Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Western

All Reporting CMR | **Reporting Dockets: 153** | **December 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	35,927	-3,269	-8 %	14.08 %	-87 bp
+200 bp	37,598	-1,598	-4 %	14.57 %	-37 bp
+100 bp	38,899	-297	-1 %	14.93 %	-2 bp
0 bp	39,196			14.94 %	
-100 bp	38,826	-370	-1 %	14.74 %	-20 bp

Risk Measure for a Given Rate Shock

	12/31/2009	9/30/2009	12/31/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	14.94 %	13.63 %	9.40 %
Post-shock NPV Ratio	14.57 %	13.33 %	9.14 %
Sensitivity Measure: Decline in NPV Ratio	37 bp	31 bp	26 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	23,510	22,838	21,833	20,682	19,505	22,031	103.66	3.67
30-Year Mortgage Securities	4,707	4,585	4,390	4,163	3,930	4,391	104.42	3.45
15-Year Mortgages and MBS	12,139	11,850	11,456	11,032	10,603	11,442	103.56	2.88
Balloon Mortgages and MBS	2,273	2,264	2,246	2,220	2,185	2,092	108.23	0.61
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	3,163	3,164	3,142	3,119	3,092	3,021	104.74	0.33
7 Month to 2 Year Reset Frequency	10,020	9,985	9,874	9,668	9,403	9,612	103.88	0.73
2+ to 5 Year Reset Frequency	5,211	5,174	5,121	5,046	4,920	4,912	105.32	0.86
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	2,448	2,428	2,397	2,365	2,329	2,347	103.43	1.04
2 Month to 5 Year Reset Frequency	3,661	3,623	3,562	3,495	3,423	3,521	102.91	1.37
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	5,305	5,264	5,214	5,163	5,104	5,212	101.00	0.86
Adjustable-Rate, Fully Amortizing	9,037	8,961	8,872	8,773	8,624	8,939	100.25	0.92
Fixed-Rate, Balloon	4,270	4,127	3,988	3,856	3,729	3,954	104.37	3.42
Fixed-Rate, Fully Amortizing	2,542	2,446	2,353	2,267	2,187	2,290	106.78	3.86
Construction and Land Loans								
Adjustable-Rate	3,794	3,787	3,778	3,768	3,759	3,787	100.02	0.21
Fixed-Rate	1,621	1,574	1,526	1,482	1,441	1,593	98.78	3.03
Second-Mortgage Loans and Securities								
Adjustable-Rate	14,001	13,973	13,934	13,895	13,857	13,958	100.11	0.24
Fixed-Rate	6,599	6,455	6,306	6,165	6,029	6,152	104.92	2.27
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	6,495	6,411	6,297	6,171	6,030	6,411	100.00	1.54
Accrued Interest Receivable	644	644	644	644	644	644	100.00	0.00
Advance for Taxes/Insurance	105	105	105	105	105	105	100.00	0.00
Float on Escrows on Owned Mortgages	51	81	110	136	158			-36.18
LESS: Value of Servicing on Mortgages Serviced by Others	-7	-4	-10	-10	-10			-36.43
TOTAL MORTGAGE LOANS AND SECURITIES	**121,603**	**119,742**	**117,161**	**114,227**	**111,070**	**116,415**	**102.86**	**1.86**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,391	2,384	2,376	2,368	2,360	2,388	99.81	0.31
Fixed-Rate	1,862	1,802	1,745	1,690	1,638	1,714	105.18	3.24
Consumer Loans								
Adjustable-Rate	25,817	25,800	25,760	25,722	25,683	26,007	99.20	0.11
Fixed-Rate	15,838	15,694	15,538	15,387	15,241	15,549	100.93	0.96
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,962	-1,957	-1,951	-1,944	-1,938	-1,957	0.00	0.30
Accrued Interest Receivable	209	209	209	209	209	209	100.00	0.00
TOTAL NONMORTGAGE LOANS	**44,154**	**43,931**	**43,677**	**43,432**	**43,194**	**43,909**	**100.05**	**0.54**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,608	4,608	4,608	4,608	4,608	4,608	100.00	0.00
Equities and All Mutual Funds	3,026	2,898	2,770	2,642	2,514	2,900	99.95	4.41
Zero-Coupon Securities	46	44	42	41	39	39	114.39	4.31
Government and Agency Securities	11,880	11,753	11,594	11,438	11,286	11,626	101.09	1.22
Term Fed Funds, Term Repos	16,513	16,510	16,483	16,456	16,429	16,504	100.04	0.09
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	10,334	10,146	9,956	9,772	9,594	9,972	101.75	1.86
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	23,975	23,655	22,978	22,105	21,373	24,022	98.47	2.11
Structured Securities (Complex)	5,404	5,359	5,263	5,139	5,010	5,369	99.80	1.31
LESS: Valuation Allowances for Investment Securities	2	2	2	2	2	2	100.00	3.60
TOTAL CASH, DEPOSITS, AND SECURITIES	**75,783**	**74,971**	**73,692**	**72,199**	**70,852**	**75,038**	**99.91**	**1.39**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,089	1,089	1,089	1,089	1,089	1,089	100.00	0.00
Real Estate Held for Investment	67	67	67	67	67	67	100.00	0.00
Investment in Unconsolidated Subsidiaries	80	75	70	64	59	75	100.00	6.80
Office Premises and Equipment	1,446	1,446	1,446	1,446	1,446	1,446	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,681**	**2,676**	**2,671**	**2,666**	**2,661**	**2,676**	**100.00**	**0.19**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	801	946	1,075	1,165	1,213			-14.46
Adjustable-Rate Servicing	499	533	681	695	686			-17.10
Float on Mortgages Serviced for Others	612	709	836	926	998			-15.78
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,912**	**2,188**	**2,592**	**2,786**	**2,897**			**-15.53**
OTHER ASSETS								
Purchased and Excess Servicing						1,118		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	12,789	12,789	12,789	12,789	12,789	12,789	100.00	0.00
Miscellaneous II						1,010		
Deposit Intangibles								
Retail CD Intangible	81	88	127	144	161			-26.59
Transaction Account Intangible	1,054	1,496	2,040	2,553	3,047			-32.95
MMDA Intangible	2,222	2,897	3,777	4,634	5,433			-26.84
Passbook Account Intangible	997	1,340	1,774	2,189	2,589			-28.99
Non-Interest-Bearing Account Intangible	75	193	307	416	520			-60.25
TOTAL OTHER ASSETS	**17,217**	**18,802**	**20,814**	**22,724**	**24,538**	**14,917**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-5,124		
TOTAL ASSETS	**263,352**	**262,311**	**260,607**	**258,034**	**255,212**	**247,832**	**106/103***	**0.52/1.24***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	41,625	41,572	41,432	41,296	41,170	41,172	100.97	0.23
Fixed-Rate Maturing in 13 Months or More	21,216	20,681	20,212	19,817	19,482	19,760	104.66	2.43
Variable-Rate	366	365	364	364	363	363	100.48	0.18
Demand								
Transaction Accounts	23,047	23,047	23,047	23,047	23,047	23,047	100/94*	0.00/2.29*
MMDAs	65,797	65,797	65,797	65,797	65,797	65,797	100/96*	0.00/1.24*
Passbook Accounts	19,692	19,692	19,692	19,692	19,692	19,692	100/93*	0.00/2.12*
Non-Interest-Bearing Accounts	5,161	5,161	5,161	5,161	5,161	5,161	100/96*	0.00/2.34*
TOTAL DEPOSITS	**176,903**	**176,315**	**175,705**	**175,173**	**174,712**	**174,992**	**101/97***	**0.34/1.41***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	20,089	19,890	19,688	19,491	19,297	19,410	102.47	1.01
Fixed-Rate Maturing in 37 Months or More	7,195	6,892	6,604	6,331	6,071	6,404	107.62	4.29
Variable-Rate	6,792	6,790	6,787	6,785	6,782	6,777	100.20	0.03
TOTAL BORROWINGS	**34,077**	**33,573**	**33,080**	**32,606**	**32,150**	**32,591**	**103.01**	**1.48**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,145	1,145	1,145	1,145	1,145	1,145	100.00	0.00
Other Escrow Accounts	337	327	318	309	300	361	90.72	3.00
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,003	6,003	6,003	6,003	6,003	6,003	100.00	0.00
Miscellaneous II	0	0	0	0	0	833		
TOTAL OTHER LIABILITIES	**7,485**	**7,475**	**7,466**	**7,457**	**7,448**	**8,342**	**89.61**	**0.13**
Other Liabilities not Included Above								
Self-Valued	5,861	5,641	5,353	5,121	4,932	5,388	104.69	4.50
Unamortized Yield Adjustments						252		
TOTAL LIABILITIES	**224,326**	**223,004**	**221,604**	**220,357**	**219,243**	**221,564**	**101/98****	**0.61/1.46****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	76	-11	-128	-247	-362			
ARMs	8	8	6	1	-5			
Other Mortgages	4	0	-9	-19	-30			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	53	23	-18	-62	-106			
Sell Mortgages and MBS	-90	37	202	371	538			
Purchase Non-Mortgage Items	2	0	-2	-4	-6			
Sell Non-Mortgage Items	-2	0	2	3	4			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-105	-16	65	143	218			
Pay Floating, Receive Fixed Swaps	252	142	38	-63	-160			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	1	0	0	1			
Interest-Rate Caps	7	9	11	13	16			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	3	2	-1	-4	-7			
Self-Valued	-409	-306	-269	-212	-144			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-200**	**-111**	**-104**	**-79**	**-42**			

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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	263,352	262,311	260,607	258,034	255,212	247,832	106/103***	0.52/1.24***
MINUS TOTAL LIABILITIES	224,326	223,004	221,604	220,357	219,243	221,564	101/98**	0.61/1.46**
PLUS OFF-BALANCE-SHEET POSITIONS	-200	-111	-104	-79	-42			
TOTAL NET PORTFOLIO VALUE #	38,826	39,196	38,899	37,598	35,927	26,267	149.22	-0.09

* 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	$2,530	$9,858	$6,902	$1,869	$871
WARM	339 mo	315 mo	319 mo	307 mo	220 mo
WAC	4.23%	5.48%	6.36%	7.30%	8.90%
Amount of these that is FHA or VA Guaranteed	$399	$1,372	$594	$320	$565
Securities Backed by Conventional Mortgages	$490	$2,230	$1,172	$100	$10
WARM	321 mo	311 mo	313 mo	287 mo	174 mo
Weighted Average Pass-Through Rate	4.38%	5.35%	6.07%	7.20%	8.44%
Securities Backed by FHA or VA Mortgages	$85	$74	$111	$23	$96
WARM	339 mo	297 mo	269 mo	218 mo	107 mo
Weighted Average Pass-Through Rate	4.43%	5.16%	6.36%	7.38%	9.71%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,773	$2,457	$1,174	$439	$372
WAC	4.60%	5.41%	6.35%	7.33%	8.93%
Mortgage Securities	$3,318	$1,578	$326	$6	$1
Weighted Average Pass-Through Rate	4.15%	5.21%	6.02%	7.16%	8.81%
WARM (of 15-Year Loans and Securities)	153 mo	143 mo	139 mo	114 mo	132 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$173	$418	$951	$384	$110
WAC	3.94%	5.53%	6.48%	7.34%	8.60%
Mortgage Securities	$41	$11	$1	$2	$0
Weighted Average Pass-Through Rate	3.93%	5.17%	6.62%	7.03%	9.85%
WARM (of Balloon Loans and Securities)	58 mo	78 mo	87 mo	81 mo	95 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$39,955**

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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	$22	$0	$0	$4
WAC	0.00%	5.61%	5.94%	0.00%	6.14%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$3,021	$9,590	$4,912	$2,347	$3,517
Weighted Average Margin	280 bp	236 bp	267 bp	256 bp	286 bp
WAC	4.08%	4.86%	6.31%	4.13%	5.53%
WARM	182 mo	307 mo	321 mo	291 mo	260 mo
Weighted Average Time Until Next Payment Reset	4 mo	26 mo	44 mo	5 mo	20 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$23,414**

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	$18	$14	$16	$1	$69
Weighted Average Distance from Lifetime Cap	183 bp	161 bp	137 bp	54 bp	20 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$19	$211	$332	$71	$166
Weighted Average Distance from Lifetime Cap	325 bp	363 bp	362 bp	363 bp	356 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$2,654	$9,299	$4,525	$2,266	$3,266
Weighted Average Distance from Lifetime Cap	878 bp	580 bp	535 bp	667 bp	597 bp
Balances Without Lifetime Cap	$331	$88	$40	$9	$20
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$800	$9,277	$4,811	$9	$1,805
Weighted Average Periodic Rate Cap	195 bp	197 bp	208 bp	213 bp	200 bp
Balances Subject to Periodic Rate Floors	$810	$8,488	$4,463	$13	$1,279
MBS Included in ARM Balances	$480	$2,717	$768	$58	$62

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$5,212	$8,939
WARM	95 mo	244 mo
Remaining Term to Full Amortization	308 mo	
Rate Index Code	0	0
Margin	191 bp	270 bp
Reset Frequency	19 mo	13 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$325	$134
Wghted Average Distance to Lifetime Cap	50 bp	134 bp
Fixed-Rate:		
Balances	$3,954	$2,290
WARM	52 mo	108 mo
Remaining Term to Full Amortization	266 mo	
WAC	6.43%	6.62%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,787	$1,593
WARM	16 mo	55 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	155 bp	6.69%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$13,958	$6,152
WARM	225 mo	163 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1 bp	7.19%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,388	$1,714
WARM	29 mo	47 mo
Margin in Column 1; WAC in Column 2	168 bp	6.01%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$26,007	$15,549
WARM	74 mo	48 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	575 bp	6.61%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$947	$9,915
Fixed Rate		
Remaining WAL <= 5 Years	$1,160	$10,684
Remaining WAL 5-10 Years	$34	$718
Remaining WAL Over 10 Years	$71	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$3
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$3	$42
WAC	5.68%	6.01%
Principal-Only MBS	$7	$13
WAC	6.11%	6.08%
Total Mortgage-Derivative Securities - Book Value	$2,222	$21,374

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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	$10,781	$26,028	$40,394	$10,576	$5,094
WARM	256 mo	266 mo	303 mo	297 mo	199 mo
Weighted Average Servicing Fee	32 bp	32 bp	32 bp	34 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	403 loans				
FHA/VA	267 loans				
Subserviced by Others	11 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$60,433	$12,121	Total # of Adjustable-Rate Loans Serviced	338 loans
WARM (in months)	211 mo	311 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	35 bp	37 bp		

Total Balances of Mortgage Loans Serviced for Others	**$165,426**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,608		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,898		
Zero-Coupon Securities	$39	4.35%	46 mo
Government & Agency Securities	$11,626	1.94%	17 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$16,504	0.32%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$9,972	2.60%	24 mo
Memo: Complex Securities (from supplemental reporting)	$5,369		

Total Cash, Deposits, and Securities	**$51,017**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$7,959
Accrued Interest Receivable	$644
Advances for Taxes and Insurance	$105
Less: Unamortized Yield Adjustments	$5,608
Valuation Allowances	$1,548
Unrealized Gains (Losses)	$204

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$562
Accrued Interest Receivable	$209
Less: Unamortized Yield Adjustments	$-26
Valuation Allowances	$2,519
Unrealized Gains (Losses)	$44

OTHER ITEMS	
Real Estate Held for Investment	$67
Repossessed Assets	$1,089
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$75
Office Premises and Equipment	$1,446
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$188
Less: Unamortized Yield Adjustments	$-22
Valuation Allowances	$2
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$1,118
Miscellaneous I	$12,789
Miscellaneous II	$1,010
TOTAL ASSETS	**$247,404**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$173
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$22
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,804
Mortgage-Related Mututal Funds	$95
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$2,056
Weighted Average Servicing Fee	29 bp
Adjustable-Rate Mortgage Loans Serviced	$5,388
Weighted Average Servicing Fee	12 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$10,867

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LIABILITIES

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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	$13,822	$1,278	$432	$383
WAC	1.68%	3.61%	4.12%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$16,804	$7,477	$1,358	$455
WAC	1.68%	2.88%	4.52%	
WARM	7 mo	9 mo	7 mo	
Balances Maturing in 13 to 36 Months		$12,407	$2,640	$94
WAC		2.53%	4.86%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$4,713	$209
WAC			3.80%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$60,932**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$4,808	$6,042	$2,220
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$21,262	$12,544	$3,432
Penalty in Months of Forgone Interest	3.95 mo	5.70 mo	6.42 mo
Balances in New Accounts	$5,651	$5,074	$1,449

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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%	$5,090	$2,235	$384	1.00%
3.00 to 3.99%	$193	$5,289	$1,813	3.32%
4.00 to 4.99%	$316	$3,267	$912	4.52%
5.00 to 5.99%	$179	$2,762	$2,256	5.37%
6.00 to 6.99%	$7	$44	$1,008	6.01%
7.00 to 7.99%	$0	$26	$31	7.14%
8.00 to 8.99%	$0	$1	$1	8.35%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	17 mo	58 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$25,814**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$12,528
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	$23,047	0.46%	$1,078
Money Market Deposit Accounts (MMDAs)	$65,797	0.51%	$3,306
Passbook Accounts	$19,692	0.93%	$2,838
Non-Interest-Bearing Non-Maturity Deposits	$5,161		$239
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$236	0.43%	
Escrow for Mortgages Serviced for Others	$909	0.02%	
Other Escrows	$361	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$115,203		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$13		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$239		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$6,003		
Miscellaneous II	$833		
TOTAL LIABILITIES	**$221,564**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$1
EQUITY CAPITAL	$25,821
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$247,386**

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SUPPLEMENTAL REPORTING

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$0
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	6	$16
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	17	$215
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	13	$37
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	9	$59
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	46	$318
1014	Opt commitment to orig 25- or 30-year FRMs	47	$2,136
1016	Opt commitment to orig "other" Mortgages	42	$448
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		$12
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$6
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$61
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$35
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	11	$9
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	15	$40
2036	Commit/sell "other" Mortgage loans, svc retained		$126
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$20
2054	Commit/purchase 25- to 30-year FRM MBS		$70
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$49
2074	Commit/sell 25- or 30-yr FRM MBS		$253
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$18
2116	Commit/purchase "other" Mortgage loans, svc released		$5
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$130
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$37
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$42
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	15	$361
2134	Commit/sell 25- or 30-yr FRM loans, svc released	25	$1,951

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2136	Commit/sell "other" Mortgage loans, svc released		$29
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	6	$16
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$333
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	18	$85
2214	Firm commit/originate 25- or 30-year FRM loans	20	$236
2216	Firm commit/originate "other" Mortgage loans	18	$120
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$137
3028	Option to sell 3- or 5-year Treasury ARMs		$9
3032	Option to sell 10-, 15-, or 20-year FRMs		$2
3034	Option to sell 25- or 30-year FRMs		$11
3036	Option to sell "other" Mortgages		$8
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$21
4002	Commit/purchase non-Mortgage financial assets	14	$135
4022	Commit/sell non-Mortgage financial assets		$22
5002	IR swap: pay fixed, receive 1-month LIBOR	6	$2,923
5004	IR swap: pay fixed, receive 3-month LIBOR		$2,201
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,028
5026	IR swap: pay 3-month LIBOR, receive fixed		$4
6002	Interest rate Cap based on 1-month LIBOR		$826
6020	Interest rate Cap based on cost-of-funds index (COFI)		$40
9502	Fixed-rate construction loans in process	65	$184
9512	Adjustable-rate construction loans in process	40	$310

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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
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$449
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		$2,271
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$34
120	Other investment securities, fixed-coupon securities		$3
122	Other investment securities, floating-rate securities		$0
125	Multi/nonres mtg loans; fixed-rate, Balloon		$14
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$42
140	Second Mortgages (adj-rate)		$9
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		$0
183	Consumer loans; auto loans and leases		$6,743
184	Consumer loans; mobile home loans		$41
185	Consumer loans; credit cards		$9,845
187	Consumer loans; recreational vehicles		$49
189	Consumer loans; other		$2
200	Variable-rate, fixed-maturity CDs	41	$363
220	Variable-rate FHLB advances	8	$77
299	Other variable-rate	12	$6,700
300	Govt. & agency securities, fixed-coupon securities		$6
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	52	$5,369	$5,404	$5,359	$5,263	$5,139	$5,010
123 - Mortgage Derivatives - M/V estimate	66	$24,022	$23,975	$23,655	$22,978	$22,105	$21,373
129 - Mortgage-Related Mutual Funds - M/V estimate	13	$62	$61	$61	$59	$58	$57
280 - FHLB putable advance-M/V estimate	14	$2,802	$3,095	$2,987	$2,894	$2,818	$2,756
281 - FHLB convertible advance-M/V estimate	14	$488	$521	$512	$504	$496	$490
282 - FHLB callable advance-M/V estimate		$24	$23	$24	$25	$26	$27
289 - Other FHLB structured advances - M/V estimate	8	$150	$160	$156	$152	$148	$140
290 - Other structured borrowings - M/V estimate	9	$1,925	$2,061	$1,961	$1,778	$1,633	$1,519
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$4,686	$-409	$-306	$-269	$-212	$-144