Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: West

All Reporting CMR **Reporting Dockets: 64** **March 2008**

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	40,965	-10,319	-20 %	6.36 %	-138 bp
+200 bp	45,376	-5,908	-12 %	6.96 %	-77 bp
+100 bp	48,547	-2,737	-5 %	7.38 %	-35 bp
0 bp	51,285			7.74 %	
-100 bp	53,417	2,133	+4 %	8.01 %	+27 bp

Risk Measure for a Given Rate Shock

	3/31/2008	12/31/2007	3/31/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	7.74 %	9.39 %	11.35 %
Post-shock NPV Ratio	6.96 %	8.50 %	9.43 %
Sensitivity Measure: Decline in NPV Ratio	77 bp	89 bp	192 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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Report Prepared: 6/25/2008 10:29:29 AM — **Amounts in Millions** — **Data as of: 6/25/2008**

	-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	48,209	47,385	46,109	44,427	42,598	46,334	102.27	2.22
30-Year Mortgage Securities	5,275	5,170	4,997	4,774	4,554	5,108	101.21	2.68
15-Year Mortgages and MBS	11,981	11,736	11,388	10,978	10,549	11,512	101.94	2.53
Balloon Mortgages and MBS	18,595	18,294	17,911	17,424	16,828	18,154	100.77	1.87
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	10,875	10,809	10,743	10,670	10,593	10,591	102.06	0.61
7 Month to 2 Year Reset Frequency	21,003	20,843	20,676	20,475	20,243	20,588	101.24	0.78
2+ to 5 Year Reset Frequency	46,286	45,754	45,155	44,390	42,941	44,561	102.68	1.24
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	138,084	136,914	135,608	134,170	132,512	135,177	101.28	0.90
2 Month to 5 Year Reset Frequency	13,239	13,079	12,905	12,721	12,525	13,009	100.53	1.28
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	10,008	9,927	9,839	9,748	9,652	9,838	100.91	0.85
Adjustable-Rate, Fully Amortizing	40,639	40,394	40,129	39,769	39,333	40,168	100.56	0.63
Fixed-Rate, Balloon	5,551	5,273	5,014	4,770	4,543	5,295	99.60	5.10
Fixed-Rate, Fully Amortizing	3,426	3,263	3,112	2,972	2,842	3,050	106.99	4.81
Construction and Land Loans								
Adjustable-Rate	8,224	8,209	8,193	8,178	8,163	8,212	99.95	0.19
Fixed-Rate	2,719	2,615	2,520	2,433	2,353	2,853	91.64	3.81
Second-Mortgage Loans and Securities								
Adjustable-Rate	58,128	57,975	57,825	57,678	57,532	57,932	100.07	0.26
Fixed-Rate	37,527	36,616	35,749	34,923	34,135	34,916	104.87	2.43
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	7,854	7,774	7,682	7,575	7,445	7,774	100.00	1.11
Accrued Interest Receivable	2,761	2,761	2,761	2,761	2,761	2,761	100.00	0.00
Advance for Taxes/Insurance	332	332	332	332	332	332	100.00	0.00
Float on Escrows on Owned Mortgages	20	37	59	86	113			-53.19
LESS: Value of Servicing on Mortgages Serviced by Others	-51	-52	-50	-47	-46			1.38
TOTAL MORTGAGE LOANS AND SECURITIES	**490,787**	**485,211**	**478,756**	**471,302**	**462,593**	**478,167**	**101.47**	**1.24**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	4,761	4,750	4,737	4,725	4,712	4,800	98.94	0.25
Fixed-Rate	1,117	1,074	1,033	994	957	1,064	100.96	3.89
Consumer Loans								
Adjustable-Rate	28,844	28,777	28,711	28,646	28,581	27,261	105.56	0.23
Fixed-Rate	3,952	3,921	3,890	3,861	3,832	3,953	99.19	0.79
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-972	-968	-965	-961	-958	-968	0.00	0.37
Accrued Interest Receivable	204	204	204	204	204	204	100.00	0.00
TOTAL NONMORTGAGE LOANS	**37,907**	**37,757**	**37,611**	**37,469**	**37,329**	**36,314**	**103.98**	**0.39**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	10,532	10,532	10,532	10,532	10,532	10,532	100.00	0.00
Equities and All Mutual Funds	346	332	318	304	290	332	100.00	4.18
Zero-Coupon Securities	5,006	4,997	4,989	4,981	4,973	4,990	100.16	0.17
Government and Agency Securities	2,962	2,809	2,669	2,540	2,421	2,550	110.17	5.20
Term Fed Funds, Term Repos	12,732	12,721	12,711	12,700	12,690	12,716	100.05	0.08
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	18,948	18,619	18,326	18,064	17,830	19,135	97.30	1.67
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	37,637	36,018	34,040	32,146	30,471	37,342	96.45	4.99
Structured Securities (Complex)	2,288	2,247	2,203	2,122	2,033	2,235	100.54	1.90
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**90,451**	**88,277**	**85,788**	**83,390**	**81,240**	**89,832**	**98.27**	**2.64**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	2,534	2,534	2,534	2,534	2,534	2,534	100.00	0.00
Real Estate Held for Investment	49	49	49	49	49	49	100.00	0.00
Investment in Unconsolidated Subsidiaries	2,320	2,172	2,025	1,877	1,729	2,172	100.00	6.80
Office Premises and Equipment	3,828	3,828	3,828	3,828	3,828	3,828	100.00	0.00
TOTAL REAL ASSETS, ETC.	**8,731**	**8,583**	**8,435**	**8,288**	**8,140**	**8,583**	**100.00**	**1.72**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,860	2,191	2,885	3,689	4,147			-23.40
Adjustable-Rate Servicing	3,240	3,243	3,247	3,260	3,657			-0.10
Float on Mortgages Serviced for Others	2,070	2,410	2,867	3,339	3,779			-16.55
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**7,170**	**7,844**	**8,999**	**10,288**	**11,583**			**-11.66**
OTHER ASSETS								
Purchased and Excess Servicing						10,093		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	25,059	25,059	25,059	25,059	25,059	25,059	100.00	0.00
Miscellaneous II						12,930		
Deposit Intangibles								
Retail CD Intangible	113	139	158	177	198			-16.34
Transaction Account Intangible	1,569	2,266	2,928	3,591	4,162			-29.99
MMDA Intangible	2,373	3,269	3,981	4,577	5,268			-24.60
Passbook Account Intangible	1,894	2,615	3,266	3,924	4,497			-26.22
Non-Interest-Bearing Account Intangible	1,120	1,961	2,761	3,520	4,244			-41.83
TOTAL OTHER ASSETS	**32,127**	**35,309**	**38,152**	**40,848**	**43,428**	**48,082**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						1,334		
TOTAL ASSETS	**667,172**	**662,982**	**657,742**	**651,585**	**644,313**	**662,311**	**100/99*** **	**0.71/1.18*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	149,232	148,874	148,520	148,171	147,829	147,566	100.89	0.24
Fixed-Rate Maturing in 13 Months or More	18,956	18,225	17,576	17,029	16,570	16,710	109.06	3.79
Variable-Rate	1,879	1,879	1,878	1,878	1,878	1,878	100.05	0.01
Demand								
Transaction Accounts	29,316	29,316	29,316	29,316	29,316	29,316	100/92*	0.00/2.51*
MMDAs	66,290	66,290	66,290	66,290	66,290	66,290	100/95*	0.00/1.28*
Passbook Accounts	33,686	33,686	33,686	33,686	33,686	33,686	100/92*	0.00/2.21*
Non-Interest-Bearing Accounts	35,067	35,067	35,067	35,067	35,067	35,067	100/94*	0.00/2.48*
TOTAL DEPOSITS	**334,425**	**333,335**	**332,332**	**331,436**	**330,635**	**330,512**	**101/98***	**0.31/1.26***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	62,365	61,656	60,960	60,278	59,608	60,638	101.68	1.14
Fixed-Rate Maturing in 37 Months or More	30,360	28,913	27,570	26,319	25,150	26,818	107.81	4.83
Variable-Rate	140,946	140,715	140,478	140,235	139,988	139,452	100.91	0.17
TOTAL BORROWINGS	**233,671**	**231,283**	**229,007**	**226,832**	**224,747**	**226,908**	**101.93**	**1.01**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	4,840	4,840	4,840	4,840	4,840	4,840	100.00	0.00
Other Escrow Accounts	749	727	706	686	667	815	89.23	3.01
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	17,090	17,090	17,090	17,090	17,090	17,090	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,741		
TOTAL OTHER LIABILITIES	**22,679**	**22,657**	**22,635**	**22,615**	**22,597**	**24,486**	**92.53**	**0.10**
Other Liabilities not Included Above								
Self-Valued	27,729	26,970	26,262	25,580	24,916	25,285	106.66	2.72
Unamortized Yield Adjustments						35		
TOTAL LIABILITIES	**618,504**	**614,245**	**610,237**	**606,463**	**602,895**	**607,225**	**101/99****	**0.67/1.19****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	685	13	-958	-1,912	-2,928			
ARMs	72	27	-23	-81	-152			
Other Mortgages	27	0	-35	-78	-128			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	1,320	-718	-4,402	-8,236	-11,750			
Sell Mortgages and MBS	-2,546	-516	3,250	7,410	11,230			
Purchase Non-Mortgage Items	3	0	-3	-6	-8			
Sell Non-Mortgage Items	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-1,183	-438	265	931	1,562			
Pay Floating, Receive Fixed Swaps	3,553	1,229	-879	-2,794	-4,539			
Basis Swaps	-6	-6	-6	-6	-6			
Swaptions	878	1,558	2,312	3,071	3,799			
OTHER								
Options on Mortgages and MBS	-17	4	214	434	638			
Interest-Rate Caps	0	0	0	1	1			
Interest-Rate Floors	0	0	0	0	0			
Futures	-38	0	40	81	124			
Options on Futures	0	0	0	0	0			
Construction LIP	35	7	-20	-48	-75			
Self-Valued	1,966	1,386	1,288	1,486	1,778			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4,749**	**2,547**	**1,042**	**254**	**-453**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	667,172	662,982	657,742	651,585	644,313	662,311	100/99***	0.71/1.18***
MINUS TOTAL LIABILITIES	618,504	614,245	610,237	606,463	602,895	607,225	101/99**	0.67/1.19**
PLUS OFF-BALANCE-SHEET POSITIONS	4,749	2,547	1,042	254	-453			
TOTAL NET PORTFOLIO VALUE #	53,417	51,285	48,547	45,376	40,965	55,086	93.10	4.75

* 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	$410	$14,432	$19,651	$8,830	$3,012
WARM	303 mo	335 mo	338 mo	320 mo	338 mo
WAC	4.20%	5.62%	6.42%	7.38%	8.76%
Amount of these that is FHA or VA Guaranteed	$6	$1,528	$2,242	$237	$81
Securities Backed by Conventional Mortgages	$128	$3,300	$1,533	$46	$11
WARM	308 mo	321 mo	333 mo	262 mo	184 mo
Weighted Average Pass-Through Rate	4.52%	5.34%	6.06%	7.16%	8.57%
Securities Backed by FHA or VA Mortgages	$19	$54	$12	$4	$0
WARM	290 mo	295 mo	313 mo	227 mo	196 mo
Weighted Average Pass-Through Rate	4.54%	5.05%	6.18%	7.05%	8.19%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$976	$4,536	$3,197	$659	$362
WAC	4.70%	5.55%	6.36%	7.41%	8.85%
Mortgage Securities	$798	$885	$91	$5	$2
Weighted Average Pass-Through Rate	4.40%	5.17%	6.07%	7.09%	9.09%
WARM (of 15-Year Loans and Securities)	139 mo	162 mo	164 mo	146 mo	153 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$469	$3,767	$9,904	$2,786	$584
WAC	4.73%	5.51%	6.49%	7.31%	8.58%
Mortgage Securities	$324	$314	$6	$0	$0
Weighted Average Pass-Through Rate	4.73%	5.25%	6.16%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	269 mo	290 mo	298 mo	245 mo	192 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$81,108**

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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	$434	$188	$0	$3,293	$33
WAC	6.91%	5.67%	0.00%	7.24%	6.62%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$10,157	$20,400	$44,561	$131,885	$12,976
Weighted Average Margin	377 bp	282 bp	244 bp	305 bp	265 bp
WAC	7.46%	5.62%	6.46%	7.44%	6.06%
WARM	310 mo	312 mo	345 mo	340 mo	292 mo
Weighted Average Time Until Next Payment Reset	2 mo	12 mo	51 mo	4 mo	16 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$223,926**

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	$596	$93	$22	$7,443	$46
Weighted Average Distance from Lifetime Cap	170 bp	141 bp	135 bp	173 bp	150 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$4,308	$1,079	$458	$83,828	$1,100
Weighted Average Distance from Lifetime Cap	301 bp	340 bp	350 bp	303 bp	330 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$5,383	$19,356	$44,027	$43,871	$11,847
Weighted Average Distance from Lifetime Cap	587 bp	529 bp	519 bp	488 bp	594 bp
Balances Without Lifetime Cap	$303	$61	$55	$35	$17
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$5,668	$19,640	$44,017	$18	$4,751
Weighted Average Periodic Rate Cap	144 bp	294 bp	341 bp	193 bp	190 bp
Balances Subject to Periodic Rate Floors	$5,320	$14,107	$41,014	$16,389	$3,462
MBS Included in ARM Balances	$338	$2,149	$586	$510	$1,247

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$9,838	$40,168
WARM	100 mo	261 mo
Remaining Term to Full Amortization	317 mo	
Rate Index Code	0	0
Margin	235 bp	242 bp
Reset Frequency	10 mo	5 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,560	$7,381
Wghted Average Distance to Lifetime Cap	118 bp	151 bp
Fixed-Rate:		
Balances	$5,295	$3,050
WARM	83 mo	133 mo
Remaining Term to Full Amortization	310 mo	
WAC	6.46%	6.59%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$8,212	$2,853
WARM	22 mo	79 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	165 bp	7.27%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$57,932	$34,916
WARM	312 mo	192 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	57 bp	8.14%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$4,800	$1,064
WARM	139 mo	55 mo
Margin in Column 1; WAC in Column 2	237 bp	6.27%
Reset Frequency	6 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$27,261	$3,953
WARM	95 mo	59 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	732 bp	10.92%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$5,280	$9,501
Fixed Rate		
Remaining WAL <= 5 Years	$12,186	$6,091
Remaining WAL 5-10 Years	$2,376	$755
Remaining WAL Over 10 Years	$186	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$32	$0
Floating Rate	$94	$2
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$770	$1
WAC	6.25%	6.45%
Principal-Only MBS	$89	$0
WAC	6.15%	0.00%
Total Mortgage-Derivative Securities - Book Value	$21,013	$16,350

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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	$21,657	$184,970	$196,252	$45,822	$9,629
WARM	154 mo	279 mo	317 mo	317 mo	292 mo
Weighted Average Servicing Fee	26 bp	29 bp	30 bp	33 bp	37 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	2,788 loans				
FHA/VA	28 loans				
Subserviced by Others	405 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$222,471	$126,367	Total # of Adjustable-Rate Loans Serviced	1,307 loans
WARM (in months)	311 mo	338 mo	Number of These Subserviced by Others	40 loans
Weighted Average Servicing Fee	35 bp	63 bp		

Total Balances of Mortgage Loans Serviced for Others **$807,168**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$10,532		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$332		
Zero-Coupon Securities	$4,990	2.21%	2 mo
Government & Agency Securities	$2,550	4.59%	75 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$12,716	2.79%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$19,135	4.06%	33 mo
Memo: Complex Securities (from supplemental reporting)	$2,235		

Total Cash, Deposits, and Securities **$52,490**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: West
All Reporting CMR
Report Prepared: 6/25/2008 10:29:30 AM

Amounts in Millions

Reporting Dockets: 64
March 2008
Data as of: 06/24/2008

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$17,064
Accrued Interest Receivable	$2,761
Advances for Taxes and Insurance	$332
Less: Unamortized Yield Adjustments	$-2,492
Valuation Allowances	$9,290
Unrealized Gains (Losses)	$-1,106

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$631
Accrued Interest Receivable	$204
Less: Unamortized Yield Adjustments	$10
Valuation Allowances	$1,600
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$49
Repossessed Assets	$2,534
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$2,172
Office Premises and Equipment	$3,828
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$1
Less: Unamortized Yield Adjustments	$43
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$10,093
Miscellaneous I	$25,059
Miscellaneous II	$12,930
TOTAL ASSETS	**$662,332**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$449
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$145
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$299
Mortgage-Related Mututal Funds	$33
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$2,385
Weighted Average Servicing Fee	32 bp
Adjustable-Rate Mortgage Loans Serviced	$10,738
Weighted Average Servicing Fee	18 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$4,899

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: West
All Reporting CMR
Report Prepared: 6/25/2008 10:29:30 AM

Amounts in Millions

Reporting Dockets: 64
March 2008
Data as of: 06/24/2008

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	$62,139	$4,222	$991	$518
WAC	4.59%	3.36%	4.13%	
WARM	2 mo	1 mo	2 mo	
Balances Maturing in 4 to 12 Months	$72,228	$4,994	$2,992	$919
WAC	4.41%	4.94%	4.12%	
WARM	6 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months		$4,995	$4,906	$71
WAC		4.31%	4.46%	
WARM		21 mo	22 mo	
Balances Maturing in 37 or More Months			$6,810	$20
WAC			5.17%	
WARM			74 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$164,276**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$35,249	$3,346	$7,821
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$81,342	$8,412	$6,678
Penalty in Months of Forgone Interest	2.81 mo	6.77 mo	7.72 mo
Balances in New Accounts	$21,004	$909	$4,685

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: West
All Reporting CMR
Report Prepared: 6/25/2008 10:29:30 AM

Amounts in Millions

Reporting Dockets: 64
March 2008
Data as of: 06/24/2008

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%	$4,745	$12,105	$20	2.48%
3.00 to 3.99%	$568	$10,648	$328	3.78%
4.00 to 4.99%	$3,631	$22,477	$16,028	4.62%
5.00 to 5.99%	$2,204	$3,887	$8,386	5.37%
6.00 to 6.99%	$6	$187	$1,953	6.66%
7.00 to 7.99%	$0	$27	$74	7.22%
8.00 to 8.99%	$0	$153	$5	8.01%
9.00 and Above	$0	$0	$24	9.90%
WARM	1 mo	17 mo	71 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$87,456**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$166,614
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: West
All Reporting CMR
Report Prepared: 6/25/2008 10:29:31 AM

Amounts in Millions

Reporting Dockets: 64
March 2008
Data as of: 06/24/2008

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$29,316	1.38%	$661
Money Market Deposit Accounts (MMDAs)	$66,290	2.84%	$11,171
Passbook Accounts	$33,686	1.69%	$1,787
Non-Interest-Bearing Non-Maturity Deposits	$35,067		$1,672
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$507	0.15%	
Escrow for Mortgages Serviced for Others	$4,333	0.07%	
Other Escrows	$815	0.02%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$170,012		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-28		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$63		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$17,090		
Miscellaneous II	$1,741		
TOTAL LIABILITIES	**$607,225**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$3,912
EQUITY CAPITAL	$51,195
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$662,332**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: West **Reporting Dockets: 64**
All Reporting CMR **March 2008**
Report Prepared: 6/25/2008 10:29:31 AM **Amounts in Millions** **Data as of: 06/24/2008**

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	6	$349
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$6
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	9	$3,672
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	9	$1,335
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	7	$1,522
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	30	$5,493
1014	Opt commitment to orig 25- or 30-year FRMs	30	$22,641
1016	Opt commitment to orig "other" Mortgages	23	$2,145
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$41
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$103
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$89
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$1,848
2016	Commit/purchase "other" Mortgage loans, svc retained		$3
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$156
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$246
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$12
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	8	$14
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	8	$52
2036	Commit/sell "other" Mortgage loans, svc retained		$232
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$2,846
2054	Commit/purchase 25- to 30-year FRM MBS	7	$54,380
2056	Commit/purchase "other" MBS		$4
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$84
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$2,204
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$5,441
2074	Commit/sell 25- or 30-yr FRM MBS		$71,445
2076	Commit/sell "other" MBS		$1,012
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: West | **Reporting Dockets: 64**
All Reporting CMR | **March 2008**
Report Prepared: 6/25/2008 10:29:31 AM | **Amounts in Millions** | **Data as of: 06/24/2008**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$25
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$1,334
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$1,040
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$11,986
2116	Commit/purchase "other" Mortgage loans, svc released		$27
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$2
2134	Commit/sell 25- or 30-yr FRM loans, svc released	6	$24
2136	Commit/sell "other" Mortgage loans, svc released		$0
2202	Firm commitment to originate 1-month COFI ARM loans		$7
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$3
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$6
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$64
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$8
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans		$12
2214	Firm commit/originate 25- or 30-year FRM loans	6	$27
2216	Firm commit/originate "other" Mortgage loans	7	$153
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$4,185
4002	Commit/purchase non-Mortgage financial assets	9	$108
4022	Commit/sell non-Mortgage financial assets		$3
5002	IR swap: pay fixed, receive 1-month LIBOR		$2,700
5004	IR swap: pay fixed, receive 3-month LIBOR		$26,322
5024	IR swap: pay 1-month LIBOR, receive fixed		$1,858
5026	IR swap: pay 3-month LIBOR, receive fixed		$37,765
5069	IR swap: pay 1-year Treasury, receive 1-month LIBOR		$500
5104	IR swaption: pay fixed, receive 3-month LIBOR		$24,425

AGGREGATE SCHEDULE CMR REPORT

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Area: West | **Reporting Dockets: 64**
All Reporting CMR | **March 2008**
Report Prepared: 6/25/2008 10:29:31 AM | **Amounts in Millions** | **Data as of: 06/24/2008**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5126	IR swaption: pay 3-month LIBOR, receive fixed		$4,925
5204	Short IR swaption: pay fixed, receive 3-mo LIBOR		$1,250
5226	Short IR swaption: pay 3-mo LIBOR, receive fixed		$5,250
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$80
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$8
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$80
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$8
6004	Interest rate Cap based on 3-month LIBOR		$40
8002	Long futures contract on 30-day interest rate		$10,700
8006	Long futures contract on 2-year Treasury note		$2,784
8008	Long futures contract on 5-year Treasury note		$440
8010	Long futures contract on 10-year Treasury note		$600
8032	Short futures contract on 30-day interest rate		$5,000
8036	Short futures contract on 2-year Treasury note		$100
8038	Short futures contract on 5-year Treasury note		$550
8040	Short futures contract on 10-year Treasury note		$500
8046	Short futures contract on 3-month Eurodollar		$39,176
9040	Long put option on 3-month Eurodollar futures contract		$3,700
9502	Fixed-rate construction loans in process	35	$760
9512	Adjustable-rate construction loans in process	26	$3,556

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: West
All Reporting CMR
Report Prepared: 6/25/2008 10:29:31 AM

Amounts in Millions

Reporting Dockets: 64
March 2008
Data as of: 06/24/2008

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		$155
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$520
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$114
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$255
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,672
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$160
120	Other investment securities, fixed-coupon securities		$1
187	Consumer loans; recreational vehicles		$58
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	16	$1,878
220	Variable-rate FHLB advances	12	$89,904
299	Other variable-rate	7	$49,548
300	Govt. & agency securities, fixed-coupon securities		$2

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: West | **Reporting Dockets: 64**
All Reporting CMR | **March 2008**
Report Prepared: 6/25/2008 10:29:32 AM | **Amounts in Millions** | **Data as of: 06/24/2008**

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	26	$2,235	$2,288	$2,247	$2,203	$2,122	$2,033
123 - Mortgage Derivatives - M/V estimate	24	$37,342	$37,637	$36,018	$34,040	$32,146	$30,471
129 - Mortgage-Related Mutual Funds - M/V estimate		$32	$33	$32	$32	$31	$30
280 - FHLB putable advance-M/V estimate	15	$3,268	$3,585	$3,440	$3,311	$3,197	$3,102
281 - FHLB convertible advance-M/V estimate	6	$1,162	$1,285	$1,247	$1,215	$1,187	$1,165
282 - FHLB callable advance-M/V estimate		$1,009	$1,013	$1,010	$1,009	$998	$977
289 - Other FHLB structured advances - M/V estimate		$19,324	$21,247	$20,705	$20,179	$19,664	$19,148
290 - Other structured borrowings - M/V estimate	6	$522	$599	$567	$549	$534	$525
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$90,886	$1,966	$1,386	$1,288	$1,486	$1,778