Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Western

All Reporting CMR **Reporting Dockets: 154** **June 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	41,583	-507	-1 %	15.30 %	+12 bp
+200 bp	42,555	465	+1 %	15.52 %	+33 bp
+100 bp	42,872	782	+2 %	15.52 %	+33 bp
0 bp	42,090			15.18 %	
-100 bp	40,956	-1,134	-3 %	14.76 %	-42 bp

Risk Measure for a Given Rate Shock

	6/30/2010	3/31/2010	6/30/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	15.18 %	15.43 %	10.60 %
Post-shock NPV Ratio	14.76 %	15.20 %	10.33 %
Sensitivity Measure: Decline in NPV Ratio	42 bp	23 bp	27 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	24,803	24,402	23,600	22,509	21,287	23,036	105.93	2.46
30-Year Mortgage Securities	4,789	4,720	4,573	4,365	4,131	4,436	106.39	2.29
15-Year Mortgages and MBS	14,204	13,967	13,556	13,075	12,566	13,200	105.81	2.32
Balloon Mortgages and MBS	2,605	2,593	2,576	2,561	2,534	2,380	108.91	0.56
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	3,568	3,583	3,562	3,537	3,509	3,429	104.51	0.08
7 Month to 2 Year Reset Frequency	10,970	10,953	10,893	10,758	10,529	10,489	104.43	0.35
2+ to 5 Year Reset Frequency	4,780	4,751	4,700	4,653	4,584	4,520	105.13	0.84
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	1,828	1,822	1,801	1,778	1,752	1,684	108.18	0.74
2 Month to 5 Year Reset Frequency	3,665	3,633	3,580	3,524	3,459	3,516	103.34	1.17
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	4,766	4,747	4,703	4,656	4,606	4,687	101.28	0.67
Adjustable-Rate, Fully Amortizing	8,790	8,724	8,635	8,522	8,359	8,713	100.12	0.89
Fixed-Rate, Balloon	4,507	4,370	4,230	4,095	3,966	4,050	107.90	3.18
Fixed-Rate, Fully Amortizing	2,902	2,790	2,679	2,577	2,482	2,507	111.30	3.99
Construction and Land Loans								
Adjustable-Rate	3,228	3,224	3,215	3,206	3,197	3,218	100.18	0.20
Fixed-Rate	1,570	1,525	1,478	1,435	1,394	1,556	98.05	2.99
Second-Mortgage Loans and Securities								
Adjustable-Rate	14,011	13,983	13,942	13,902	13,862	13,951	100.23	0.25
Fixed-Rate	6,384	6,254	6,109	5,970	5,837	5,877	106.41	2.20
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	7,272	7,197	7,078	6,946	6,799	7,197	100.00	1.34
Accrued Interest Receivable	638	638	638	638	638	638	100.00	0.00
Advance for Taxes/Insurance	69	69	69	69	69	69	100.00	0.00
Float on Escrows on Owned Mortgages	16	33	53	72	89			-55.83
LESS: Value of Servicing on Mortgages Serviced by Others	-17	-14	-16	-20	-19			3.59
TOTAL MORTGAGE LOANS AND SECURITIES	**125,383**	**123,992**	**121,686**	**118,868**	**115,670**	**119,152**	**104.06**	**1.49**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,454	2,444	2,434	2,424	2,414	2,442	100.10	0.42
Fixed-Rate	1,719	1,666	1,611	1,559	1,510	1,544	107.92	3.25
Consumer Loans								
Adjustable-Rate	29,605	29,584	29,536	29,490	29,443	29,571	100.04	0.12
Fixed-Rate	16,112	15,985	15,828	15,675	15,528	16,185	98.76	0.89
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,679	-1,675	-1,669	-1,663	-1,658	-1,675	0.00	0.31
Accrued Interest Receivable	193	193	193	193	193	193	100.00	0.00
TOTAL NONMORTGAGE LOANS	**48,405**	**48,198**	**47,933**	**47,678**	**47,431**	**48,260**	**99.87**	**0.49**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,686	3,686	3,686	3,686	3,686	3,686	100.00	0.00
Equities and All Mutual Funds	140	137	134	131	127	137	100.04	2.26
Zero-Coupon Securities	362	359	355	351	348	346	103.72	1.01
Government and Agency Securities	12,677	12,430	12,150	11,881	11,622	12,332	100.79	2.12
Term Fed Funds, Term Repos	24,817	24,810	24,773	24,737	24,701	24,811	99.99	0.09
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	11,411	11,312	11,144	10,982	10,824	11,247	100.58	1.18
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	23,957	23,594	22,978	22,158	21,403	23,679	99.64	2.07
Structured Securities (Complex)	6,823	6,792	6,725	6,581	6,413	6,775	100.25	0.72
LESS: Valuation Allowances for Investment Securities	3	3	2	2	2	3	100.00	2.50
TOTAL CASH, DEPOSITS, AND SECURITIES	**83,871**	**83,117**	**81,943**	**80,504**	**79,122**	**83,011**	**100.13**	**1.16**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,164	1,164	1,164	1,164	1,164	1,164	100.00	0.00
Real Estate Held for Investment	47	47	47	47	47	47	100.00	0.00
Investment in Unconsolidated Subsidiaries	147	138	128	119	110	138	100.00	6.80
Office Premises and Equipment	1,469	1,469	1,469	1,469	1,469	1,469	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,828**	**2,818**	**2,809**	**2,800**	**2,790**	**2,818**	**100.00**	**0.33**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	634	780	925	1,044	1,121			-18.66
Adjustable-Rate Servicing	426	430	549	585	576			-14.20
Float on Mortgages Serviced for Others	567	648	767	865	942			-15.44
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,627**	**1,858**	**2,240**	**2,494**	**2,639**			**-16.50**
OTHER ASSETS								
Purchased and Excess Servicing						966		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	12,026	12,026	12,026	12,026	12,026	12,026	100.00	0.00
Miscellaneous II						1,247		
Deposit Intangibles								
Retail CD Intangible	88	102	164	187	207			-36.98
Transaction Account Intangible	644	1,156	1,789	2,387	2,966			-49.52
MMDA Intangible	1,878	2,623	3,701	4,692	5,629			-34.74
Passbook Account Intangible	764	1,188	1,732	2,229	2,733			-40.73
Non-Interest-Bearing Account Intangible	-23	119	255	384	507			-116.97
TOTAL OTHER ASSETS	**15,377**	**17,214**	**19,666**	**21,904**	**24,069**	**14,238**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-5,562		
TOTAL ASSETS	**277,490**	**277,197**	**276,278**	**274,247**	**271,720**	**261,918**	**106/104*** **	**0.22/1.02*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	40,068	40,028	39,887	39,749	39,616	39,677	100.88	0.23
Fixed-Rate Maturing in 13 Months or More	23,581	23,073	22,489	21,956	21,513	21,752	106.08	2.37
Variable-Rate	394	393	392	392	391	391	100.53	0.19
Demand								
Transaction Accounts	25,349	25,349	25,349	25,349	25,349	25,349	100/95*	0.00/2.37*
MMDAs	73,914	73,914	73,914	73,914	73,914	73,914	100/96*	0.00/1.28*
Passbook Accounts	22,657	22,657	22,657	22,657	22,657	22,657	100/95*	0.00/2.25*
Non-Interest-Bearing Accounts	5,798	5,798	5,798	5,798	5,798	5,798	100/98*	0.00/2.45*
TOTAL DEPOSITS	**191,760**	**191,212**	**190,485**	**189,813**	**189,237**	**189,538**	**101/98***	**0.33/1.50***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	18,132	17,904	17,676	17,452	17,233	17,291	103.54	1.28
Fixed-Rate Maturing in 37 Months or More	5,412	5,150	4,905	4,674	4,456	4,632	111.19	4.92
Variable-Rate	8,667	8,665	8,662	8,660	8,657	8,654	100.12	0.03
TOTAL BORROWINGS	**32,211**	**31,719**	**31,243**	**30,786**	**30,347**	**30,578**	**103.73**	**1.53**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,227	1,227	1,227	1,227	1,227	1,227	100.00	0.00
Other Escrow Accounts	252	245	237	230	224	263	93.02	3.12
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	988	988	988	988	988	988	100.00	0.00
Miscellaneous I	4,212	4,212	4,212	4,212	4,212	4,212	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,074		
TOTAL OTHER LIABILITIES	**6,679**	**6,672**	**6,664**	**6,657**	**6,651**	**7,764**	**85.93**	**0.11**
Other Liabilities not Included Above								
Self-Valued	5,595	5,422	5,161	4,934	4,761	5,088	106.57	4.00
Unamortized Yield Adjustments						166		
TOTAL LIABILITIES	**236,245**	**235,025**	**233,553**	**232,191**	**230,995**	**233,133**	**101/99****	**0.57/1.52****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	337	287	193	95	1			
ARMs	17	18	16	10	2			
Other Mortgages	0	0	-1	-4	-10			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	41	28	2	-29	-63			
Sell Mortgages and MBS	-123	-63	61	210	361			
Purchase Non-Mortgage Items	4	0	-5	-9	-13			
Sell Non-Mortgage Items	0	0	0	0	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-211	-96	12	116	216			
Pay Floating, Receive Fixed Swaps	285	193	106	21	-61			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	1	1	124	355	587			
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	-1	-3	-6	-9	-12			
Self-Valued	-637	-449	-356	-256	-150			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-290**	**-82**	**146**	**499**	**858**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	277,490	277,197	276,278	274,247	271,720	261,918	106/104***	0.22/1.02***
MINUS TOTAL LIABILITIES	236,245	235,025	233,553	232,191	230,995	233,133	101/99**	0.57/1.52**
PLUS OFF-BALANCE-SHEET POSITIONS	-290	-82	146	499	858			
TOTAL NET PORTFOLIO VALUE #	40,956	42,090	42,872	42,555	41,583	28,784	146.23	-2.28

* 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	$3,238	$10,096	$6,909	$1,858	$936
WARM	342 mo	320 mo	317 mo	303 mo	212 mo
WAC	3.94%	5.47%	6.37%	7.30%	8.88%
Amount of these that is FHA or VA Guaranteed	$480	$1,436	$435	$208	$632
Securities Backed by Conventional Mortgages	$609	$2,215	$896	$68	$9
WARM	330 mo	312 mo	311 mo	264 mo	170 mo
Weighted Average Pass-Through Rate	4.43%	5.32%	6.06%	7.22%	8.41%
Securities Backed by FHA or VA Mortgages	$168	$127	$235	$22	$86
WARM	333 mo	294 mo	249 mo	216 mo	98 mo
Weighted Average Pass-Through Rate	3.44%	5.28%	6.31%	7.37%	9.70%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,020	$2,303	$1,142	$411	$349
WAC	4.51%	5.40%	6.36%	7.33%	8.91%
Mortgage Securities	$5,404	$1,301	$264	$5	$1
Weighted Average Pass-Through Rate	4.08%	5.21%	6.02%	7.17%	8.81%
WARM (of 15-Year Loans and Securities)	159 mo	140 mo	133 mo	112 mo	130 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$259	$414	$1,202	$365	$100
WAC	3.83%	5.52%	6.47%	7.33%	8.59%
Mortgage Securities	$28	$9	$1	$2	$0
Weighted Average Pass-Through Rate	3.88%	5.32%	6.66%	7.03%	9.81%
WARM (of Balloon Loans and Securities)	65 mo	75 mo	85 mo	87 mo	80 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$43,052**

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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	$17	$0	$0	$3
WAC	0.00%	6.01%	0.00%	0.00%	5.45%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$3,429	$10,471	$4,520	$1,684	$3,513
Weighted Average Margin	302 bp	235 bp	264 bp	324 bp	256 bp
WAC	3.88%	4.70%	6.11%	4.30%	5.12%
WARM	188 mo	302 mo	317 mo	346 mo	335 mo
Weighted Average Time Until Next Payment Reset	3 mo	25 mo	43 mo	9 mo	17 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$23,636**

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	$3	$23	$14	$16	$1
Weighted Average Distance from Lifetime Cap	79 bp	181 bp	163 bp	9 bp	72 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$18	$225	$287	$43	$116
Weighted Average Distance from Lifetime Cap	326 bp	357 bp	367 bp	362 bp	381 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$3,070	$10,150	$4,161	$1,610	$3,367
Weighted Average Distance from Lifetime Cap	895 bp	606 bp	561 bp	669 bp	608 bp
Balances Without Lifetime Cap	$338	$90	$58	$15	$32
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,129	$10,004	$4,314	$11	$2,710
Weighted Average Periodic Rate Cap	186 bp	193 bp	212 bp	196 bp	167 bp
Balances Subject to Periodic Rate Floors	$1,157	$9,168	$3,910	$12	$2,539
MBS Included in ARM Balances	$531	$2,453	$578	$47	$71

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$4,687	$8,713
WARM	76 mo	245 mo
Remaining Term to Full Amortization	302 mo	
Rate Index Code	0	0
Margin	204 bp	265 bp
Reset Frequency	21 mo	13 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$290	$247
Wghted Average Distance to Lifetime Cap	131 bp	184 bp
Fixed-Rate:		
Balances	$4,050	$2,507
WARM	48 mo	109 mo
Remaining Term to Full Amortization	266 mo	
WAC	6.39%	6.56%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,218	$1,556
WARM	17 mo	56 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	162 bp	6.64%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$13,951	$5,877
WARM	227 mo	156 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	13 bp	7.14%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,442	$1,544
WARM	31 mo	50 mo
Margin in Column 1; WAC in Column 2	166 bp	6.31%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$29,571	$16,185
WARM	134 mo	46 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	544 bp	5.38%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$805	$10,160
Fixed Rate		
Remaining WAL <= 5 Years	$1,868	$9,886
Remaining WAL 5-10 Years	$9	$562
Remaining WAL Over 10 Years	$100	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$5
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$2	$33
WAC	5.67%	5.92%
Principal-Only MBS	$6	$11
WAC	5.97%	5.86%
Total Mortgage-Derivative Securities - Book Value	$2,790	$20,657

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ASSETS (continued)

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	$15,224	$26,409	$36,117	$9,174	$4,561
WARM	296 mo	266 mo	296 mo	289 mo	190 mo
Weighted Average Servicing Fee	32 bp	32 bp	32 bp	35 bp	44 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	409 loans
FHA/VA	259 loans
Subserviced by Others	13 loans

	Index on Serviced Loan		
	Current Market	Lagging Market	
Adjustable-Rate Mortgage Loan Servicing			
Balances Serviced	$55,205	$10,436	Total # of Adjustable-Rate Loans Serviced: 312 loans
WARM (in months)	195 mo	304 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 **$157,127**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,686		
Equity Securities Carried at Fair Value	$137		
Zero-Coupon Securities	$346	1.01%	11 mo
Government & Agency Securities	$12,332	1.42%	29 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$24,811	0.28%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$11,247	2.23%	19 mo
Memo: Complex Securities (from supplemental reporting)	$6,775		

Total Cash, Deposits, and Securities **$59,335**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$8,636
Accrued Interest Receivable	$638
Advances for Taxes and Insurance	$69
Less: Unamortized Yield Adjustments	$6,180
Valuation Allowances	$1,439
Unrealized Gains (Losses)	$331

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$828
Accrued Interest Receivable	$193
Less: Unamortized Yield Adjustments	$11
Valuation Allowances	$2,503
Unrealized Gains (Losses)	$20

OTHER ITEMS

Real Estate Held for Investment	$47
Repossessed Assets	$1,164
Equity Investments Not Carried at Fair Value	$138
Office Premises and Equipment	
	$1,469
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$262
Valuation Allowances	$-16
	$3
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$966
Miscellaneous I	
Miscellaneous II	$12,026
	$1,247
TOTAL ASSETS	**$261,685**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$156
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	$43
Mortgage-Related Mututal Funds	$94
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$2,126
Weighted Average Servicing Fee	26 bp
Adjustable-Rate Mortgage Loans Serviced	$5,668
Weighted Average Servicing Fee	11 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$12,855

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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	$10,382	$2,866	$514	$182
WAC	1.29%	2.78%	4.39%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$14,576	$10,425	$914	$405
WAC	1.38%	2.42%	4.46%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$12,719	$2,999	$135
WAC		2.39%	4.40%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$6,034	$284
WAC			3.57%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$61,429**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,342	$7,011	$2,970
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$17,110	$14,425	$4,330
Penalty in Months of Forgone Interest	4.15 mo	5.84 mo	6.97 mo
Balances in New Accounts	$4,264	$6,150	$1,430

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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%	$1,795	$2,621	$431	1.41%
3.00 to 3.99%	$228	$5,256	$1,541	3.30%
4.00 to 4.99%	$296	$2,563	$1,144	4.49%
5.00 to 5.99%	$175	$4,306	$499	5.38%
6.00 to 6.99%	$1	$44	$1,010	6.01%
7.00 to 7.99%	$4	$1	$6	7.17%
8.00 to 8.99%	$0	$0	$1	8.36%
9.00 and Above	$0	$0	$0	0.00%
WARM	2 mo	18 mo	67 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$21,923**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$14,133
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	$25,349	0.36%	$1,300
Money Market Deposit Accounts (MMDAs)	$73,914	0.48%	$2,277
Passbook Accounts	$22,657	0.71%	$1,597
Non-Interest-Bearing Non-Maturity Deposits	$5,798		$213
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$256	0.12%	
Escrow for Mortgages Serviced for Others	$971	0.02%	
Other Escrows	$263	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$129,207		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$5		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$161		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$988		
Miscellaneous I	$4,212		
Miscellaneous II	$1,074		
TOTAL LIABILITIES	**$233,133**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$1
EQUITY CAPITAL	$28,533
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$261,667**

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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
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	7	$16
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	14	$432
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	14	$38
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	13	$352
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	46	$915
1014	Opt commitment to orig 25- or 30-year FRMs	48	$3,757
1016	Opt commitment to orig "other" Mortgages	39	$232
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$0
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$2
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$2
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	15	$17
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	19	$67
2036	Commit/sell "other" Mortgage loans, svc retained		$20
2054	Commit/purchase 25- to 30-year FRM MBS		$121
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$177
2074	Commit/sell 25- or 30-yr FRM MBS		$657
2116	Commit/purchase "other" Mortgage loans, svc released		$7
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$173
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	6	$52
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	$164
2134	Commit/sell 25- or 30-yr FRM loans, svc released	26	$1,302
2136	Commit/sell "other" Mortgage loans, svc released		$27
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$76
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$4

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$7
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	17	$67
2214	Firm commit/originate 25- or 30-year FRM loans	22	$260
2216	Firm commit/originate "other" Mortgage loans	17	$110
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$422
3028	Option to sell 3- or 5-year Treasury ARMs		$19
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$487
3034	Option to sell 25- or 30-year FRMs		$3,265
3036	Option to sell "other" Mortgages		$17
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$5
3074	Short option to sell 25- or 30-yr FRMs		$22
4002	Commit/purchase non-Mortgage financial assets	17	$188
4022	Commit/sell non-Mortgage financial assets		$3
5002	IR swap: pay fixed, receive 1-month LIBOR		$2,388
5004	IR swap: pay fixed, receive 3-month LIBOR		$3,711
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,027
5026	IR swap: pay 3-month LIBOR, receive fixed		$4
6002	Interest rate Cap based on 1-month LIBOR		$710
9502	Fixed-rate construction loans in process	68	$144
9512	Adjustable-rate construction loans in process	34	$251

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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		$427
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$2
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		$2,280
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$36
120	Other investment securities, fixed-coupon securities		$3
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		$46
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		$4,684
184	Consumer loans; mobile home loans		$40
185	Consumer loans; credit cards		$13,753
187	Consumer loans; recreational vehicles		$672
189	Consumer loans; other		$2,219
200	Variable-rate, fixed-maturity CDs	41	$391
220	Variable-rate FHLB advances	12	$3,305
299	Other variable-rate	11	$5,349
300	Govt. & agency securities, fixed-coupon securities		$5
302	Govt. & agency securities, floating-rate securities		$2

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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	54	$6,775	$6,823	$6,792	$6,725	$6,581	$6,413
123 - Mortgage Derivatives - M/V estimate	69	$23,679	$23,957	$23,594	$22,978	$22,158	$21,403
129 - Mortgage-Related Mutual Funds - M/V estimate	13	$60	$61	$60	$59	$59	$58
280 - FHLB putable advance-M/V estimate	15	$2,634	$2,996	$2,879	$2,771	$2,680	$2,615
281 - FHLB convertible advance-M/V estimate	14	$426	$451	$442	$435	$429	$424
282 - FHLB callable advance-M/V estimate		$23	$24	$23	$23	$25	$25
289 - Other FHLB structured advances - M/V estimate	9	$342	$373	$365	$357	$348	$345
290 - Other structured borrowings - M/V estimate	10	$1,664	$1,751	$1,712	$1,575	$1,452	$1,351
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$4,232	$-637	$-449	$-356	$-256	$-150