND	Adjustable Rate	Fixed Rate
Balances	$4,850	$1,691
WARM	13 mo	66 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	145 bp	7.76%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$9,719	$6,116
WARM	312 mo	193 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	49 bp	7.96%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$5,522	$1,771
WARM	46 mo	94 mo
Margin in Column 1; WAC in Column 2	149 bp	7.87%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$486	$11,331
WARM	99 mo	57 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	314 bp	13.12%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$85	$10,538
Fixed Rate		
Remaining WAL <= 5 Years	$366	$5,940
Remaining WAL 5-10 Years	$17	$330
Remaining WAL Over 10 Years	$2	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$58	$0
Floating Rate	$10	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$264	$3
WAC	5.71%	0.33%
Principal-Only MBS	$33	$303
WAC	6.61%	0.00%
Total Mortgage-Derivative Securities - Book Value	$833	$17,114

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: West
All Reporting CMR
Report Prepared: 1/7/2003 9:58:12 AM

Dollar Amounts in Millions

Reporting Dockets: 99
September 2002
Data as of: 1/7/2003

MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$278,612	$277,825	$57,106	$9,560	$3,249
WARM	275 mo	307 mo	288 mo	256 mo	199 mo
Weighted Average Servicing Fee	35 bp	40 bp	45 bp	44 bp	50 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	3,426 loans				
FHA/VA	1,051 loans				
Subserviced by Others	12 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$53,780	$44,622	Total # of Adjustable-Rate Loans Serviced	542 loans
WARM (in months)	318 mo	288 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	48 bp	80 bp		

Total Balances of Mortgage Loans Serviced for Others	**$724,755**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$10,230		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$726		
Zero-Coupon Securities	$57	1.39%	6 mo
Government & Agency Securities	$16,393	5.59%	90 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$10,967	1.90%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$781	5.59%	116 mo
Memo: Complex Securities (from supplemental reporting)	$1,332		
Total Cash, Deposits, and Securities	**$40,488**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: West
All Reporting CMR
Report Prepared: 1/7/2003 9:58:12 AM

Dollar Amounts in Millions

Reporting Dockets: 99
September 2002
Data as of: 1/7/2003

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$2,520
Accrued Interest Receivable	$1,428
Advances for Taxes and Insurance	$111
Less: Unamortized Yield Adjustments	$-1,917
Valuation Allowances	$2,106
Unrealized Gains (Losses)	$962

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$260
Accrued Interest Receivable	$130
Less: Unamortized Yield Adjustments	$-184
Valuation Allowances	$664
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$126
Repossessed Assets	$397
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$143
Office Premises and Equipment	$3,448
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$1,160
Less: Unamortized Yield Adjustments	$-1,075
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$5,969
Miscellaneous I	$22,759
Miscellaneous II	$7,682
TOTAL ASSETS	**$448,643**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$1,161
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$1,658
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$536
Mortgage-Related Mututal Funds	$190
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$5,188
Weighted Average Servicing Fee	31 bp
Adjustable-Rate Mortgage Loans Serviced	$15,355
Weighted Average Servicing Fee	36 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$7

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: West
All Reporting CMR
Report Prepared: 1/7/2003 9:58:12 AM

Dollar Amounts in Millions

Reporting Dockets: 99
September 2002
Data as of: 1/7/2003

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	$18,748	$4,239	$208	$244
WAC	2.25%	4.43%	5.75%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$24,643	$12,880	$572	$536
WAC	2.40%	3.66%	5.68%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$13,201	$2,282	$145
WAC		3.77%	6.03%	
WARM		22 mo	28 mo	
Balances Maturing in 37 or More Months			$7,880	$36
WAC			5.10%	
WARM			61 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$84,653**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$839	$1,142	$561
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$41,211	$28,839	$10,160
Penalty in Months of Forgone Interest	3.04 mo	4.92 mo	8.13 mo
Balances in New Accounts (optional)	$2,152	$1,423	$1,194

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: West
All Reporting CMR
Report Prepared: 1/7/2003 9:58:12 AM

Dollar Amounts in Millions

Reporting Dockets: 99
September 2002
Data as of: 1/7/2003

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 5.00%	$23,344	$18,078	$2,187	2.65%
5.00 to 5.99%	$175	$8,213	$1,476	5.50%
6.00 to 6.99%	$1,639	$3,523	$1,660	6.55%
7.00 to 7.99%	$109	$1,510	$121	7.46%
8.00 to 8.99%	$20	$14	$307	8.43%
9.00 to 9.99%	$0	$2	$313	9.61%
10.00 to 10.99%	$0	$0	$113	10.10%
11.00 and Above	$0	$2	$2	15.93%
WARM	1 mo	13 mo	75 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$62,808**	

MEMOS

Variable-Rate, Fixed-Maturity Liabilities (from Supplemental Reporting)	$88,570
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: West
All Reporting CMR
Report Prepared: 1/7/2003 9:58:12 AM

Dollar Amounts in Millions

Reporting Dockets: 99
September 2002
Data as of: 1/7/2003

MINORITY INTEREST AND CAPITAL

	Total Balances	WAC	Balances in New Accounts (Optional)
NON-MATURITY DEPOSITS			
Transaction Accounts	$49,829	2.31%	$8,456
Money Market Deposit Accounts (MMDAs)	$53,775	2.03%	$4,058
Passbook Accounts	$21,140	1.42%	$1,155
Non-Interest-Bearing Non-Maturity Deposits	$15,177		$4,144
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$542	1.50%	
Escrow for Mortgages Serviced for Others	$4,589	3.02%	
Other Escrows	$797	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$145,848		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$18		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-17		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$28		
Miscellaneous I	$26,676		
Miscellaneous II	$1,479		
TOTAL LIABILITIES	**$410,064**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$634		
EQUITY CAPITAL	$37,949		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$448,646**		

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: West | **Reporting Dockets: 99**
All Reporting CMR | **September 2002**
Report Prepared: 1/7/2003 9:58:12 AM | **(Dollar Amounts in Millions)** | **Data as of: 1/7/2003**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs	8	$324
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	10	$64
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	27	$1,816
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	18	$1,940
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	14	$299
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	38	$5,346
1014	Opt commitment to orig 25- or 30-year FRMs	40	$10,101
1016	Opt commitment to orig "other" Mortgages	35	$4,387
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$110
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1,948
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$6,954
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$11,601
2016	Commit/purchase "other" Mortgage loans, svc retained		$13
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$2,106
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$16
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	15	$1,109
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	19	$2,138
2036	Commit/sell "other" Mortgage loans, svc retained		$5
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$17
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$9
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$113
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$2,118
2054	Commit/purchase 25- to 30-year FRM MBS	8	$6,515
2056	Commit/purchase "other" MBS		$71
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$88
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$289
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$261
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	9	$13,804

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: West | **Reporting Dockets: 99**
All Reporting CMR | **September 2002**
Report Prepared: 1/7/2003 9:58:13 AM | **(Dollar Amounts in Millions)** | **Data as of: 1/7/2003**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
2074	Commit/sell 25- or 30-yr FRM MBS	10	$28,609
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$255
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$2
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$71
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$266
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$2,072
2116	Commit/purchase "other" Mortgage loans, svc released		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$5
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$89
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$9
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	13	$81
2134	Commit/sell 25- or 30-yr FRM loans, svc released	18	$413
2136	Commit/sell "other" Mortgage loans, svc released		$11
2202	Firm commitment to originate 1-month COFI ARM loans		$18
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$7
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$37
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$9
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$1
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	14	$93
2214	Firm commit/originate 25- or 30-year FRM loans	13	$195
2216	Firm commit/originate "other" Mortgage loans	14	$25
3032	Option to sell 10-, 15-, or 20-year FRMs		$4
3034	Option to sell 25- or 30-year FRMs		$6,261
3074	Short option to sell 25- or 30-yr FRMs		$1
4002	Commit/purchase non-Mortgage financial assets	18	$162
4006	Commit/purchase "other" liabilities		$10
4022	Commit/sell non-Mortgage financial assets		$80
5002	IR swap: pay fixed, receive 1-month LIBOR		$688

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: West | **Reporting Dockets: 99**
All Reporting CMR | **September 2002**
Report Prepared: 1/7/2003 9:58:13 AM | **(Dollar Amounts in Millions)** | **Data as of: 1/7/2003**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
5004	IR swap: pay fixed, receive 3-month LIBOR	6	$32,570
5006	IR swap: pay fixed, receive 6-month LIBOR		$210
5008	IR swap: pay fixed, receive COFI		$9
5022	IR swap: pay fixed, receive the prime rate		$50
5024	IR swap: pay 1-month LIBOR, receive fixed		$753
5026	IR swap: pay 3-month LIBOR, receive fixed		$13,749
5104	IR swaption: pay fixed, receive 3-month LIBOR		$4,250
5126	IR swaption: pay 3-month LIBOR, receive fixed		$5,400
5224	Short IR swaption: pay 1-mo LIBOR, receive fixed		$10
5226	Short IR swaption: pay 3-mo LIBOR, receive fixed		$282
5572	IR swap, amortizing: pay 1-mo LIBOR, receive MBS coupon		$17
6002	Interest rate Cap based on 1-month LIBOR		$114
6004	Interest rate Cap based on 3-month LIBOR		$50
6020	Interest rate Cap based on cost-of-funds index (COFI)		$291
6032	Short interest rate Cap based on 1-month LIBOR		$64
6050	Short interest rate Cap based on cost-of-funds index		$291
7004	Interest rate floor based on 3-month LIBOR		$900
9502	Fixed-rate construction loans in process	45	$983
9512	Adjustable-rate construction loans in process	30	$928