Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Western

All Reporting CMR **Reporting Dockets: 159** **September 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	43,666	-3,108	-7 %	13.03 %	-60 bp
+200 bp	45,776	-998	-2 %	13.52 %	-12 bp
+100 bp	46,867	93	0 %	13.73 %	+10 bp
0 bp	46,774			13.64 %	
-100 bp	45,824	-950	-2 %	13.33 %	-31 bp

Risk Measure for a Given Rate Shock

	9/30/2009	6/30/2009	9/30/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	13.64 %	10.60 %	11.07 %
Post-shock NPV Ratio	13.33 %	10.33 %	10.59 %
Sensitivity Measure: Decline in NPV Ratio	31 bp	27 bp	48 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	41,330	40,659	39,579	38,224	36,620	39,065	104.08	2.15
30-Year Mortgage Securities	5,405	5,350	5,239	5,065	4,859	5,057	105.79	1.55
15-Year Mortgages and MBS	10,894	10,736	10,450	10,115	9,764	10,209	105.16	2.07
Balloon Mortgages and MBS	3,316	3,296	3,256	3,206	3,143	3,079	107.05	0.91
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	3,274	3,275	3,261	3,243	3,223	3,183	102.87	0.21
7 Month to 2 Year Reset Frequency	10,340	10,281	10,175	9,996	9,771	10,006	102.75	0.80
2+ to 5 Year Reset Frequency	6,768	6,720	6,642	6,552	6,413	6,417	104.73	0.94
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	38,386	38,163	37,778	37,361	36,914	36,431	104.75	0.80
2 Month to 5 Year Reset Frequency	4,147	4,107	4,045	3,977	3,903	4,004	102.59	1.24
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	5,156	5,119	5,068	5,017	4,962	5,052	101.32	0.86
Adjustable-Rate, Fully Amortizing	12,496	12,416	12,314	12,209	12,069	12,378	100.31	0.74
Fixed-Rate, Balloon	4,307	4,157	4,010	3,871	3,738	3,955	105.10	3.57
Fixed-Rate, Fully Amortizing	2,995	2,871	2,754	2,646	2,545	2,624	109.42	4.19
Construction and Land Loans								
Adjustable-Rate	4,686	4,679	4,666	4,654	4,643	4,672	100.14	0.21
Fixed-Rate	1,959	1,907	1,854	1,804	1,757	1,919	99.41	2.76
Second-Mortgage Loans and Securities								
Adjustable-Rate	15,322	15,299	15,261	15,225	15,188	15,268	100.20	0.20
Fixed-Rate	7,261	7,103	6,938	6,781	6,631	6,749	105.25	2.27
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	3,676	3,633	3,578	3,511	3,432	3,633	100.00	1.35
Accrued Interest Receivable	967	967	967	967	967	967	100.00	0.00
Advance for Taxes/Insurance	226	226	226	226	226	226	100.00	0.00
Float on Escrows on Owned Mortgages	25	45	71	95	116			-50.81
LESS: Value of Servicing on Mortgages Serviced by Others	-55	-55	-57	-60	-60			-1.57
TOTAL MORTGAGE LOANS AND SECURITIES	**182,990**	**181,064**	**178,188**	**174,804**	**170,943**	**174,894**	**103.53**	**1.33**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,931	2,923	2,913	2,904	2,895	2,921	100.07	0.30
Fixed-Rate	1,904	1,843	1,783	1,727	1,673	1,704	108.14	3.27
Consumer Loans								
Adjustable-Rate	24,274	24,258	24,220	24,182	24,144	24,342	99.65	0.11
Fixed-Rate	15,248	15,110	14,957	14,809	14,666	15,312	98.68	0.96
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,640	-1,635	-1,629	-1,623	-1,618	-1,635	0.00	0.33
Accrued Interest Receivable	200	200	200	200	200	200	100.00	0.00
TOTAL NONMORTGAGE LOANS	**42,917**	**42,699**	**42,444**	**42,198**	**41,959**	**42,844**	**99.66**	**0.55**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	5,785	5,785	5,785	5,785	5,785	5,785	100.00	0.00
Equities and All Mutual Funds	1,271	1,220	1,167	1,115	1,062	1,221	99.89	4.29
Zero-Coupon Securities	18	17	16	15	14	14	118.37	6.46
Government and Agency Securities	12,051	11,909	11,729	11,553	11,381	11,727	101.55	1.35
Term Fed Funds, Term Repos	17,902	17,898	17,871	17,844	17,817	17,891	100.04	0.09
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	29,625	29,421	29,187	28,959	28,736	29,373	100.16	0.75
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	21,322	21,018	20,587	19,861	19,109	21,507	97.73	1.75
Structured Securities (Complex)	3,818	3,789	3,736	3,653	3,567	3,786	100.10	1.08
LESS: Valuation Allowances for Investment Securities	2	2	2	2	2	2	100.00	2.25
TOTAL CASH, DEPOSITS, AND SECURITIES	**91,790**	**91,055**	**90,075**	**88,782**	**87,470**	**91,301**	**99.73**	**0.94**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,140	1,140	1,140	1,140	1,140	1,140	100.00	0.00
Real Estate Held for Investment	78	78	78	78	78	78	100.00	0.00
Investment in Unconsolidated Subsidiaries	509	476	444	411	379	476	100.00	6.80
Office Premises and Equipment	1,673	1,673	1,673	1,673	1,673	1,673	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,400**	**3,368**	**3,335**	**3,303**	**3,270**	**3,368**	**100.00**	**0.96**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	937	1,197	1,504	1,747	1,862			-23.68
Adjustable-Rate Servicing	756	766	845	933	931			-5.82
Float on Mortgages Serviced for Others	817	918	1,069	1,212	1,310			-13.76
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**2,509**	**2,881**	**3,418**	**3,893**	**4,103**			**-15.77**
OTHER ASSETS								
Purchased and Excess Servicing						1,788		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	16,951	16,951	16,951	16,951	16,951	16,951	100.00	0.00
Miscellaneous II						973		
Deposit Intangibles								
Retail CD Intangible	70	77	105	119	132			-23.40
Transaction Account Intangible	710	1,180	1,680	2,152	2,604			-41.09
MMDA Intangible	1,761	2,550	3,424	4,228	4,987			-32.60
Passbook Account Intangible	694	1,051	1,440	1,805	2,161			-35.52
Non-Interest-Bearing Account Intangible	38	161	280	392	499			-74.95
TOTAL OTHER ASSETS	**20,224**	**21,970**	**23,881**	**25,647**	**27,334**	**19,712**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-3,909		
TOTAL ASSETS	**343,830**	**343,038**	**341,341**	**338,626**	**335,080**	**328,210**	**105/103***	**0.36/0.91***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	48,529	48,483	48,331	48,185	48,050	47,987	101.03	0.20
Fixed-Rate Maturing in 13 Months or More	21,004	20,486	19,990	19,556	19,215	19,282	106.25	2.47
Variable-Rate	372	372	371	370	370	370	100.50	0.15
Demand								
Transaction Accounts	20,619	20,619	20,619	20,619	20,619	20,619	100/94*	0.00/2.50*
MMDAs	62,763	62,763	62,763	62,763	62,763	62,763	100/96*	0.00/1.38*
Passbook Accounts	17,215	17,215	17,215	17,215	17,215	17,215	100/94*	0.00/2.31*
Non-Interest-Bearing Accounts	5,144	5,144	5,144	5,144	5,144	5,144	100/97*	0.00/2.42*
TOTAL DEPOSITS	**175,647**	**175,083**	**174,434**	**173,853**	**173,376**	**173,380**	**101/98***	**0.35/1.44***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	40,459	40,232	39,982	39,736	39,495	39,720	101.29	0.59
Fixed-Rate Maturing in 37 Months or More	9,848	9,196	8,602	8,061	7,566	8,110	113.39	6.78
Variable-Rate	58,323	58,316	58,289	58,260	58,232	58,273	100.07	0.03
TOTAL BORROWINGS	**108,631**	**107,744**	**106,873**	**106,057**	**105,293**	**106,104**	**101.55**	**0.82**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,734	1,734	1,734	1,734	1,734	1,734	100.00	0.00
Other Escrow Accounts	191	185	180	174	170	200	92.41	3.07
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,311	5,311	5,311	5,311	5,311	5,311	100.00	0.00
Miscellaneous II	0	0	0	0	0	524		
TOTAL OTHER LIABILITIES	**7,236**	**7,231**	**7,225**	**7,220**	**7,215**	**7,770**	**93.06**	**0.08**
Other Liabilities not Included Above								
Self-Valued	6,330	6,113	5,819	5,576	5,377	5,789	105.59	4.18
Unamortized Yield Adjustments						614		
TOTAL LIABILITIES	**297,844**	**296,171**	**294,350**	**292,706**	**291,261**	**293,658**	**101/99****	**0.59/1.23****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	89	43	-43	-144	-243			
ARMs	8	7	4	-1	-8			
Other Mortgages	6	0	-11	-25	-40			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	75	47	3	-49	-103			
Sell Mortgages and MBS	-123	-57	54	185	321			
Purchase Non-Mortgage Items	2	0	-2	-4	-6			
Sell Non-Mortgage Items	-2	0	1	3	4			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-110	-33	39	108	175			
Pay Floating, Receive Fixed Swaps	293	173	58	-52	-159			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	1	1	2	5			
Interest-Rate Caps	0	0	1	1	3			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	4	2	-2	-5	-9			
Self-Valued	-404	-277	-227	-163	-92			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-162**	**-93**	**-124**	**-143**	**-153**			

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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	343,830	343,038	341,341	338,626	335,080	328,210	105/103***	0.36/0.91***
MINUS TOTAL LIABILITIES	297,844	296,171	294,350	292,706	291,261	293,658	101/99**	0.59/1.23**
PLUS OFF-BALANCE-SHEET POSITIONS	-162	-93	-124	-143	-153			
TOTAL NET PORTFOLIO VALUE #	45,824	46,774	46,867	45,776	43,666	34,553	135.37	-1.12

* 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	$6,737	$14,300	$10,585	$5,770	$1,672
WARM	419 mo	343 mo	328 mo	324 mo	283 mo
WAC	3.88%	5.47%	6.42%	7.36%	8.71%
Amount of these that is FHA or VA Guaranteed	$202	$4,950	$713	$323	$446
Securities Backed by Conventional Mortgages	$489	$2,278	$1,464	$107	$11
WARM	320 mo	311 mo	314 mo	291 mo	176 mo
Weighted Average Pass-Through Rate	4.37%	5.35%	6.07%	7.20%	8.44%
Securities Backed by FHA or VA Mortgages	$60	$228	$212	$104	$104
WARM	326 mo	295 mo	251 mo	236 mo	108 mo
Weighted Average Pass-Through Rate	4.49%	5.31%	6.29%	7.09%	9.69%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,710	$2,776	$1,372	$500	$415
WAC	4.65%	5.41%	6.36%	7.33%	8.99%
Mortgage Securities	$1,391	$1,682	$355	$7	$1
Weighted Average Pass-Through Rate	4.37%	5.21%	6.02%	7.16%	8.78%
WARM (of 15-Year Loans and Securities)	128 mo	142 mo	138 mo	113 mo	127 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$158	$691	$1,374	$622	$160
WAC	4.02%	5.56%	6.48%	7.34%	8.66%
Mortgage Securities	$47	$24	$1	$2	$0
Weighted Average Pass-Through Rate	4.03%	5.33%	6.54%	7.04%	9.89%
WARM (of Balloon Loans and Securities)	57 mo	83 mo	89 mo	79 mo	99 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$57,410**

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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	$21	$8	$2,864	$8
WAC	2.08%	5.65%	6.47%	7.22%	6.79%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$3,183	$9,985	$6,409	$33,567	$3,995
Weighted Average Margin	299 bp	235 bp	261 bp	297 bp	286 bp
WAC	4.71%	4.99%	6.30%	5.53%	5.69%
WARM	190 mo	308 mo	328 mo	309 mo	264 mo
Weighted Average Time Until Next Payment Reset	4 mo	25 mo	45 mo	7 mo	18 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$60,041**

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	$20	$32	$27	$15	$98
Weighted Average Distance from Lifetime Cap	174 bp	176 bp	137 bp	36 bp	21 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$57	$243	$347	$364	$192
Weighted Average Distance from Lifetime Cap	306 bp	367 bp	361 bp	380 bp	361 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$2,755	$9,629	$5,988	$36,025	$3,688
Weighted Average Distance from Lifetime Cap	862 bp	571 bp	600 bp	628 bp	589 bp
Balances Without Lifetime Cap	$351	$102	$55	$27	$26
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$866	$9,548	$5,003	$18	$2,417
Weighted Average Periodic Rate Cap	167 bp	196 bp	205 bp	198 bp	187 bp
Balances Subject to Periodic Rate Floors	$695	$8,682	$4,590	$16	$2,125
MBS Included in ARM Balances	$418	$3,126	$753	$54	$64

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$5,052	$12,378
WARM	89 mo	177 mo
Remaining Term to Full Amortization	309 mo	
Rate Index Code	0	0
Margin	192 bp	264 bp
Reset Frequency	19 mo	9 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$408	$275
Wghted Average Distance to Lifetime Cap	77 bp	111 bp
Fixed-Rate:		
Balances	$3,955	$2,624
WARM	54 mo	117 mo
Remaining Term to Full Amortization	269 mo	
WAC	6.47%	6.73%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,672	$1,919
WARM	16 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	142 bp	6.73%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$15,268	$6,749
WARM	231 mo	167 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	18 bp	7.15%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,921	$1,704
WARM	28 mo	46 mo
Margin in Column 1; WAC in Column 2	162 bp	6.00%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$24,342	$15,312
WARM	74 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	602 bp	5.52%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$965	$9,100
Fixed Rate		
Remaining WAL <= 5 Years	$1,291	$8,592
Remaining WAL 5-10 Years	$22	$726
Remaining WAL Over 10 Years	$214	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$3
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$3	$46
WAC	5.68%	6.06%
Principal-Only MBS	$7	$13
WAC	6.08%	6.13%
Total Mortgage-Derivative Securities - Book Value	$2,502	$18,480

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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	$22,184	$51,797	$68,757	$19,759	$6,541
WARM	328 mo	289 mo	309 mo	305 mo	214 mo
Weighted Average Servicing Fee	34 bp	32 bp	31 bp	34 bp	39 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	791 loans
FHA/VA	293 loans
Subserviced by Others	20 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$76,144	$38,750
WARM (in months)	233 mo	312 mo
Weighted Average Servicing Fee	30 bp	34 bp

Total # of Adjustable-Rate Loans Serviced	486 loans
Number of These Subserviced by Others	4 loans

Total Balances of Mortgage Loans Serviced for Others **$283,932**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$5,785		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,220		
Zero-Coupon Securities	$14	6.39%	80 mo
Government & Agency Securities	$11,727	1.96%	19 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$17,891	0.33%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$29,373	1.31%	10 mo
Memo: Complex Securities (from supplemental reporting)	$3,786		
Total Cash, Deposits, and Securities	**$69,795**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$18,655
Accrued Interest Receivable	$967
Advances for Taxes and Insurance	$226
Less: Unamortized Yield Adjustments	$4,464
Valuation Allowances	$15,022
Unrealized Gains (Losses)	$255

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$981
Accrued Interest Receivable	$200
Less: Unamortized Yield Adjustments	$-4
Valuation Allowances	$2,617
Unrealized Gains (Losses)	$39

OTHER ITEMS

Real Estate Held for Investment	$78
Repossessed Assets	$1,140
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$476
Office Premises and Equipment	$1,673
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$233
Less: Unamortized Yield Adjustments	$-25
Valuation Allowances	$2
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$1,788
Miscellaneous I	$16,951
Miscellaneous II	$973
TOTAL ASSETS	**$327,684**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$183
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	$1,115
Mortgage-Related Mututal Funds	$105
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$3,124
Weighted Average Servicing Fee	22 bp
Adjustable-Rate Mortgage Loans Serviced	$9,548
Weighted Average Servicing Fee	11 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$9,977

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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	$17,778	$1,973	$359	$206
WAC	2.06%	3.90%	4.02%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$19,241	$7,204	$1,431	$345
WAC	1.86%	3.31%	4.47%	
WARM	7 mo	9 mo	8 mo	
Balances Maturing in 13 to 36 Months		$11,192	$3,169	$133
WAC		2.86%	4.78%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$4,921	$139
WAC			4.15%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$67,269**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$8,590	$7,279	$3,257
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$25,998	$10,983	$3,505
Penalty in Months of Forgone Interest	3.76 mo	5.52 mo	7.03 mo
Balances in New Accounts	$7,685	$3,689	$854

AGGREGATE SCHEDULE CMR REPORT

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%	$21,507	$2,588	$402	0.66%
3.00 to 3.99%	$462	$6,763	$1,920	3.40%
4.00 to 4.99%	$2,379	$3,500	$1,231	4.56%
5.00 to 5.99%	$258	$2,135	$3,138	5.37%
6.00 to 6.99%	$51	$47	$1,346	6.16%
7.00 to 7.99%	$0	$29	$72	7.22%
8.00 to 8.99%	$0	$1	$1	8.34%
9.00 and Above	$0	$0	$0	0.00%
WARM	2 mo	17 mo	102 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$47,830**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$64,433
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	$20,619	0.47%	$934
Money Market Deposit Accounts (MMDAs)	$62,763	0.56%	$3,521
Passbook Accounts	$17,215	0.94%	$2,842
Non-Interest-Bearing Non-Maturity Deposits	$5,144		$226
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$521	0.07%	
Escrow for Mortgages Serviced for Others	$1,213	0.03%	
Other Escrows	$200	0.23%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$107,676		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$172		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$442		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$5,311		
Miscellaneous II	$524		
TOTAL LIABILITIES	**$293,658**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$2
EQUITY CAPITAL	$34,007
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$327,667**

AGGREGATE SCHEDULE CMR REPORT

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	8	$15
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	15	$296
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	13	$48
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	12	$58
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	48	$300
1014	Opt commitment to orig 25- or 30-year FRMs	50	$2,210
1016	Opt commitment to orig "other" Mortgages	48	$486
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$10
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$10
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$7
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$49
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$3
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	14	$12
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	16	$71
2036	Commit/sell "other" Mortgage loans, svc retained		$184
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$21
2054	Commit/purchase 25- to 30-year FRM MBS		$73
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$67
2074	Commit/sell 25- or 30-yr FRM MBS		$482
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$98
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$24
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$46
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	17	$287
2134	Commit/sell 25- or 30-yr FRM loans, svc released	26	$1,542

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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	7	$20
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$4
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$305
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	18	$114
2214	Firm commit/originate 25- or 30-year FRM loans	21	$497
2216	Firm commit/originate "other" Mortgage loans	18	$158
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$176
3028	Option to sell 3- or 5-year Treasury ARMs		$8
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$13
3036	Option to sell "other" Mortgages		$14
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$22
4002	Commit/purchase non-Mortgage financial assets	15	$113
4022	Commit/sell non-Mortgage financial assets		$20
5002	IR swap: pay fixed, receive 1-month LIBOR	6	$4,336
5004	IR swap: pay fixed, receive 3-month LIBOR		$1,701
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,816
5026	IR swap: pay 3-month LIBOR, receive fixed		$4
6002	Interest rate Cap based on 1-month LIBOR		$861
9502	Fixed-rate construction loans in process	67	$273
9512	Adjustable-rate construction loans in process	43	$495

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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		$60
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$786
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$121
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$139
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$3,110
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$131
120	Other investment securities, fixed-coupon securities		$4
125	Multi/nonres mtg loans; fixed-rate, Balloon		$13
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$36
140	Second Mortgages (adj-rate)		$8
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		$9,318
187	Consumer loans; recreational vehicles		$52
189	Consumer loans; other		$2
200	Variable-rate, fixed-maturity CDs	42	$370
220	Variable-rate FHLB advances	12	$33,469
299	Other variable-rate	13	$24,805
300	Govt. & agency securities, fixed-coupon securities		$4
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	$3,786	$3,818	$3,789	$3,736	$3,653	$3,567
123 - Mortgage Derivatives - M/V estimate	67	$21,507	$21,322	$21,018	$20,587	$19,861	$19,109
129 - Mortgage-Related Mutual Funds - M/V estimate	13	$62	$62	$61	$59	$58	$56
280 - FHLB putable advance-M/V estimate	16	$2,828	$3,156	$3,046	$2,944	$2,861	$2,790
281 - FHLB convertible advance-M/V estimate	14	$543	$584	$574	$564	$555	$548
282 - FHLB callable advance-M/V estimate		$24	$25	$24	$24	$23	$22
289 - Other FHLB structured advances - M/V estimate	9	$403	$438	$427	$417	$407	$399
290 - Other structured borrowings - M/V estimate	9	$1,991	$2,126	$2,042	$1,871	$1,731	$1,618
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$5,006	$-404	$-277	$-227	$-163	$-92