Interest Rate Risk Exposure Report

Office of the Comptroller of the Currency

Credit and Market Risk Policy
Washington, DC 20219

Area: Western

All Reporting CMR **Reporting Dockets: 97** **September 2011**

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	6,176	364	+6 %	15.74 %	+116 bp
+200 bp	6,191	379	+7 %	15.66 %	+107 bp
+100 bp	6,066	254	+4 %	15.26 %	+68 bp
0 bp	5,812			14.59 %	
-100 bp	5,572	-241	-4 %	13.97 %	-61 bp

Risk Measure for a Given Rate Shock

	9/30/2011	6/30/2011	9/30/2010
Pre-shock NPV Ratio: NPV as % of PV Assets	14.59 %	14.81 %	14.12 %
Post-shock NPV Ratio	13.97 %	14.70 %	13.94 %
Sensitivity Measure: Decline in NPV Ratio	61 bp	11 bp	18 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: 1/4/2012 11:40:03 AM

Reporting Dockets: 97
September 2011
Data as of: 12/22/2011

Amounts in Millions

		Base Case						
	-100 bp	**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	4,579	4,562	4,486	4,361	4,193	4,160	109.66	1.02
30-Year Mortgage Securities	913	908	890	862	828	838	108.37	1.25
15-Year Mortgages and MBS	2,690	2,675	2,623	2,557	2,480	2,494	107.25	1.24
Balloon Mortgages and MBS	1,245	1,238	1,219	1,201	1,181	1,190	104.06	1.05
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	362	364	362	360	357	353	103.03	0.11
7 Month to 2 Year Reset Frequency	2,383	2,403	2,400	2,384	2,361	2,264	106.18	-0.35
2+ to 5 Year Reset Frequency	1,113	1,110	1,099	1,097	1,090	1,047	106.05	0.60
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	78	77	77	76	75	74	104.11	0.61
2 Month to 5 Year Reset Frequency	429	427	422	417	411	413	103.38	0.78
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,982	1,978	1,967	1,956	1,946	1,968	100.52	0.39
Adjustable-Rate, Fully Amortizing	3,176	3,148	3,115	3,084	3,052	3,128	100.61	0.97
Fixed-Rate, Balloon	2,361	2,322	2,256	2,193	2,133	2,206	105.25	2.25
Fixed-Rate, Fully Amortizing	1,630	1,575	1,512	1,454	1,400	1,465	107.45	3.73
Construction and Land Loans								
Adjustable-Rate	711	710	708	706	704	710	99.98	0.22
Fixed-Rate	414	408	398	389	380	412	99.10	1.97
Second-Mortgage Loans and Securities								
Adjustable-Rate	843	842	840	837	835	841	100.17	0.19
Fixed-Rate	620	611	598	585	573	570	107.29	1.77
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,069	2,055	2,023	1,986	1,944	2,055	100.00	1.10
Accrued Interest Receivable	224	224	224	224	224	224	100.00	0.00
Advance for Taxes/Insurance	64	64	64	64	64	64	100.00	0.00
Float on Escrows on Owned Mortgages	3	6	12	19	26			-78.27
LESS: Value of Servicing on Mortgages Serviced by Others	2	2	3	4	4			-23.75
TOTAL MORTGAGE LOANS AND SECURITIES	**27,885**	**27,704**	**27,294**	**26,811**	**26,254**	**26,474**	**104.64**	**1.07**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	1,124	1,122	1,119	1,116	1,113	1,122	100.03	0.20
Fixed-Rate	901	871	835	802	772	796	109.37	3.75
Consumer Loans								
Adjustable-Rate	209	209	209	208	208	212	98.88	0.11
Fixed-Rate	668	659	646	633	621	638	103.38	1.68
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-38	-37	-36	-36	-35	-37	0.00	1.93
Accrued Interest Receivable	11	11	11	11	11	11	100.00	0.00
TOTAL NONMORTGAGE LOANS	**2,875**	**2,836**	**2,784**	**2,736**	**2,690**	**2,742**	**103.44**	**1.60**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,265	1,265	1,265	1,265	1,265	1,265	100.00	0.00
Equities and All Mutual Funds	40	40	39	39	38	40	100.11	1.18
Zero-Coupon Securities	11	9	8	7	7	5	185.09	12.40
Government and Agency Securities	369	359	346	335	325	345	104.01	3.19
Term Fed Funds, Term Repos	1,923	1,915	1,906	1,899	1,892	1,905	100.51	0.44
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	187	174	161	150	141	159	109.16	7.40
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	1,356	1,344	1,330	1,296	1,262	1,381	97.26	0.97
Structured Securities (Complex)	748	747	740	726	708	905	82.54	0.56
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.04
TOTAL CASH, DEPOSITS, AND SECURITIES	**5,900**	**5,853**	**5,796**	**5,717**	**5,637**	**6,006**	**97.44**	**0.88**

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	331	331	331	331	331	331	100.00	0.00
Real Estate Held for Investment	14	14	14	14	14	14	100.00	0.00
Investment in Unconsolidated Subsidiaries	29	27	25	23	21	27	100.00	6.80
Office Premises and Equipment	679	679	679	679	679	679	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,052**	**1,050**	**1,048**	**1,046**	**1,044**	**1,050**	**100.00**	**0.17**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	365	407	467	533	588			-12.55
Adjustable-Rate Servicing	17	20	19	26	26			-4.79
Float on Mortgages Serviced for Others	193	221	266	315	358			-16.36
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**575**	**648**	**752**	**873**	**972**			**-13.62**
OTHER ASSETS								
Purchased and Excess Servicing						510		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,395	1,395	1,395	1,395	1,395	1,395	100.00	0.00
Miscellaneous II						53		
Deposit Intangibles								
Retail CD Intangible	19	20	35	41	45			-40.79
Transaction Account Intangible	26	79	156	229	297			-81.77
MMDA Intangible	120	144	222	297	368			-35.52
Passbook Account Intangible	68	113	194	271	342			-56.01
Non-Interest-Bearing Account Intangible	-46	9	70	127	181			-632.85
TOTAL OTHER ASSETS	**1,582**	**1,760**	**2,073**	**2,359**	**2,629**	**1,959**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						176		
TOTAL ASSETS	**39,869**	**39,850**	**39,747**	**39,542**	**39,226**	**38,407**	**104/103*** **	**0.15/0.78*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	8,544	8,540	8,510	8,480	8,452	8,472	100.80	0.20
Fixed-Rate Maturing in 13 Months or More	4,711	4,635	4,513	4,403	4,305	4,377	105.89	2.13
Variable-Rate	229	229	228	228	227	228	100.51	0.14
Demand								
Transaction Accounts	2,900	2,900	2,900	2,900	2,900	2,900	100/97*	0.00/2.30*
MMDAs	5,194	5,194	5,194	5,194	5,194	5,194	100/97*	0.00/1.01*
Passbook Accounts	3,231	3,231	3,231	3,231	3,231	3,231	100/97*	0.00/2.02*
Non-Interest-Bearing Accounts	2,448	2,448	2,448	2,448	2,448	2,448	100/100*	0.00/2.38*
TOTAL DEPOSITS	**27,257**	**27,177**	**27,025**	**26,885**	**26,757**	**26,850**	**101/100***	**0.43/1.35***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	1,085	1,079	1,069	1,059	1,049	1,055	102.23	0.77
Fixed-Rate Maturing in 37 Months or More	704	663	626	591	558	606	109.47	5.87
Variable-Rate	2,392	2,391	2,391	2,391	2,391	2,391	100.01	0.00
TOTAL BORROWINGS	**4,180**	**4,134**	**4,086**	**4,041**	**3,999**	**4,052**	**102.00**	**1.14**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	734	734	734	734	734	734	100.00	0.00
Other Escrow Accounts	78	75	73	71	69	79	95.27	3.08
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	730	730	730	730	730	730	100.00	0.00
Miscellaneous II	0	0	0	0	0	208		
TOTAL OTHER LIABILITIES	**1,541**	**1,539**	**1,537**	**1,534**	**1,532**	**1,751**	**87.91**	**0.15**
Other Liabilities not Included Above								
Self-Valued	1,050	1,030	989	952	920	967	106.55	2.96
Unamortized Yield Adjustments						3		
TOTAL LIABILITIES	**34,028**	**33,880**	**33,636**	**33,412**	**33,209**	**33,623**	**101/100****	**0.58/1.32****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	4	4	0	-4	-9			
ARMs	12	16	18	15	11			
Other Mortgages	1	0	-1	-3	-4			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	23	18	6	-10	-28			
Sell Mortgages and MBS	-32	-25	2	49	102			
Purchase Non-Mortgage Items	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-30	-21	-13	-5	3			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	1	1	1	2			
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	0	-1	-1	-2	-3			
Self-Valued	-248	-149	-56	20	85			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-269**	**-157**	**-44**	**61**	**158**			

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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	39,869	39,850	39,747	39,542	39,226	38,407	104/103***	0.15/0.78***
MINUS TOTAL LIABILITIES	34,028	33,880	33,636	33,412	33,209	33,623	101/100**	0.58/1.32**
PLUS OFF-BALANCE-SHEET POSITIONS	-269	-157	-44	61	158			
TOTAL NET PORTFOLIO VALUE #	5,572	5,812	6,066	6,191	6,176	4,784	121.50	-4.26

* 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

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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	$765	$985	$1,069	$558	$782
WARM	349 mo	315 mo	297 mo	268 mo	181 mo
WAC	4.38%	5.40%	6.36%	7.35%	8.90%
Amount of these that is FHA or VA Guaranteed	$216	$287	$330	$289	$678
Securities Backed by Conventional Mortgages	$382	$89	$62	$20	$2
WARM	265 mo	277 mo	246 mo	165 mo	168 mo
Weighted Average Pass-Through Rate	4.06%	5.29%	6.23%	7.52%	8.13%
Securities Backed by FHA or VA Mortgages	$0	$67	$147	$4	$64
WARM	106 mo	260 mo	234 mo	183 mo	86 mo
Weighted Average Pass-Through Rate	4.09%	5.34%	6.29%	7.20%	9.61%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$822	$451	$361	$175	$187
WAC	4.05%	5.43%	6.37%	7.33%	8.96%
Mortgage Securities	$375	$89	$32	$2	$0
Weighted Average Pass-Through Rate	3.64%	5.20%	6.02%	7.24%	8.10%
WARM (of 15-Year Loans and Securities)	152 mo	127 mo	124 mo	118 mo	121 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$320	$333	$338	$117	$46
WAC	3.83%	5.44%	6.40%	7.37%	8.48%
Mortgage Securities	$32	$2	$0	$1	$0
Weighted Average Pass-Through Rate	2.84%	5.53%	6.81%	7.03%	9.51%
WARM (of Balloon Loans and Securities)	120 mo	79 mo	65 mo	55 mo	43 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$8,681**

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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	$15	$0	$0	$4
WAC	0.00%	5.71%	0.00%	0.00%	4.89%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$353	$2,249	$1,047	$74	$409
Weighted Average Margin	261 bp	280 bp	280 bp	198 bp	274 bp
WAC	4.81%	3.93%	5.28%	3.66%	4.59%
WARM	227 mo	261 mo	312 mo	255 mo	261 mo
Weighted Average Time Until Next Payment Reset	3 mo	9 mo	43 mo	4 mo	10 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$4,150**

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	$0	$19	$5	$0	$0
Weighted Average Distance from Lifetime Cap	189 bp	180 bp	191 bp	0 bp	113 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$16	$60	$29	$0	$15
Weighted Average Distance from Lifetime Cap	292 bp	348 bp	339 bp	395 bp	367 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$264	$2,149	$987	$73	$387
Weighted Average Distance from Lifetime Cap	788 bp	717 bp	579 bp	697 bp	686 bp
Balances Without Lifetime Cap	$73	$35	$25	$1	$11
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$212	$2,112	$993	$4	$327
Weighted Average Periodic Rate Cap	147 bp	187 bp	219 bp	155 bp	175 bp
Balances Subject to Periodic Rate Floors	$185	$1,868	$878	$4	$304
MBS Included in ARM Balances	$49	$709	$108	$13	$36

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,968	$3,128
WARM	51 mo	249 mo
Remaining Term to Full Amortization	326 mo	
Rate Index Code	0	0
Margin	220 bp	297 bp
Reset Frequency	12 mo	18 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$17	$48
Wghted Average Distance to Lifetime Cap	92 bp	151 bp
Fixed-Rate:		
Balances	$2,206	$1,465
WARM	41 mo	110 mo
Remaining Term to Full Amortization	261 mo	
WAC	6.16%	6.39%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$710	$412
WARM	23 mo	37 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	215 bp	6.22%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$841	$570
WARM	105 mo	132 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	131 bp	7.22%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$1,122	$796
WARM	31 mo	66 mo
Margin in Column 1; WAC in Column 2	187 bp	6.45%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$212	$638
WARM	74 mo	78 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	601 bp	8.29%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$36	$547
Fixed Rate		
Remaining WAL <= 5 Years	$137	$525
Remaining WAL 5-10 Years	$63	$20
Remaining WAL Over 10 Years	$24	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$1	$0
WAC	5.69%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$262	$1,092

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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	$10,008	$11,276	$19,415	$4,755	$2,945
WARM	184 mo	273 mo	277 mo	240 mo	150 mo
Weighted Average Servicing Fee	31 bp	36 bp	44 bp	47 bp	44 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	155 loans
FHA/VA	373 loans
Subserviced by Others	151 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$1,715	$481
WARM (in months)	276 mo	293 mo
Weighted Average Servicing Fee	52 bp	31 bp

Total # of Adjustable-Rate Loans Serviced	14 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others	**$50,594**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,265		
Equity Securities Carried at Fair Value	$40		
Zero-Coupon Securities	$5	6.58%	131 mo
Government & Agency Securities	$345	2.02%	46 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,905	0.35%	8 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$159	4.91%	134 mo
Memo: Complex Securities (from supplemental reporting)	$905		
Total Cash, Deposits, and Securities	**$4,625**		

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$2,650
Accrued Interest Receivable	$224
Advances for Taxes and Insurance	$64
Less: Unamortized Yield Adjustments	$-86
Valuation Allowances	$595
Unrealized Gains (Losses)	$66

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$42
Accrued Interest Receivable	$11
Less: Unamortized Yield Adjustments	$-16
Valuation Allowances	$79
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$14
Repossessed Assets	$331
Equity Investments Not Carried at Fair Value	$27
Office Premises and Equipment	
	$679
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$5
Valuation Allowances	$-2
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$510
Miscellaneous I	
Miscellaneous II	$1,395
	$53

TOTAL ASSETS	**$38,380**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$100
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$0
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$6
Mortgage-Related Mututal Funds	$34
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$307
Weighted Average Servicing Fee	34 bp
Adjustable-Rate Mortgage Loans Serviced	$429
Weighted Average Servicing Fee	24 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$47

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Western
All Reporting CMR
Report Prepared: 1/4/2012 11:40:06 AM

Amounts in Millions

Reporting Dockets: 97
September 2011
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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	$2,187	$755	$90	$48
WAC	0.77%	1.91%	4.85%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$2,649	$2,441	$351	$44
WAC	0.90%	1.85%	4.81%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$2,293	$916	$23
WAC		1.64%	3.36%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$1,168	$7
WAC			2.78%	
WARM			58 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$12,849**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$425	$760	$739
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$4,145	$4,687	$1,988
Penalty in Months of Forgone Interest	3.91 mo	6.13 mo	6.37 mo
Balances in New Accounts	$577	$391	$76

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%	$371	$280	$344	1.40%
3.00 to 3.99%	$10	$154	$96	3.46%
4.00 to 4.99%	$15	$142	$68	4.62%
5.00 to 5.99%	$14	$67	$92	5.29%
6.00 to 6.99%	$0	$1	$4	6.16%
7.00 to 7.99%	$0	$0	$3	7.16%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	18 mo	79 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$1,661**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$3,586
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$2,900	0.31%	$67
Money Market Deposit Accounts (MMDAs)	$5,194	0.48%	$243
Passbook Accounts	$3,231	0.35%	$124
Non-Interest-Bearing Non-Maturity Deposits	$2,448		$75
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$131	0.04%	
Escrow for Mortgages Serviced for Others	$603	0.02%	
Other Escrows	$79	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$14,586		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$730		
Miscellaneous II	$208		
TOTAL LIABILITIES	**$33,623**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$1
EQUITY CAPITAL	$4,756
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$38,380**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Western
All Reporting CMR
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Amounts in Millions

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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		$6
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs		$307
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs		$11
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	7	$10
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	27	$43
1014	Opt commitment to orig 25- or 30-year FRMs	29	$60
1016	Opt commitment to orig "other" Mortgages	19	$74
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	10	$15
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	13	$38
2054	Commit/purchase 25- to 30-year FRM MBS		$20
2074	Commit/sell 25- or 30-yr FRM MBS		$208
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$161
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$4
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	8	$185
2134	Commit/sell 25- or 30-yr FRM loans, svc released	13	$375
2136	Commit/sell "other" Mortgage loans, svc released		$4
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$41
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$1
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$0
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	11	$91
2214	Firm commit/originate 25- or 30-year FRM loans	9	$134
2216	Firm commit/originate "other" Mortgage loans	11	$98
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$293
3028	Option to sell 3- or 5-year Treasury ARMs		$3
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$1
3036	Option to sell "other" Mortgages		$11

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Western | **Reporting Dockets: 97**
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Amounts in Millions

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$4
4002	Commit/purchase non-Mortgage financial assets	9	$11
5002	IR swap: pay fixed, receive 1-month LIBOR		$213
5004	IR swap: pay fixed, receive 3-month LIBOR		$44
5026	IR swap: pay 3-month LIBOR, receive fixed		$4
9502	Fixed-rate construction loans in process	41	$60
9512	Adjustable-rate construction loans in process	19	$57

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$5
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$0
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$573
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$56
120	Other investment securities, fixed-coupon securities		$2
122	Other investment securities, floating-rate securities		$0
125	Multi/nonres mtg loans; fixed-rate, Balloon		$22
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$49
140	Second Mortgages (adj-rate)		$12
150	Commercial loans (adj-rate)		$0
180	Consumer loans; loans on deposits		$1
181	Consumer loans; unsecured home improvement		$0
183	Consumer loans; auto loans and leases		$1
184	Consumer loans; mobile home loans		$0
187	Consumer loans; recreational vehicles		$28
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	27	$228
220	Variable-rate FHLB advances	7	$2,342
299	Other variable-rate		$49
300	Govt. & agency securities, fixed-coupon securities		$8
302	Govt. & agency securities, floating-rate securities		$3

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Western **Reporting Dockets: 97**
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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	36	$905	$748	$747	$740	$726	$708
123 - Mortgage Derivatives - M/V estimate	37	$1,381	$1,356	$1,344	$1,330	$1,296	$1,262
129 - Mortgage-Related Mutual Funds - M/V estimate	8	$28	$28	$28	$28	$28	$27
280 - FHLB putable advance-M/V estimate	7	$145	$164	$159	$154	$150	$147
281 - FHLB convertible advance-M/V estimate	8	$140	$157	$153	$148	$145	$142
282 - FHLB callable advance-M/V estimate		$2	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$85	$94	$91	$89	$86	$84
290 - Other structured borrowings - M/V estimate		$596	$634	$626	$596	$569	$546
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$2,943	$-248	$-149	$-56	$20	$85