# Interest Rate Risk Exposure Report

## Office of Thrift Supervision

**Risk Modeling and Analysis Division**
**Washington, DC 20552**

## Area: Western

**All Reporting CMR** **Reporting Dockets: 148** **December 2010**

## Interest Rate Sensitivity of Net Portfolio Value (NPV)

| | Net Portfolio Value (Dollars are in Millions) | | | NPV as % of PV of Assets | |
|---|---|---|---|---|---|
| Change in Rates | $Amount | $Change | %Change | NPV Ratio | Change |
| +300 bp | 37,792 | -3,042 | -7 % | 13.83 % | -73 bp |
| +200 bp | 39,528 | -1,306 | -3 % | 14.31 % | -25 bp |
| +100 bp | 40,633 | -200 | 0 % | 14.57 % | +1 bp |
| 0 bp | 40,833 | | | 14.56 % | |
| -100 bp | 41,417 | 583 | +1 % | 14.68 % | +12 bp |

## Risk Measure for a Given Rate Shock

| | 12/31/2010 | 9/30/2010 | 12/31/2009 |
|---|---|---|---|
| Pre-shock NPV Ratio: NPV as % of PV Assets | 14.56 % | 14.12 % | 14.99 % |
| Post-shock NPV Ratio | 14.31 % | 13.94 % | 14.62 % |
| Sensitivity Measure: Decline in NPV Ratio | 25 bp | 18 bp | 37 bp |
| TB 13a Level of Risk | Minimal | Minimal | Minimal |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: Western** | **Reporting Dockets: 148**
**All Reporting CMR** | **December 2010**
**Report Prepared: 3/22/2011 3:07:35 PM** | **Amounts in Millions** | **Data as of: 3/22/2011**

| | -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 | 22,427 | 21,928 | 21,060 | 20,000 | 18,871 | 20,933 | 104.75 | 3.12 |
| 30-Year Mortgage Securities | 5,306 | 5,187 | 4,966 | 4,702 | 4,429 | 4,956 | 104.65 | 3.28 |
| 15-Year Mortgages and MBS | 14,031 | 13,734 | 13,277 | 12,777 | 12,266 | 13,234 | 103.78 | 2.75 |
| Balloon Mortgages and MBS | 3,929 | 3,886 | 3,823 | 3,752 | 3,672 | 3,770 | 103.09 | 1.36 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs** | | | | | | | | |
| 6 Month or Less Reset Frequency | 3,563 | 3,575 | 3,552 | 3,525 | 3,493 | 3,408 | 104.91 | 0.16 |
| 7 Month to 2 Year Reset Frequency | 10,020 | 10,012 | 9,936 | 9,786 | 9,576 | 9,617 | 104.11 | 0.42 |
| 2+ to 5 Year Reset Frequency | 3,321 | 3,303 | 3,268 | 3,213 | 3,134 | 3,156 | 104.65 | 0.80 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs** | | | | | | | | |
| 1 Month Reset Frequency | 1,676 | 1,667 | 1,646 | 1,623 | 1,597 | 1,550 | 107.53 | 0.87 |
| 2 Month to 5 Year Reset Frequency | 3,139 | 3,113 | 3,067 | 3,018 | 2,958 | 3,024 | 102.95 | 1.17 |
| **Multifamily and Nonresidential Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate, Balloons | 4,123 | 4,101 | 4,062 | 4,021 | 3,980 | 4,086 | 100.36 | 0.74 |
| Adjustable-Rate, Fully Amortizing | 8,519 | 8,443 | 8,364 | 8,272 | 8,135 | 8,445 | 99.97 | 0.92 |
| Fixed-Rate, Balloon | 4,746 | 4,594 | 4,441 | 4,294 | 4,154 | 4,199 | 109.42 | 3.32 |
| Fixed-Rate, Fully Amortizing | 3,621 | 3,443 | 3,274 | 3,121 | 2,981 | 3,080 | 111.79 | 5.03 |
| **Construction and Land Loans** | | | | | | | | |
| Adjustable-Rate | 2,451 | 2,447 | 2,440 | 2,433 | 2,426 | 2,446 | 100.04 | 0.23 |
| Fixed-Rate | 1,284 | 1,241 | 1,197 | 1,156 | 1,118 | 1,278 | 97.12 | 3.51 |
| **Second-Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate | 13,600 | 13,574 | 13,534 | 13,494 | 13,456 | 13,559 | 100.11 | 0.25 |
| Fixed-Rate | 5,675 | 5,562 | 5,433 | 5,311 | 5,194 | 5,270 | 105.53 | 2.17 |
| **Other Assets Related to Mortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Mortgage Loans | 6,883 | 6,792 | 6,662 | 6,523 | 6,372 | 6,792 | 100.00 | 1.63 |
| Accrued Interest Receivable | 636 | 636 | 636 | 636 | 636 | 636 | 100.00 | 0.00 |
| Advance for Taxes/Insurance | 81 | 81 | 81 | 81 | 81 | 81 | 100.00 | 0.00 |
| Float on Escrows on Owned Mortgages | 24 | 44 | 65 | 84 | 101 | | | -46.23 |
| LESS: Value of Servicing on Mortgages Serviced by Others | -38 | -41 | -53 | -55 | -55 | | | -18.66 |
| **TOTAL MORTGAGE LOANS AND SECURITIES** | **119,093** | **117,405** | **114,836** | **111,877** | **108,686** | **113,522** | **103.42** | **1.81** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: Western** | **Reporting Dockets: 148**
**All Reporting CMR** | **December 2010**
**Report Prepared: 3/22/2011 3:07:35 PM** | **Amounts in Millions** | **Data as of: 3/22/2011**

| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **ASSETS (cont.)** | | | | | | | | |
| **NONMORTGAGE LOANS** | | | | | | | | |
| **Commercial Loans** | | | | | | | | |
| Adjustable-Rate | 1,841 | 1,833 | 1,825 | 1,816 | 1,809 | 1,835 | 99.86 | 0.44 |
| Fixed-Rate | 1,503 | 1,457 | 1,411 | 1,367 | 1,326 | 1,361 | 107.09 | 3.15 |
| **Consumer Loans** | | | | | | | | |
| Adjustable-Rate | 26,350 | 26,340 | 26,308 | 26,278 | 26,247 | 26,900 | 97.92 | 0.08 |
| Fixed-Rate | 25,738 | 25,565 | 25,328 | 25,099 | 24,876 | 25,732 | 99.35 | 0.80 |
| **Other Assets Related to Nonmortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Nonmortgage Loans | -1,298 | -1,294 | -1,288 | -1,283 | -1,277 | -1,294 | 0.00 | 0.38 |
| Accrued Interest Receivable | 203 | 203 | 203 | 203 | 203 | 203 | 100.00 | 0.00 |
| **TOTAL NONMORTGAGE LOANS** | **54,336** | **54,103** | **53,787** | **53,480** | **53,183** | **54,737** | **98.84** | **0.51** |
| **CASH, DEPOSITS, AND SECURITIES** | | | | | | | | |
| Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos | 4,886 | 4,886 | 4,886 | 4,886 | 4,886 | 4,886 | 100.00 | 0.00 |
| Equities and All Mutual Funds | 93 | 91 | 88 | 86 | 83 | 91 | 100.06 | 2.40 |
| Zero-Coupon Securities | 493 | 490 | 486 | 482 | 478 | 478 | 102.51 | 0.74 |
| Government and Agency Securities | 11,064 | 10,850 | 10,606 | 10,372 | 10,147 | 10,778 | 100.67 | 2.11 |
| Term Fed Funds, Term Repos | 19,898 | 19,893 | 19,858 | 19,823 | 19,788 | 19,887 | 100.03 | 0.10 |
| Munis, Mtg-Backed Bonds, Corporates, Commercial Paper | 11,272 | 10,822 | 10,382 | 9,974 | 9,596 | 11,616 | 93.17 | 4.11 |
| **Mortgage-Derivative and Structured Securities** | | | | | | | | |
| Valued by OTS | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Valued by Institution | 33,537 | 33,127 | 32,286 | 31,225 | 30,093 | 33,142 | 99.95 | 1.89 |
| Structured Securities (Complex) | 6,427 | 6,356 | 6,226 | 6,057 | 5,890 | 6,572 | 96.72 | 1.59 |
| LESS: Valuation Allowances for Investment Securities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| **TOTAL CASH, DEPOSITS, AND SECURITIES** | **87,671** | **86,514** | **84,817** | **82,903** | **80,960** | **87,447** | **98.93** | **1.65** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: Western** | **Reporting Dockets: 148**
**All Reporting CMR** | **December 2010**
**Report Prepared: 3/22/2011 3:07:36 PM** | **Amounts in Millions** | **Data as of: 3/22/2011**

| | -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 | 1,107 | 1,107 | 1,107 | 1,107 | 1,107 | 1,107 | 100.00 | 0.00 |
| Real Estate Held for Investment | 46 | 46 | 46 | 46 | 46 | 46 | 100.00 | 0.00 |
| Investment in Unconsolidated Subsidiaries | 234 | 219 | 204 | 189 | 174 | 219 | 100.00 | 6.80 |
| Office Premises and Equipment | 1,372 | 1,372 | 1,372 | 1,372 | 1,372 | 1,372 | 100.00 | 0.00 |
| **TOTAL REAL ASSETS, ETC.** | **2,759** | **2,744** | **2,729** | **2,714** | **2,699** | **2,744** | **100.00** | **0.54** |
| **MORTGAGE LOANS SERVICED FOR OTHERS** | | | | | | | | |
| Fixed-Rate Servicing | 689 | 856 | 993 | 1,092 | 1,149 | | | -17.74 |
| Adjustable-Rate Servicing | 411 | 457 | 586 | 591 | 580 | | | -19.13 |
| Float on Mortgages Serviced for Others | 558 | 650 | 767 | 852 | 921 | | | -16.11 |
| **TOTAL MORTGAGE LOANS SERVICED FOR OTHERS** | **1,658** | **1,963** | **2,346** | **2,536** | **2,651** | | | **-17.53** |
| **OTHER ASSETS** | | | | | | | | |
| Purchased and Excess Servicing | | | | | | 935 | | |
| Margin Account | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 12,018 | 12,018 | 12,018 | 12,018 | 12,018 | 12,018 | 100.00 | 0.00 |
| Miscellaneous II | | | | | | 1,029 | | |
| **Deposit Intangibles** | | | | | | | | |
| Retail CD Intangible | 90 | 98 | 145 | 165 | 182 | | | -28.25 |
| Transaction Account Intangible | 917 | 1,260 | 1,910 | 2,522 | 3,104 | | | -39.39 |
| MMDA Intangible | 2,431 | 2,780 | 3,926 | 5,005 | 6,018 | | | -26.90 |
| Passbook Account Intangible | 1,112 | 1,422 | 2,045 | 2,631 | 3,203 | | | -32.81 |
| Non-Interest-Bearing Account Intangible | -5 | 133 | 272 | 405 | 532 | | | -104.57 |
| **TOTAL OTHER ASSETS** | **16,562** | **17,711** | **20,316** | **22,746** | **25,057** | **13,982** | | |
| **Miscellaneous Assets** | | | | | | | | |
| Unrealized Gains Less Unamortized Yield Adjustments | | | | | | -4,464 | | |
| **TOTAL ASSETS** | **282,078** | **280,440** | **278,831** | **276,257** | **273,236** | **267,969** | **105/103*** ** | **0.58/1.28*** ** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: Western** | **Reporting Dockets: 148**
**All Reporting CMR** | **December 2010**
**Report Prepared: 3/22/2011 3:07:36 PM** | **Amounts in Millions** | **Data as of: 3/22/2011**

| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **LIABILITIES** | | | | | | | | |
| **DEPOSITS** | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | |
| Fixed-Rate Maturing in 12 Months or Less | 37,630 | 37,594 | 37,459 | 37,329 | 37,204 | 37,283 | 100.83 | 0.23 |
| Fixed-Rate Maturing in 13 Months or More | 22,760 | 22,262 | 21,706 | 21,194 | 20,750 | 21,134 | 105.34 | 2.37 |
| Variable-Rate | 394 | 394 | 393 | 393 | 392 | 393 | 100.34 | 0.11 |
| **Demand** | | | | | | | | |
| Transaction Accounts | 26,398 | 26,398 | 26,398 | 26,398 | 26,398 | 26,398 | 100/95* | 0.00/1.98* |
| MMDAs | 80,791 | 80,791 | 80,791 | 80,791 | 80,791 | 80,791 | 100/97* | 0.00/0.96* |
| Passbook Accounts | 26,429 | 26,429 | 26,429 | 26,429 | 26,429 | 26,429 | 100/95* | 0.00/1.87* |
| Non-Interest-Bearing Accounts | 6,046 | 6,046 | 6,046 | 6,046 | 6,046 | 6,046 | 100/98* | 0.00/2.35* |
| **TOTAL DEPOSITS** | **200,448** | **199,914** | **199,223** | **198,579** | **198,010** | **198,474** | **101/98*** | **0.31/1.28*** |
| **BORROWINGS** | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | |
| Fixed-Rate Maturing in 36 Months or Less | 16,673 | 16,522 | 16,333 | 16,147 | 15,964 | 16,020 | 103.14 | 1.03 |
| Fixed-Rate Maturing in 37 Months or More | 5,363 | 5,097 | 4,846 | 4,611 | 4,389 | 4,692 | 108.64 | 5.07 |
| Variable-Rate | 7,027 | 7,025 | 7,022 | 7,020 | 7,017 | 7,010 | 100.21 | 0.03 |
| **TOTAL BORROWINGS** | **29,063** | **28,644** | **28,201** | **27,777** | **27,370** | **27,722** | **103.33** | **1.50** |
| **OTHER LIABILITIES** | | | | | | | | |
| **Escrow Accounts** | | | | | | | | |
| For Mortgages | 1,038 | 1,038 | 1,038 | 1,038 | 1,038 | 1,038 | 100.00 | 0.00 |
| Other Escrow Accounts | 149 | 144 | 140 | 136 | 132 | 156 | 92.62 | 3.03 |
| **Miscellaneous Other Liabilities** | | | | | | | | |
| Collateralized Mortgage Securities Issued | 727 | 727 | 727 | 727 | 727 | 727 | 100.00 | 0.00 |
| Miscellaneous I | 4,464 | 4,464 | 4,464 | 4,464 | 4,464 | 4,464 | 100.00 | 0.00 |
| Miscellaneous II | 0 | 0 | 0 | 0 | 0 | 890 | | |
| **TOTAL OTHER LIABILITIES** | **6,378** | **6,374** | **6,369** | **6,365** | **6,362** | **7,275** | **87.61** | **0.07** |
| **Other Liabilities not Included Above** | | | | | | | | |
| Self-Valued | 4,209 | 4,067 | 3,879 | 3,727 | 3,608 | 3,783 | 107.51 | 4.05 |
| Unamortized Yield Adjustments | | | | | | 139 | | |
| **TOTAL LIABILITIES** | **240,098** | **238,998** | **237,673** | **236,449** | **235,350** | **237,392** | **101/98**** | **0.51/1.32**** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: Western**
**All Reporting CMR**
**Report Prepared: 3/22/2011 3:07:36 PM**

**Amounts in Millions**

**Reporting Dockets: 148**
**December 2010**
**Data as of: 3/22/2011**

| | | Base Case | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | -100 bp | 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
| **FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS** | | | | | | | | |
| **OPTIONAL COMMITMENTS TO ORIGINATE** | | | | | | | | |
| FRMs and Balloon/2-Step Mortgages | 87 | -89 | -311 | -535 | -754 | | | |
| ARMs | 12 | 13 | 8 | 1 | -8 | | | |
| Other Mortgages | 0 | 0 | -3 | -8 | -14 | | | |
| **FIRM COMMITMENTS** | | | | | | | | |
| Purchase/Originate Mortgages and MBS | 38 | 24 | 2 | -22 | -47 | | | |
| Sell Mortgages and MBS | -80 | 49 | 229 | 412 | 594 | | | |
| Purchase Non-Mortgage Items | 1 | 0 | -1 | -2 | -3 | | | |
| Sell Non-Mortgage Items | 0 | 0 | 0 | 0 | 0 | | | |
| **INTEREST-RATE SWAPS, SWAPTIONS** | | | | | | | | |
| Pay Fixed, Receive Floating Swaps | -262 | -124 | 16 | 151 | 282 | | | |
| Pay Floating, Receive Fixed Swaps | 242 | 178 | 109 | 43 | -22 | | | |
| Basis Swaps | 0 | 0 | 0 | 0 | 0 | | | |
| Swaptions | 0 | 0 | 0 | 0 | 0 | | | |
| **OTHER** | | | | | | | | |
| Options on Mortgages and MBS | 0 | 26 | 213 | 400 | 592 | | | |
| 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 | -2 | -3 | -6 | -9 | -11 | | | |
| Self-Valued | -600 | -681 | -781 | -714 | -703 | | | |
| **TOTAL OFF-BALANCE-SHEET POSITIONS** | **-564** | **-608** | **-525** | **-281** | **-94** | | | |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: Western** | **Reporting Dockets: 148**
**All Reporting CMR** | **December 2010**
**Report Prepared: 3/22/2011 3:07:37 PM** | **Amounts in Millions** | **Data as of: 3/22/2011**

| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **NET PORTFOLIO VALUE** | | | | | | | | |
| TOTAL ASSETS | 282,078 | 280,440 | 278,831 | 276,257 | 273,236 | 267,969 | 105/103*** | 0.58/1.28*** |
| MINUS TOTAL LIABILITIES | 240,098 | 238,998 | 237,673 | 236,449 | 235,350 | 237,392 | 101/98** | 0.51/1.32** |
| PLUS OFF-BALANCE-SHEET POSITIONS | -564 | -608 | -525 | -281 | -94 | | | |
| TOTAL NET PORTFOLIO VALUE # | 41,417 | 40,833 | 40,633 | 39,528 | 37,792 | 30,577 | 133.55 | 0.96 |

* 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

**Area: Western**
**All Reporting CMR**
**Report Prepared: 3/22/2011 3:07:37 PM**

**Amounts in Millions**

**Reporting Dockets: 148**
**December 2010**
**Data as of: 03/21/2011**

## 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 | $4,997 | $7,396 | $5,844 | $1,710 | $986 |
| WARM | 344 mo | 321 mo | 313 mo | 297 mo | 196 mo |
| WAC | 4.20% | 5.46% | 6.37% | 7.31% | 8.87% |
| Amount of these that is FHA or VA Guaranteed | $1,027 | $422 | $520 | $329 | $717 |
| Securities Backed by Conventional Mortgages | $1,963 | $1,617 | $733 | $80 | $10 |
| WARM | 345 mo | 304 mo | 299 mo | 228 mo | 141 mo |
| Weighted Average Pass-Through Rate | 4.34% | 5.29% | 6.08% | 7.28% | 8.46% |
| Securities Backed by FHA or VA Mortgages | $164 | $111 | $194 | $9 | $76 |
| WARM | 332 mo | 275 mo | 246 mo | 210 mo | 93 mo |
| Weighted Average Pass-Through Rate | 4.13% | 5.29% | 6.28% | 7.19% | 9.67% |
| 15-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $3,201 | $1,928 | $1,063 | $393 | $283 |
| WAC | 4.20% | 5.40% | 6.38% | 7.32% | 8.91% |
| Mortgage Securities | $5,125 | $1,024 | $214 | $3 | $0 |
| Weighted Average Pass-Through Rate | 4.00% | 5.21% | 6.02% | 7.20% | 8.36% |
| WARM (of 15-Year Loans and Securities) | 159 mo | 134 mo | 126 mo | 106 mo | 120 mo |
| BALLOON MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $1,670 | $607 | $1,057 | $328 | $78 |
| WAC | 3.98% | 5.40% | 6.46% | 7.31% | 8.63% |
| Mortgage Securities | $16 | $12 | $1 | $2 | $0 |
| Weighted Average Pass-Through Rate | 3.99% | 5.50% | 6.67% | 7.02% | 9.75% |
| WARM (of Balloon Loans and Securities) | 81 mo | 80 mo | 82 mo | 84 mo | 81 mo |

| | |
|---|---|
| **Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities** | **$42,893** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Western** | **Reporting Dockets: 148**
**All Reporting CMR** | **December 2010**
**Report Prepared: 3/22/2011 3:07:37 PM** | **Amounts in Millions** | **Data as of: 03/21/2011**

| 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 | $18 | $0 | $0 | $3 |
| WAC | 0.00% | 5.78% | 0.00% | 0.00% | 5.04% |
| Non-Teaser ARMs | | | | | |
| Balances of All Non-Teaser ARMs | $3,408 | $9,599 | $3,156 | $1,550 | $3,021 |
| Weighted Average Margin | 282 bp | 241 bp | 265 bp | 304 bp | 261 bp |
| WAC | 3.96% | 4.70% | 5.73% | 4.25% | 5.00% |
| WARM | 190 mo | 294 mo | 313 mo | 340 mo | 332 mo |
| Weighted Average Time Until Next Payment Reset | 4 mo | 21 mo | 41 mo | 9 mo | 15 mo |

**Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities** **$20,755**

| 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 | $4 | $13 | $7 | $12 | $1 |
| Weighted Average Distance from Lifetime Cap | 99 bp | 157 bp | 167 bp | 13 bp | 113 bp |
| Balances With Coupon 201-400 bp from Lifetime Cap | $44 | $181 | $212 | $43 | $65 |
| Weighted Average Distance from Lifetime Cap | 354 bp | 357 bp | 372 bp | 362 bp | 378 bp |
| Balances With Coupon Over 400 bp from Lifetime Cap | $3,119 | $9,272 | $2,880 | $1,495 | $2,937 |
| Weighted Average Distance from Lifetime Cap | 885 bp | 621 bp | 558 bp | 673 bp | 612 bp |
| Balances Without Lifetime Cap | $241 | $150 | $56 | $1 | $21 |
| ARM Cap and Floor Detail | | | | | |
| Balances Subject to Periodic Rate Caps | $1,263 | $9,203 | $3,006 | $12 | $2,127 |
| Weighted Average Periodic Rate Cap | 171 bp | 194 bp | 212 bp | 132 bp | 150 bp |
| Balances Subject to Periodic Rate Floors | $1,341 | $8,231 | $2,581 | $6 | $1,984 |
| MBS Included in ARM Balances | $288 | $2,258 | $551 | $35 | $56 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Western**
**All Reporting CMR**
**Report Prepared: 3/22/2011 3:07:37 PM**

**Amounts in Millions**

**Reporting Dockets: 148**
**December 2010**
**Data as of: 03/21/2011**

| MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES | Balloons | Fully Amortizing |
|---|---|---|
| Adjustable-Rate: | | |
| Balances | $4,086 | $8,445 |
| WARM | 68 mo | 261 mo |
| Remaining Term to Full Amortization | 302 mo | |
| Rate Index Code | 0 | 0 |
| Margin | 232 bp | 260 bp |
| Reset Frequency | 17 mo | 11 mo |
| MEMO: ARMs within 300 bp of Lifetime Cap | | |
| Balances | $298 | $221 |
| Wghted Average Distance to Lifetime Cap | 109 bp | 189 bp |
| Fixed-Rate: | | |
| Balances | $4,199 | $3,080 |
| WARM | 50 mo | 144 mo |
| Remaining Term to Full Amortization | 265 mo | |
| WAC | 6.28% | 6.35% |

| CONSTRUCTION AND LAND LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $2,446 | $1,278 |
| WARM | 20 mo | 66 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 176 bp | 6.86% |
| Reset Frequency | 3 mo | |

| SECOND MORTGAGE LOANS AND SECURITIES | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $13,559 | $5,270 |
| WARM | 228 mo | 157 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 11 bp | 7.08% |
| Reset Frequency | 1 mo | |

| COMMERCIAL LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $1,835 | $1,361 |
| WARM | 34 mo | 49 mo |
| Margin in Column 1; WAC in Column 2 | 173 bp | 6.58% |
| Reset Frequency | 4 mo | |
| Rate Index Code | 0 | |

| CONSUMER LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $26,900 | $25,732 |
| WARM | 113 mo | 96 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 517 bp | 7.25% |
| Reset Frequency | 1 mo | |

| MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE | High Risk | Low Risk |
|---|---|---|
| Collateralized Mortgage Obligations: | | |
| Floating Rate | $474 | $12,198 |
| Fixed Rate | | |
| Remaining WAL <= 5 Years | $2,536 | $14,271 |
| Remaining WAL 5-10 Years | $1,072 | $2,404 |
| Remaining WAL Over 10 Years | $41 | |
| Superfloaters | $0 | |
| Inverse Floaters & Super POs | $0 | |
| Other | $0 | $4 |
| CMO Residuals: | | |
| Fixed Rate | $0 | $0 |
| Floating Rate | $0 | $0 |
| Stripped Mortgage-Backed Securities: | | |
| Interest-Only MBS | $2 | $29 |
| WAC | 5.68% | 6.03% |
| Principal-Only MBS | $6 | $11 |
| WAC | 6.16% | 6.30% |
| Total Mortgage-Derivative Securities - Book Value | $4,131 | $28,917 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Western**
**All Reporting CMR**
**Report Prepared: 3/22/2011 3:07:38 PM**

**Amounts in Millions**

**Reporting Dockets: 148**
**December 2010**
**Data as of: 03/21/2011**

## 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 | $23,792 | $24,389 | $31,743 | $7,988 | $3,998 |
| WARM | 276 mo | 265 mo | 291 mo | 283 mo | 187 mo |
| Weighted Average Servicing Fee | 31 bp | 32 bp | 32 bp | 35 bp | 42 bp |

| | |
|---|---|
| Total Number of Fixed Rate Loans Serviced that are: | |
| Conventional | 409 loans |
| FHA/VA | 246 loans |
| Subserviced by Others | 10 loans |

| | Index on Serviced Loan | |
|---|---|---|
| | Current Market | Lagging Market |
| Adjustable-Rate Mortgage Loan Servicing | | |
| Balances Serviced | $51,103 | $9,300 |
| WARM (in months) | 181 mo | 315 mo |
| Weighted Average Servicing Fee | 35 bp | 37 bp |

| | |
|---|---|
| Total # of Adjustable-Rate Loans Serviced | 289 loans |
| Number of These Subserviced by Others | 0 loans |

| | |
|---|---|
| **Total Balances of Mortgage Loans Serviced for Others** | **$152,314** |

## CASH, DEPOSITS, AND SECURITIES

| | Balances | WAC | WARM |
|---|---|---|---|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos | $4,886 | | |
| Equity Securities Carried at Fair Value | $91 | | |
| Zero-Coupon Securities | $478 | 0.77% | 9 mo |
| Government & Agency Securities | $10,778 | 1.41% | 29 mo |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits | $19,887 | 0.29% | 2 mo |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) | $11,616 | 2.13% | 60 mo |
| Memo: Complex Securities (from supplemental reporting) | $6,572 | | |

| | |
|---|---|
| **Total Cash, Deposits, and Securities** | **$54,306** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Western**
**All Reporting CMR**
**Report Prepared: 3/22/2011 3:07:38 PM**

**Amounts in Millions**

**Reporting Dockets: 148**
**December 2010**
**Data as of: 03/21/2011**

### ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

| | |
|---|---|
| Nonperforming Loans | $8,190 |
| Accrued Interest Receivable | $636 |
| Advances for Taxes and Insurance | $81 |
| Less: Unamortized Yield Adjustments | $4,986 |
| Valuation Allowances | $1,398 |
| Unrealized Gains (Losses) | $264 |

### ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

| | |
|---|---|
| Nonperforming Loans | $758 |
| Accrued Interest Receivable | $203 |
| Less: Unamortized Yield Adjustments | $32 |
| Valuation Allowances | $2,052 |
| Unrealized Gains (Losses) | $17 |

### OTHER ITEMS

| | |
|---|---|
| Real Estate Held for Investment | $46 |
| Repossessed Assets | $1,107 |
| Equity Investments Not Carried at Fair Value | $219 |
| Office Premises and Equipment | |
| | $1,372 |
| Items Related to Certain Investment Securities | |
| Unrealized Gains (Losses) | |
| Less: Unamortized Yield Adjustments | $195 |
| Valuation Allowances | $-78 |
| | $0 |
| Other Assets | |
| Servicing Assets, Interest-Only Strip Receivables, | |
| and Certain Other Instruments | $935 |
| Miscellaneous I | |
| Miscellaneous II | $12,018 |
| | $1,029 |

| | |
|---|---|
| **TOTAL ASSETS** | **$267,875** |

### MEMORANDUM ITEMS

| | |
|---|---|
| Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26 | $94 |
| Loans Secured by Real Estate Reported as NonMortgage Loans at SC31 | $1 |
| Market Vaue of Equity Securities and Mutual Funds Reported at CMR464: | |
| Equity Securities and Non-Mortgage-Related Mutual Funds | $35 |
| Mortgage-Related Mututal Funds | $55 |
| Mortgage Loans Serviced by Others: | |
| Fixed-Rate Mortgage Loans Serviced | $2,739 |
| Weighted Average Servicing Fee | 10 bp |
| Adjustable-Rate Mortgage Loans Serviced | $6,139 |
| Weighted Average Servicing Fee | 9 bp |
| Credit-Card Balances Expected to Pay Off in Grace Period | $14,250 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

**Area: Western**
**All Reporting CMR**
**Report Prepared: 3/22/2011 3:07:38 PM**

**Amounts in Millions**

**Reporting Dockets: 148**
**December 2010**
**Data as of: 03/21/2011**

## 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 | $8,867 | $3,705 | $360 | $166 |
| WAC | 1.15% | 2.27% | 4.41% | |
| WARM | 2 mo | 2 mo | 2 mo | |
| Balances Maturing in 4 to 12 Months | $12,586 | $10,430 | $1,335 | $205 |
| WAC | 1.08% | 2.05% | 4.53% | |
| WARM | 7 mo | 8 mo | 9 mo | |
| Balances Maturing in 13 to 36 Months | | $10,507 | $4,728 | $116 |
| WAC | | 2.04% | 3.96% | |
| WARM | | 20 mo | 25 mo | |
| Balances Maturing in 37 or More Months | | | $5,898 | $315 |
| WAC | | | 3.20% | |
| WARM | | | 55 mo | |
| **Total Fixed-Rate, Fixed Maturity Deposits:** | | | **$58,417** | |

## MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

| | Original Maturity in Months | | |
|---|---|---|---|
| | 12 or Less | 13 to 36 | 37 or More |
| Balances in Brokered Deposits | $1,222 | $4,553 | $4,448 |
| Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest: | | | |
| Balances Subject to Penalty | $16,194 | $16,355 | $4,609 |
| Penalty in Months of Forgone Interest | 3.83 mo | 6.07 mo | 6.99 mo |
| Balances in New Accounts | $3,327 | $5,621 | $1,669 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

**Area: Western**
**All Reporting CMR**
**Report Prepared: 3/22/2011 3:07:38 PM**

**Amounts in Millions**

**Reporting Dockets: 148**
**December 2010**
**Data as of: 03/21/2011**

## FIXED-RATE, FIXED-MATURITY BORROWINGS

| FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT | Remaining Maturity | | | |
|---|---|---|---|---|
| | 0 to 3 Months | 4 to 36 Months | Over 36 Months | WAC |
| Balances by Coupon Class: | | | | |
| Under 3.00% | $1,232 | $3,947 | $782 | 1.19% |
| 3.00 to 3.99% | $165 | $4,956 | $1,595 | 3.29% |
| 4.00 to 4.99% | $224 | $1,338 | $853 | 4.53% |
| 5.00 to 5.99% | $144 | $3,998 | $451 | 5.39% |
| 6.00 to 6.99% | $3 | $12 | $1,006 | 6.00% |
| 7.00 to 7.99% | $0 | $1 | $4 | 7.34% |
| 8.00 to 8.99% | $0 | $0 | $1 | 8.43% |
| 9.00 and Above | $0 | $0 | $0 | 0.00% |
| WARM | 2 mo | 16 mo | 69 mo | |

| | |
|---|---|
| **Total Fixed-Rate, Fixed-Maturity Borrowings** | **$20,712** |

## MEMOS

| | |
|---|---|
| Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting) | $11,185 |
| Book Value of Redeemable Preferred Stock | $0 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

**Area: Western** — **Reporting Dockets: 148**
**All Reporting CMR** — **December 2010**
**Report Prepared: 3/22/2011 3:07:38 PM** — **Amounts in Millions** — **Data as of: 03/21/2011**

## NON-MATURITY DEPOSITS AND OTHER LIABILITIES

| | Total Balances | WAC | Balances in New Accounts |
|---|---|---|---|
| NON-MATURITY DEPOSITS | | | |
| Transaction Accounts | $26,398 | 0.28% | $811 |
| Money Market Deposit Accounts (MMDAs) | $80,791 | 0.40% | $2,514 |
| Passbook Accounts | $26,429 | 0.71% | $4,224 |
| Non-Interest-Bearing Non-Maturity Deposits | $6,046 | | $255 |
| ESCROW ACCOUNTS | | | |
| Escrow for Mortgages Held in Portfolio | $219 | 0.04% | |
| Escrow for Mortgages Serviced for Others | $819 | 0.02% | |
| Other Escrows | $156 | 0.01% | |
| TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS | $140,858 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS | $4 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS | $135 | | |
| OTHER LIABILITIES | | | |
| Collateralized Mortgage Securities Issued | $727 | | |
| Miscellaneous I | $4,464 | | |
| Miscellaneous II | $890 | | |
| **TOTAL LIABILITIES** | **$237,392** | | |

## MINORITY INTEREST AND CAPITAL

| | |
|---|---|
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES | $1 |
| EQUITY CAPITAL | $30,466 |
| **TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL** | **$267,859** |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Western**
**All Reporting CMR**
**Report Prepared: 3/22/2011 3:07:39 PM**

**Amounts in Millions**

**Reporting Dockets: 148**
**December 2010**
**Data as of: 03/21/2011**

## 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 | $10 |
| 1006 | Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs | 13 | $388 |
| 1008 | Opt commitment to orig 3- or 5-yr Treasury ARMs | 12 | $32 |
| 1010 | Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs | 11 | $518 |
| 1012 | Opt commitment to orig 10-, 15-, or 20-year FRMs | 48 | $1,012 |
| 1014 | Opt commitment to orig 25- or 30-year FRMs | 48 | $3,366 |
| 1016 | Opt commitment to orig "other" Mortgages | 39 | $221 |
| 2008 | Commit/purchase 3- or 5-yr Treas ARM loans, svc retained | | $7 |
| 2012 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained | | $8 |
| 2014 | Commit/purchase 25- or 30-yr FRM loans, svc retained | | $3 |
| 2016 | Commit/purchase "other" Mortgage loans, svc retained | | $2 |
| 2032 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained | 16 | $40 |
| 2034 | Commit/sell 25- to 30-yr FRM loans, svc retained | 22 | $134 |
| 2052 | Commit/purchase 10-, 15-, or 20-yr FRM MBS | | $20 |
| 2054 | Commit/purchase 25- to 30-year FRM MBS | | $85 |
| 2056 | Commit/purchase "other" MBS | | $108 |
| 2072 | Commit/sell 10-, 15-, or 20-yr FRM MBS | | $269 |
| 2074 | Commit/sell 25- or 30-yr FRM MBS | | $1,221 |
| 2114 | Commit/purchase 25- or 30-yr FRM loans, svc released | | $10 |
| 2116 | Commit/purchase "other" Mortgage loans, svc released | | $8 |
| 2126 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | | $182 |
| 2128 | Commit/sell 3- or 5-yr Treasury ARM loans, svc released | | $44 |
| 2130 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released | | $5 |
| 2132 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc released | 15 | $259 |
| 2134 | Commit/sell 25- or 30-yr FRM loans, svc released | 22 | $976 |
| 2136 | Commit/sell "other" Mortgage loans, svc released | | $14 |
| 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 | | $5 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Western**
**All Reporting CMR**
**Report Prepared: 3/22/2011 3:07:39 PM**

**Amounts in Millions**

**Reporting Dockets: 148**
**December 2010**
**Data as of: 03/21/2011**

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

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 2210 | Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns | | $4 |
| 2212 | Firm commit/originate 10-, 15-, or 20-year FRM loans | 17 | $56 |
| 2214 | Firm commit/originate 25- or 30-year FRM loans | 17 | $116 |
| 2216 | Firm commit/originate "other" Mortgage loans | 14 | $85 |
| 3026 | Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs | | $415 |
| 3028 | Option to sell 3- or 5-year Treasury ARMs | | $10 |
| 3030 | Option to sell 5- or 7-yr Balloon or 2-step mtgs | | $2 |
| 3032 | Option to sell 10-, 15-, or 20-year FRMs | | $477 |
| 3034 | Option to sell 25- or 30-year FRMs | | $2,518 |
| 3036 | Option to sell "other" Mortgages | | $9 |
| 3072 | Short option to sell 10-, 15-, or 20-yr FRMs | | $9 |
| 3074 | Short option to sell 25- or 30-yr FRMs | | $13 |
| 4002 | Commit/purchase non-Mortgage financial assets | 14 | $53 |
| 5002 | IR swap: pay fixed, receive 1-month LIBOR | | $1,215 |
| 5004 | IR swap: pay fixed, receive 3-month LIBOR | | $5,661 |
| 5024 | IR swap: pay 1-month LIBOR, receive fixed | | $4,000 |
| 5026 | IR swap: pay 3-month LIBOR, receive fixed | | $4 |
| 6002 | Interest rate Cap based on 1-month LIBOR | | $600 |
| 9502 | Fixed-rate construction loans in process | 61 | $100 |
| 9512 | Adjustable-rate construction loans in process | 31 | $173 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Western** | **Reporting Dockets: 148**
**All Reporting CMR** | **December 2010**
**Report Prepared: 3/22/2011 3:07:40 PM** | **Amounts in Millions** | **Data as of: 03/21/2011**

## SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

| Asset/ Liability Code | Supplemental Asset/Liability Items | #Firms if # > 5 | Balance |
|---|---|---|---|
| 100 | Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap | | $1 |
| 105 | Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap | | $407 |
| 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 | | $2,551 |
| 116 | Multi/nonres mtg lns; adj fully amort w/no Life Cap | | $60 |
| 120 | Other investment securities, fixed-coupon securities | | $3 |
| 122 | Other investment securities, floating-rate securities | | $0 |
| 125 | Multi/nonres mtg loans; fixed-rate, Balloon | | $11 |
| 127 | Multi/nonres mtg loans; fixed-rate, fully amortizing | | $51 |
| 140 | Second Mortgages (adj-rate) | | $10 |
| 150 | Commercial loans (adj-rate) | | $0 |
| 180 | Consumer loans; loans on deposits | | $5 |
| 181 | Consumer loans; unsecured home improvement | | $0 |
| 183 | Consumer loans; auto loans and leases | | $6,059 |
| 184 | Consumer loans; mobile home loans | | $39 |
| 185 | Consumer loans; credit cards | | $14,398 |
| 187 | Consumer loans; recreational vehicles | | $702 |
| 189 | Consumer loans; other | | $2,194 |
| 200 | Variable-rate, fixed-maturity CDs | 37 | $393 |
| 220 | Variable-rate FHLB advances | 11 | $3,280 |
| 299 | Other variable-rate | 10 | $3,730 |
| 300 | Govt. & agency securities, fixed-coupon securities | | $7 |
| 302 | Govt. & agency securities, floating-rate securities | | $1 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Western** | **Reporting Dockets: 148**
**All Reporting CMR** | **December 2010**
**Report Prepared: 3/22/2011 3:07:40 PM** | **Amounts in Millions** | **Data as of: 03/21/2011**

## 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 | 51 | $6,572 | $6,427 | $6,356 | $6,226 | $6,057 | $5,890 |
| 123 - Mortgage Derivatives - M/V estimate | 65 | $33,142 | $33,537 | $33,127 | $32,286 | $31,225 | $30,093 |
| 129 - Mortgage-Related Mutual Funds - M/V estimate | 11 | $37 | $38 | $37 | $37 | $37 | $36 |
| 280 - FHLB putable advance-M/V estimate | 13 | $2,378 | $2,695 | $2,592 | $2,495 | $2,414 | $2,348 |
| 281 - FHLB convertible advance-M/V estimate | 10 | $160 | $176 | $171 | $167 | $163 | $161 |
| 282 - FHLB callable advance-M/V estimate | | $31 | $37 | $36 | $36 | $37 | $37 |
| 289 - Other FHLB structured advances - M/V estimate | 9 | $301 | $326 | $321 | $313 | $307 | $304 |
| 290 - Other structured borrowings - M/V estimate | 9 | $913 | $974 | $947 | $868 | $806 | $757 |
| 500 - Other OBS Positions w/o contract code or exceeds 16 positions | | $-4,290 | $-600 | $-681 | $-781 | $-714 | $-703 |