Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Western

All Reporting CMR **Reporting Dockets: 165** **March 2009**

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	48,492	-5,948	-11 %	10.69 %	-98 bp
+200 bp	51,050	-3,389	-6 %	11.13 %	-54 bp
+100 bp	52,714	-1,726	-3 %	11.38 %	-29 bp
0 bp	54,439			11.67 %	
-100 bp	53,800	-639	-1 %	11.47 %	-20 bp

Risk Measure for a Given Rate Shock

	3/31/2009	12/31/2008	3/31/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	11.67 %	9.40 %	9.97 %
Post-shock NPV Ratio	11.13 %	9.14 %	9.75 %
Sensitivity Measure: Decline in NPV Ratio	54 bp	26 bp	22 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	53,316	52,641	51,506	49,827	47,775	50,498	104.24	1.72
30-Year Mortgage Securities	6,114	6,051	5,955	5,800	5,586	5,764	104.99	1.31
15-Year Mortgages and MBS	12,896	12,731	12,423	12,028	11,598	12,265	103.80	1.86
Balloon Mortgages and MBS	8,798	8,652	8,459	8,238	7,983	8,209	105.40	1.96
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	3,539	3,531	3,515	3,501	3,489	3,497	100.96	0.33
7 Month to 2 Year Reset Frequency	18,473	18,350	18,167	17,902	17,558	18,115	101.30	0.83
2+ to 5 Year Reset Frequency	23,858	23,658	23,360	22,982	22,292	22,983	102.93	1.05
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	50,427	50,159	49,741	49,306	48,814	47,835	104.86	0.68
2 Month to 5 Year Reset Frequency	16,032	15,851	15,609	15,348	15,048	15,970	99.26	1.33
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	5,222	5,173	5,124	5,075	5,023	5,095	101.54	0.94
Adjustable-Rate, Fully Amortizing	14,394	14,276	14,173	14,064	13,923	14,200	100.54	0.77
Fixed-Rate, Balloon	4,211	4,058	3,909	3,767	3,632	3,890	104.31	3.72
Fixed-Rate, Fully Amortizing	3,180	3,042	2,912	2,793	2,682	2,816	108.01	4.40
Construction and Land Loans								
Adjustable-Rate	8,840	8,830	8,811	8,793	8,774	8,784	100.53	0.16
Fixed-Rate	2,366	2,297	2,228	2,163	2,103	2,243	102.39	3.00
Second-Mortgage Loans and Securities								
Adjustable-Rate	25,426	25,366	25,291	25,216	25,142	25,300	100.26	0.27
Fixed-Rate	20,859	20,368	19,863	19,383	18,926	18,925	107.63	2.45
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,876	1,821	1,759	1,680	1,584	1,821	100.00	3.22
Accrued Interest Receivable	1,303	1,303	1,303	1,303	1,303	1,303	100.00	0.00
Advance for Taxes/Insurance	374	374	374	374	374	374	100.00	0.00
Float on Escrows on Owned Mortgages	14	29	52	81	109			-66.62
LESS: Value of Servicing on Mortgages Serviced by Others	-58	-59	-58	-59	-62			0.03
TOTAL MORTGAGE LOANS AND SECURITIES	**281,575**	**278,620**	**274,592**	**269,682**	**263,779**	**269,887**	**103.24**	**1.25**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	9,493	9,481	9,458	9,435	9,412	9,459	100.23	0.19
Fixed-Rate	2,059	1,987	1,918	1,852	1,789	1,811	109.76	3.54
Consumer Loans								
Adjustable-Rate	22,742	22,721	22,682	22,643	22,605	22,585	100.60	0.13
Fixed-Rate	15,175	15,034	14,879	14,728	14,583	15,159	99.17	0.99
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-990	-986	-981	-976	-972	-986	0.00	0.46
Accrued Interest Receivable	217	217	217	217	217	217	100.00	0.00
TOTAL NONMORTGAGE LOANS	**48,696**	**48,454**	**48,172**	**47,899**	**47,635**	**48,246**	**100.43**	**0.54**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	5,234	5,234	5,234	5,234	5,234	5,234	100.00	0.00
Equities and All Mutual Funds	2,580	2,472	2,365	2,257	2,150	2,474	99.94	4.34
Zero-Coupon Securities	71	70	69	68	67	67	104.95	1.59
Government and Agency Securities	7,314	7,254	7,164	7,076	6,989	7,087	102.34	1.03
Term Fed Funds, Term Repos	22,478	22,474	22,450	22,427	22,404	22,475	99.99	0.06
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	31,397	31,245	31,079	30,918	30,762	31,690	98.60	0.51
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	30,113	28,803	27,439	25,923	24,502	33,395	86.25	4.64
Structured Securities (Complex)	2,364	2,335	2,302	2,243	2,182	2,357	99.09	1.34
LESS: Valuation Allowances for Investment Securities	6	6	6	6	5	6	100.00	2.28
TOTAL CASH, DEPOSITS, AND SECURITIES	**101,545**	**99,882**	**98,096**	**96,141**	**94,286**	**104,774**	**95.33**	**1.73**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,142	1,142	1,142	1,142	1,142	1,142	100.00	0.00
Real Estate Held for Investment	25	25	25	25	25	25	100.00	0.00
Investment in Unconsolidated Subsidiaries	135	126	118	109	101	126	100.00	6.80
Office Premises and Equipment	1,895	1,895	1,895	1,895	1,895	1,895	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,197**	**3,189**	**3,180**	**3,172**	**3,163**	**3,189**	**100.00**	**0.27**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,640	1,852	2,372	3,238	4,138			-19.76
Adjustable-Rate Servicing	946	942	931	966	1,122			0.81
Float on Mortgages Serviced for Others	802	881	998	1,129	1,254			-11.11
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**3,388**	**3,675**	**4,300**	**5,334**	**6,514**			**-12.41**
OTHER ASSETS								
Purchased and Excess Servicing						3,669		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	27,786	27,786	27,786	27,786	27,786	27,786	100.00	0.00
Miscellaneous II						5,185		
Deposit Intangibles								
Retail CD Intangible	86	101	151	172	193			-32.35
Transaction Account Intangible	561	1,057	1,571	2,061	2,535			-47.77
MMDA Intangible	1,994	2,949	3,972	4,915	5,817			-33.53
Passbook Account Intangible	342	561	792	1,016	1,210			-40.04
Non-Interest-Bearing Account Intangible	16	240	452	654	846			-91.13
TOTAL OTHER ASSETS	**30,786**	**32,693**	**34,724**	**36,605**	**38,387**	**36,641**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-7,605		
TOTAL ASSETS	**469,188**	**466,514**	**463,065**	**458,833**	**453,763**	**455,131**	**103/101*** **	**0.66/1.09*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	75,064	74,939	74,713	74,491	74,277	74,109	101.12	0.23
Fixed-Rate Maturing in 13 Months or More	22,951	22,280	21,615	21,012	20,503	20,359	109.43	3.00
Variable-Rate	394	393	393	392	391	391	100.50	0.15
Demand								
Transaction Accounts	20,761	20,761	20,761	20,761	20,761	20,761	100/95*	0.00/2.56*
MMDAs	75,354	75,354	75,354	75,354	75,354	75,354	100/96*	0.00/1.37*
Passbook Accounts	10,229	10,229	10,229	10,229	10,229	10,229	100/95*	0.00/2.32*
Non-Interest-Bearing Accounts	8,997	8,997	8,997	8,997	8,997	8,997	100/97*	0.00/2.49*
TOTAL DEPOSITS	**213,750**	**212,953**	**212,062**	**211,236**	**210,513**	**210,200**	**101/99***	**0.40/1.36***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	65,805	65,248	64,693	64,149	63,616	63,990	101.97	0.85
Fixed-Rate Maturing in 37 Months or More	22,058	20,925	19,879	18,912	18,015	18,356	113.99	5.21
Variable-Rate	77,341	77,255	77,187	77,114	77,039	77,188	100.09	0.10
TOTAL BORROWINGS	**165,204**	**163,428**	**161,759**	**160,175**	**158,670**	**159,534**	**102.44**	**1.05**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,371	1,371	1,371	1,371	1,371	1,371	100.00	0.00
Other Escrow Accounts	250	242	234	228	221	260	93.10	3.16
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	9,638	9,638	9,638	9,638	9,638	9,638	100.00	0.00
Miscellaneous II	0	0	0	0	0	390		
TOTAL OTHER LIABILITIES	**11,259**	**11,251**	**11,243**	**11,236**	**11,230**	**11,659**	**96.50**	**0.07**
Other Liabilities not Included Above								
Self-Valued	28,357	27,819	27,277	26,796	26,284	26,196	106.20	1.94
Unamortized Yield Adjustments						1,687		
TOTAL LIABILITIES	**418,569**	**415,451**	**412,340**	**409,444**	**406,698**	**409,276**	**102/100****	**0.75/1.24****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	1,127	78	-1,798	-3,839	-5,813			
ARMs	-1	-3	-6	-9	-13			
Other Mortgages	6	0	-7	-18	-33			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	949	117	-1,550	-3,735	-5,906			
Sell Mortgages and MBS	-2,031	-268	3,229	7,701	12,108			
Purchase Non-Mortgage Items	2	0	-2	-4	-6			
Sell Non-Mortgage Items	-3	0	3	5	7			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-45	-31	-17	-4	8			
Pay Floating, Receive Fixed Swaps	356	211	74	-58	-184			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	1	3	19	44	68			
Interest-Rate Caps	0	0	0	0	1			
Interest-Rate Floors	0	0	0	0	0			
Futures	-1	0	1	1	2			
Options on Futures	1	0	0	0	0			
Construction LIP	10	7	0	-6	-12			
Self-Valued	2,810	3,262	2,044	1,584	1,199			
TOTAL OFF-BALANCE-SHEET POSITIONS	**3,182**	**3,376**	**1,989**	**1,662**	**1,426**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	469,188	466,514	463,065	458,833	453,763	455,131	103/101***	0.66/1.09***
MINUS TOTAL LIABILITIES	418,569	415,451	412,340	409,444	406,698	409,276	102/100**	0.75/1.24**
PLUS OFF-BALANCE-SHEET POSITIONS	3,182	3,376	1,989	1,662	1,426			
TOTAL NET PORTFOLIO VALUE #	53,800	54,439	52,714	51,050	48,492	45,855	118.72	1.00

* 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	$7,090	$20,106	$14,050	$7,149	$2,102
WARM	360 mo	341 mo	329 mo	331 mo	298 mo
WAC	4.54%	5.43%	6.43%	7.36%	8.74%
Amount of these that is FHA or VA Guaranteed	$849	$6,873	$623	$229	$441
Securities Backed by Conventional Mortgages	$333	$2,074	$1,816	$80	$12
WARM	306 mo	309 mo	323 mo	149 mo	179 mo
Weighted Average Pass-Through Rate	4.48%	5.34%	6.05%	7.15%	8.46%
Securities Backed by FHA or VA Mortgages	$24	$251	$247	$351	$577
WARM	299 mo	298 mo	279 mo	231 mo	151 mo
Weighted Average Pass-Through Rate	4.48%	5.35%	6.29%	7.36%	8.95%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,201	$3,241	$1,631	$614	$504
WAC	4.62%	5.41%	6.36%	7.34%	9.00%
Mortgage Securities	$1,465	$2,128	$472	$9	$2
Weighted Average Pass-Through Rate	4.39%	5.22%	6.01%	7.15%	9.33%
WARM (of 15-Year Loans and Securities)	144 mo	148 mo	147 mo	111 mo	121 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,458	$1,721	$3,370	$1,272	$278
WAC	3.53%	5.50%	6.48%	7.31%	8.65%
Mortgage Securities	$69	$37	$2	$1	$0
Weighted Average Pass-Through Rate	4.13%	5.41%	6.05%	7.04%	10.67%
WARM (of Balloon Loans and Securities)	218 mo	175 mo	162 mo	128 mo	122 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$76,736**

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ASSETS (continued)

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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	$24	$9	$3,700	$55
WAC	0.00%	5.75%	6.46%	7.24%	6.62%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$3,497	$18,090	$22,974	$44,135	$15,916
Weighted Average Margin	304 bp	230 bp	242 bp	301 bp	259 bp
WAC	5.37%	5.16%	6.20%	6.23%	5.08%
WARM	215 mo	311 mo	340 mo	316 mo	309 mo
Weighted Average Time Until Next Payment Reset	4 mo	21 mo	49 mo	8 mo	10 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	$108,401

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	$30	$42	$75	$115	$183
Weighted Average Distance from Lifetime Cap	151 bp	168 bp	142 bp	17 bp	28 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$109	$709	$657	$1,000	$8,631
Weighted Average Distance from Lifetime Cap	309 bp	358 bp	350 bp	365 bp	299 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$2,957	$17,230	$22,120	$46,690	$7,103
Weighted Average Distance from Lifetime Cap	742 bp	530 bp	534 bp	566 bp	478 bp
Balances Without Lifetime Cap	$401	$134	$132	$29	$53
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$971	$16,311	$20,460	$26	$2,559
Weighted Average Periodic Rate Cap	172 bp	200 bp	198 bp	194 bp	188 bp
Balances Subject to Periodic Rate Floors	$810	$14,126	$15,565	$23	$11,236
MBS Included in ARM Balances	$513	$3,951	$1,371	$422	$78

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$5,095	$14,200
WARM	90 mo	150 mo
Remaining Term to Full Amortization	306 mo	
Rate Index Code	0	0
Margin	194 bp	222 bp
Reset Frequency	18 mo	8 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$406	$239
Wghted Average Distance to Lifetime Cap	70 bp	88 bp
Fixed-Rate:		
Balances	$3,890	$2,816
WARM	57 mo	126 mo
Remaining Term to Full Amortization	275 mo	
WAC	6.50%	6.78%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$8,784	$2,243
WARM	14 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	109 bp	6.87%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$25,300	$18,925
WARM	253 mo	206 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	55 bp	7.84%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$9,459	$1,811
WARM	14 mo	50 mo
Margin in Column 1; WAC in Column 2	235 bp	6.29%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$22,585	$15,159
WARM	80 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	672 bp	5.57%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1,220	$9,297
Fixed Rate		
Remaining WAL <= 5 Years	$8,270	$6,048
Remaining WAL 5-10 Years	$5,590	$419
Remaining WAL Over 10 Years	$182	
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	$56	$0
WAC	6.71%	0.00%
Principal-Only MBS	$22	$0
WAC	6.04%	0.00%
Total Mortgage-Derivative Securities - Book Value	$15,341	$15,764

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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	$12,975	$111,912	$170,593	$33,715	$8,285
WARM	272 mo	297 mo	328 mo	321 mo	234 mo
Weighted Average Servicing Fee	33 bp	36 bp	41 bp	33 bp	39 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	1,415 loans				
FHA/VA	572 loans				
Subserviced by Others	890 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$103,345	$50,301	Total # of Adjustable-Rate Loans Serviced	630 loans
WARM (in months)	267 mo	320 mo	Number of These Subserviced by Others	75 loans
Weighted Average Servicing Fee	28 bp	34 bp		

Total Balances of Mortgage Loans Serviced for Others	**$491,126**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$5,234		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,472		
Zero-Coupon Securities	$67	2.80%	18 mo
Government & Agency Securities	$7,087	2.42%	15 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$22,475	0.38%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$31,690	1.45%	7 mo
Memo: Complex Securities (from supplemental reporting)	$2,357		

Total Cash, Deposits, and Securities	**$71,383**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$20,383
Accrued Interest Receivable	$1,303
Advances for Taxes and Insurance	$374
Less: Unamortized Yield Adjustments	$6,029
Valuation Allowances	$18,561
Unrealized Gains (Losses)	$-1,547

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,282
Accrued Interest Receivable	$217
Less: Unamortized Yield Adjustments	$42
Valuation Allowances	$2,268
Unrealized Gains (Losses)	$-6

OTHER ITEMS	
Real Estate Held for Investment	$25
Repossessed Assets	$1,142
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$126
Office Premises and Equipment	$1,895
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-9
Less: Unamortized Yield Adjustments	$-29
Valuation Allowances	$6
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$3,669
Miscellaneous I	$27,786
Miscellaneous II	$5,185
TOTAL ASSETS	**$452,840**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$1,043
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$25
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,353
Mortgage-Related Mututal Funds	$119
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$2,260
Weighted Average Servicing Fee	29 bp
Adjustable-Rate Mortgage Loans Serviced	$12,148
Weighted Average Servicing Fee	12 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$9,079

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$28,126	$1,410	$849	$1,247
WAC	3.24%	4.39%	4.36%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$33,423	$8,429	$1,872	$858
WAC	2.87%	3.97%	4.32%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$11,079	$3,506	$199
WAC		3.68%	4.91%	
WARM		21 mo	24 mo	
Balances Maturing in 37 or More Months			$5,774	$103
WAC			4.72%	
WARM			65 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$94,467**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$14,048	$4,972	$4,243
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$36,722	$10,866	$6,542
Penalty in Months of Forgone Interest	3.60 mo	5.53 mo	6.55 mo
Balances in New Accounts	$8,826	$3,069	$824

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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%	$31,945	$1,784	$527	0.52%
3.00 to 3.99%	$687	$9,270	$1,464	3.49%
4.00 to 4.99%	$299	$16,149	$10,393	4.74%
5.00 to 5.99%	$199	$3,525	$4,500	5.32%
6.00 to 6.99%	$1	$103	$1,395	6.17%
7.00 to 7.99%	$0	$26	$74	7.19%
8.00 to 8.99%	$0	$2	$4	8.26%
9.00 and Above	$0	$0	$0	0.00%
WARM	2 mo	20 mo	73 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$82,346**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$103,775
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	$20,761	0.56%	$944
Money Market Deposit Accounts (MMDAs)	$75,354	0.72%	$5,384
Passbook Accounts	$10,229	1.03%	$1,402
Non-Interest-Bearing Non-Maturity Deposits	$8,997		$192
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$476	0.08%	
Escrow for Mortgages Serviced for Others	$894	0.29%	
Other Escrows	$260	0.17%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$116,972		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$375		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1,312		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$9,638		
Miscellaneous II	$390		
TOTAL LIABILITIES	**$409,276**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$311
EQUITY CAPITAL	$43,236
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$452,822**

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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		$22
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	8	$12
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	19	$176
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	11	$60
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	9	$576
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	51	$5,767
1014	Opt commitment to orig 25- or 30-year FRMs	53	$42,714
1016	Opt commitment to orig "other" Mortgages	47	$585
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$8
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$7
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$101
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$2,012
2016	Commit/purchase "other" Mortgage loans, svc retained		$8
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	15	$31
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	18	$119
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$2
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1,875
2054	Commit/purchase 25- to 30-year FRM MBS		$38,299
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$319
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$11
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$6,716
2074	Commit/sell 25- or 30-yr FRM MBS	6	$78,742
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$2
2084	Commit/sell low-risk fixed-rate mtg derivative product		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$76
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$3

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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
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$3
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	16	$245
2134	Commit/sell 25- or 30-yr FRM loans, svc released	25	$1,877
2136	Commit/sell "other" Mortgage loans, svc released		$41
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	8	$8
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	8	$33
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$230
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	20	$67
2214	Firm commit/originate 25- or 30-year FRM loans	20	$470
2216	Firm commit/originate "other" Mortgage loans	20	$194
3028	Option to sell 3- or 5-year Treasury ARMs		$240
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$450
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$2
3074	Short option to sell 25- or 30-yr FRMs		$18
4002	Commit/purchase non-Mortgage financial assets	18	$103
4022	Commit/sell non-Mortgage financial assets		$314
5002	IR swap: pay fixed, receive 1-month LIBOR		$929
5004	IR swap: pay fixed, receive 3-month LIBOR		$104
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,800
5026	IR swap: pay 3-month LIBOR, receive fixed		$404
6002	Interest rate Cap based on 1-month LIBOR		$981
8046	Short futures contract on 3-month Eurodollar		$248
9016	Long call option on 3-mo Eurodollar futures contract		$75
9502	Fixed-rate construction loans in process	69	$336
9512	Adjustable-rate construction loans in process	44	$579

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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		$70
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$788
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$132
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$173
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,855
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$134
120	Other investment securities, fixed-coupon securities		$4
125	Multi/nonres mtg loans; fixed-rate, Balloon		$14
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$32
140	Second Mortgages (adj-rate)		$7
150	Commercial loans (adj-rate)		$0
180	Consumer loans; loans on deposits		$8
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$1
183	Consumer loans; auto loans and leases		$7,239
184	Consumer loans; mobile home loans		$40
185	Consumer loans; credit cards		$6,158
187	Consumer loans; recreational vehicles		$54
189	Consumer loans; other		$3
200	Variable-rate, fixed-maturity CDs	45	$391
220	Variable-rate FHLB advances	11	$39,001
299	Other variable-rate	13	$38,187
300	Govt. & agency securities, fixed-coupon securities		$3
302	Govt. & agency securities, floating-rate securities		$0

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SUPPLEMENTAL REPORTING

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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	50	$2,357	$2,364	$2,335	$2,302	$2,243	$2,182
123 - Mortgage Derivatives - M/V estimate	70	$33,395	$30,113	$28,803	$27,439	$25,923	$24,502
129 - Mortgage-Related Mutual Funds - M/V estimate	13	$60	$59	$58	$58	$57	$57
280 - FHLB putable advance-M/V estimate	17	$2,849	$3,173	$3,045	$2,928	$2,832	$2,754
281 - FHLB convertible advance-M/V estimate	18	$1,490	$1,649	$1,607	$1,571	$1,541	$1,519
282 - FHLB callable advance-M/V estimate		$326	$329	$327	$325	$323	$319
289 - Other FHLB structured advances - M/V estimate	11	$19,834	$21,462	$21,132	$20,809	$20,535	$20,201
290 - Other structured borrowings - M/V estimate	11	$1,697	$1,744	$1,707	$1,644	$1,565	$1,491
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$17,996	$2,810	$3,262	$2,044	$1,584	$1,199