Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets > $1 Bill

All Reporting CMR **Reporting Dockets: 101** **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	95,420	-12,682	-12 %	12.17 %	-113 bp
+200 bp	102,470	-5,633	-5 %	12.87 %	-42 bp
+100 bp	107,198	-905	-1 %	13.30 %	0 bp
0 bp	108,103			13.29 %	
-100 bp	108,594	491	0 %	13.25 %	-4 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	13.29 %	12.72 %	13.37 %
Post-shock NPV Ratio	12.87 %	12.36 %	12.75 %
Sensitivity Measure: Decline in NPV Ratio	42 bp	36 bp	61 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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All Reporting CMR — **December 2010**
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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	77,935	76,296	73,339	69,686	65,788	72,477	105.27	3.01
30-Year Mortgage Securities	23,168	22,259	21,014	19,693	18,365	22,249	100.04	4.84
15-Year Mortgages and MBS	49,634	48,533	46,861	45,043	43,196	46,872	103.54	2.86
Balloon Mortgages and MBS	32,075	31,573	30,844	30,050	29,217	31,359	100.68	1.95
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	14,145	14,119	14,010	13,873	13,711	13,562	104.11	0.48
7 Month to 2 Year Reset Frequency	42,793	42,729	42,472	41,984	41,279	41,195	103.72	0.38
2+ to 5 Year Reset Frequency	48,510	48,301	47,693	46,232	44,395	46,558	103.74	0.85
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	4,043	4,020	3,969	3,912	3,849	3,733	107.70	0.92
2 Month to 5 Year Reset Frequency	4,562	4,521	4,450	4,375	4,283	4,401	102.73	1.23
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	15,072	14,902	14,687	14,474	14,265	14,698	101.39	1.29
Adjustable-Rate, Fully Amortizing	25,368	25,225	25,036	24,834	24,589	25,134	100.36	0.66
Fixed-Rate, Balloon	12,663	12,275	11,874	11,491	11,125	11,307	108.56	3.21
Fixed-Rate, Fully Amortizing	25,211	24,485	23,733	23,023	22,350	22,509	108.78	3.02
Construction and Land Loans								
Adjustable-Rate	6,303	6,295	6,278	6,261	6,245	6,297	99.96	0.20
Fixed-Rate	2,312	2,251	2,184	2,122	2,063	2,333	96.48	2.83
Second-Mortgage Loans and Securities								
Adjustable-Rate	36,265	36,201	36,101	36,001	35,903	36,152	100.14	0.23
Fixed-Rate	13,639	13,371	13,067	12,777	12,500	12,741	104.94	2.14
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	16,825	16,588	16,240	15,842	15,406	16,588	100.00	1.76
Accrued Interest Receivable	1,835	1,835	1,835	1,835	1,835	1,835	100.00	0.00
Advance for Taxes/Insurance	260	260	260	260	260	260	100.00	0.00
Float on Escrows on Owned Mortgages	186	311	454	583	697			-42.95
LESS: Value of Servicing on Mortgages Serviced by Others	-78	-88	-123	-126	-126			-25.35
TOTAL MORTGAGE LOANS AND SECURITIES	**452,880**	**446,440**	**436,522**	**424,476**	**411,449**	**432,261**	**103.28**	**1.83**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	18,176	18,149	18,109	18,070	18,031	18,179	99.83	0.18
Fixed-Rate	12,607	12,158	11,712	11,288	10,885	11,271	107.87	3.68
Consumer Loans								
Adjustable-Rate	41,142	41,116	41,054	40,993	40,932	40,812	100.75	0.11
Fixed-Rate	54,841	54,468	53,924	53,397	52,886	54,301	100.31	0.84
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-2,759	-2,747	-2,730	-2,713	-2,696	-2,747	0.00	0.53
Accrued Interest Receivable	556	556	556	556	556	556	100.00	0.00
TOTAL NONMORTGAGE LOANS	**124,563**	**123,699**	**122,625**	**121,591**	**120,593**	**122,372**	**101.08**	**0.78**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	10,684	10,684	10,684	10,684	10,684	10,684	100.00	0.00
Equities and All Mutual Funds	324	312	300	288	276	312	100.00	3.89
Zero-Coupon Securities	628	622	615	608	602	614	101.23	1.01
Government and Agency Securities	22,851	22,224	21,559	20,931	20,337	21,791	101.99	2.91
Term Fed Funds, Term Repos	30,993	30,987	30,942	30,898	30,854	30,982	100.02	0.08
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	16,651	16,026	15,413	14,841	14,309	16,571	96.71	3.86
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	66,045	65,020	63,364	61,406	59,367	66,720	97.45	2.06
Structured Securities (Complex)	35,663	35,021	34,159	33,217	32,298	35,092	99.80	2.15
LESS: Valuation Allowances for Investment Securities	9	8	8	8	7	8	100.00	4.07
TOTAL CASH, DEPOSITS, AND SECURITIES	**183,831**	**180,888**	**177,029**	**172,867**	**168,720**	**182,759**	**98.98**	**1.88**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	3,344	3,344	3,344	3,344	3,344	3,344	100.00	0.00
Real Estate Held for Investment	53	53	53	53	53	53	100.00	0.00
Investment in Unconsolidated Subsidiaries	509	477	445	412	380	477	100.00	6.80
Office Premises and Equipment	4,121	4,121	4,121	4,121	4,121	4,121	100.00	0.00
TOTAL REAL ASSETS, ETC.	**8,028**	**7,996**	**7,963**	**7,931**	**7,898**	**7,996**	**100.00**	**0.41**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,909	2,407	2,812	3,071	3,209			-18.74
Adjustable-Rate Servicing	655	735	967	976	956			-21.20
Float on Mortgages Serviced for Others	1,255	1,487	1,757	1,955	2,110			-16.90
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**3,819**	**4,629**	**5,536**	**6,002**	**6,274**			**-18.54**
OTHER ASSETS								
Purchased and Excess Servicing						2,821		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	34,322	34,322	34,322	34,322	34,322	34,322	100.00	0.00
Miscellaneous II						10,760		
Deposit Intangibles								
Retail CD Intangible	240	263	383	435	481			-27.24
Transaction Account Intangible	2,116	2,939	4,450	5,875	7,267			-39.72
MMDA Intangible	7,063	8,262	11,705	14,955	17,841			-28.09
Passbook Account Intangible	2,533	3,228	4,643	5,972	7,240			-32.69
Non-Interest-Bearing Account Intangible	-19	528	1,080	1,606	2,106			-104.22
TOTAL OTHER ASSETS	**46,254**	**49,542**	**56,584**	**63,163**	**69,256**	**47,903**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-4,051		
TOTAL ASSETS	**819,376**	**813,193**	**806,258**	**796,029**	**784,191**	**789,239**	**103/101*** **	**0.81/1.47*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	108,973	108,864	108,468	108,086	107,732	108,014	100.79	0.23
Fixed-Rate Maturing in 13 Months or More	65,936	64,328	62,639	61,197	59,960	60,932	105.57	2.56
Variable-Rate	424	424	424	424	424	424	100.11	0.02
Demand								
Transaction Accounts	61,253	61,253	61,253	61,253	61,253	61,253	100/95*	0.00/2.00*
MMDAs	235,230	235,230	235,230	235,230	235,230	235,230	100/96*	0.00/1.02*
Passbook Accounts	59,748	59,748	59,748	59,748	59,748	59,748	100/95*	0.00/1.87*
Non-Interest-Bearing Accounts	23,627	23,627	23,627	23,627	23,627	23,627	100/98*	0.00/2.38*
TOTAL DEPOSITS	**555,191**	**553,474**	**551,389**	**549,564**	**547,973**	**549,227**	**101/98***	**0.34/1.31***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	42,146	41,835	41,453	41,079	40,712	40,822	102.48	0.83
Fixed-Rate Maturing in 37 Months or More	24,425	23,192	22,035	20,952	19,936	21,223	109.28	5.15
Variable-Rate	15,635	15,625	15,606	15,587	15,569	15,537	100.57	0.09
TOTAL BORROWINGS	**82,206**	**80,653**	**79,094**	**77,618**	**76,216**	**77,583**	**103.96**	**1.93**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	3,403	3,403	3,403	3,403	3,403	3,403	100.00	0.00
Other Escrow Accounts	1,305	1,266	1,228	1,192	1,159	1,364	92.82	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	727	727	727	727	727	727	100.00	0.00
Miscellaneous I	13,086	13,086	13,086	13,086	13,086	13,086	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,750		
TOTAL OTHER LIABILITIES	**18,522**	**18,483**	**18,445**	**18,409**	**18,376**	**20,331**	**90.91**	**0.21**
Other Liabilities not Included Above								
Self-Valued	53,641	51,664	49,875	48,449	47,388	47,169	109.53	3.64
Unamortized Yield Adjustments						223		
TOTAL LIABILITIES	**709,560**	**704,273**	**698,804**	**694,039**	**689,953**	**694,532**	**101/99****	**0.76/1.53****

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		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	197	-128	-569	-1,017	-1,456			
ARMs	10	1	-11	-26	-57			
Other Mortgages	4	0	-8	-18	-28			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	-65	-207	-352	-499	-676			
Sell Mortgages and MBS	-240	249	905	1,564	2,210			
Purchase Non-Mortgage Items	4	0	-4	-8	-12			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-876	-289	256	765	1,242			
Pay Floating, Receive Fixed Swaps	277	168	58	-48	-149			
Basis Swaps	0	0	0	0	0			
Swaptions	7	22	49	87	131			
OTHER								
Options on Mortgages and MBS	0	27	215	403	597			
Interest-Rate Caps	57	86	124	175	237			
Interest-Rate Floors	50	35	25	18	14			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-18	-24	-35	-47	-58			
Self-Valued	-629	-757	-910	-871	-812			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-1,223**	**-818**	**-257**	**480**	**1,183**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	819,376	813,193	806,258	796,029	784,191	789,239	103/101***	0.81/1.47***
MINUS TOTAL LIABILITIES	709,560	704,273	698,804	694,039	689,953	694,532	101/99**	0.76/1.53**
PLUS OFF-BALANCE-SHEET POSITIONS	-1,223	-818	-257	480	1,183			
TOTAL NET PORTFOLIO VALUE #	108,594	108,103	107,198	102,470	95,420	94,707	114.14	0.65

* 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	$14,799	$27,924	$21,675	$5,047	$3,031
WARM	341 mo	315 mo	310 mo	297 mo	266 mo
WAC	4.25%	5.52%	6.38%	7.38%	8.86%
Amount of these that is FHA or VA Guaranteed	$1,889	$1,193	$780	$445	$778
Securities Backed by Conventional Mortgages	$12,725	$3,549	$1,246	$120	$11
WARM	348 mo	315 mo	305 mo	268 mo	172 mo
Weighted Average Pass-Through Rate	3.81%	5.29%	6.11%	7.18%	8.35%
Securities Backed by FHA or VA Mortgages	$3,192	$881	$430	$15	$80
WARM	364 mo	321 mo	291 mo	203 mo	95 mo
Weighted Average Pass-Through Rate	3.72%	5.12%	6.21%	7.20%	9.60%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$11,555	$6,715	$3,277	$1,128	$597
WAC	4.29%	5.43%	6.41%	7.37%	9.01%
Mortgage Securities	$19,379	$3,670	$540	$10	$1
Weighted Average Pass-Through Rate	3.92%	5.18%	6.04%	7.13%	8.52%
WARM (of 15-Year Loans and Securities)	160 mo	138 mo	132 mo	120 mo	133 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$16,846	$3,916	$2,823	$355	$125
WAC	4.08%	5.34%	6.40%	7.30%	9.79%
Mortgage Securities	$7,081	$188	$25	$0	$0
Weighted Average Pass-Through Rate	3.71%	5.44%	6.15%	7.19%	0.00%
WARM (of Balloon Loans and Securities)	77 mo	84 mo	82 mo	95 mo	75 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$172,958**

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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	$197	$23	$0	$0
WAC	3.52%	3.65%	5.61%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$13,561	$40,998	$46,535	$3,733	$4,401
Weighted Average Margin	238 bp	236 bp	231 bp	288 bp	237 bp
WAC	3.89%	4.64%	4.76%	3.55%	4.68%
WARM	256 mo	298 mo	331 mo	359 mo	328 mo
Weighted Average Time Until Next Payment Reset	3 mo	14 mo	45 mo	6 mo	17 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	$109,449

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	$138	$449	$97	$12	$6
Weighted Average Distance from Lifetime Cap	132 bp	185 bp	115 bp	13 bp	171 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$624	$449	$219	$44	$177
Weighted Average Distance from Lifetime Cap	298 bp	338 bp	367 bp	361 bp	331 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$11,533	$39,846	$45,702	$3,524	$4,106
Weighted Average Distance from Lifetime Cap	753 bp	627 bp	570 bp	677 bp	616 bp
Balances Without Lifetime Cap	$1,266	$451	$540	$154	$112
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$8,873	$38,628	$44,674	$114	$3,214
Weighted Average Periodic Rate Cap	247 bp	206 bp	217 bp	774 bp	172 bp
Balances Subject to Periodic Rate Floors	$7,417	$35,622	$43,406	$105	$2,125
MBS Included in ARM Balances	$2,830	$8,302	$9,352	$1,248	$1,120

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$14,698	$25,134
WARM	74 mo	142 mo
Remaining Term to Full Amortization	282 mo	
Rate Index Code	0	0
Margin	220 bp	242 bp
Reset Frequency	38 mo	16 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$425	$380
Wghted Average Distance to Lifetime Cap	62 bp	151 bp
Fixed-Rate:		
Balances	$11,307	$22,509
WARM	49 mo	81 mo
Remaining Term to Full Amortization	258 mo	
WAC	6.08%	5.83%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,297	$2,333
WARM	27 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	159 bp	6.11%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$36,152	$12,741
WARM	193 mo	157 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	28 bp	6.83%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$18,179	$11,271
WARM	38 mo	54 mo
Margin in Column 1; WAC in Column 2	219 bp	6.73%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$40,812	$54,301
WARM	89 mo	66 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	613 bp	11.11%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$807	$21,356
Fixed Rate		
Remaining WAL <= 5 Years	$5,483	$30,718
Remaining WAL 5-10 Years	$2,550	$3,967
Remaining WAL Over 10 Years	$485	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$53
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$1
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$10	$29
WAC	1.52%	6.03%
Principal-Only MBS	$6	$11
WAC	6.16%	6.30%
Total Mortgage-Derivative Securities - Book Value	$9,341	$56,136

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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	$85,609	$79,489	$68,262	$16,668	$6,412
WARM	292 mo	293 mo	293 mo	281 mo	199 mo
Weighted Average Servicing Fee	29 bp	31 bp	32 bp	34 bp	41 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	1,311 loans				
FHA/VA	423 loans				
Subserviced by Others	56 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$91,060	$9,326	Total # of Adjustable-Rate Loans Serviced	471 loans
WARM (in months)	234 mo	315 mo	Number of These Subserviced by Others	3 loans
Weighted Average Servicing Fee	34 bp	37 bp		

Total Balances of Mortgage Loans Serviced for Others **$356,825**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$10,684		
Equity Securities Carried at Fair Value	$312		
Zero-Coupon Securities	$614	0.76%	13 mo
Government & Agency Securities	$21,791	1.89%	41 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$30,982	0.27%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$16,571	2.56%	56 mo
Memo: Complex Securities (from supplemental reporting)	$35,092		

Total Cash, Deposits, and Securities **$116,047**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$22,785
Accrued Interest Receivable	$1,835
Advances for Taxes and Insurance	$260
Less: Unamortized Yield Adjustments	$3,840
Valuation Allowances	$6,197
Unrealized Gains (Losses)	$-801
ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,614
Accrued Interest Receivable	$556
Less: Unamortized Yield Adjustments	$325
Valuation Allowances	$4,362
Unrealized Gains (Losses)	$-23
OTHER ITEMS	
Real Estate Held for Investment	$53
Repossessed Assets	$3,344
Equity Investments Not Carried at Fair Value	$477
Office Premises and Equipment	
	$4,121
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$20
Valuation Allowances	$-918
	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$2,821
Miscellaneous I	
Miscellaneous II	$34,322
	$10,760
TOTAL ASSETS	**$787,996**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$374
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$7
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$213
Mortgage-Related Mututal Funds	$99
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$35,617
Weighted Average Servicing Fee	18 bp
Adjustable-Rate Mortgage Loans Serviced	$34,418
Weighted Average Servicing Fee	15 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$14,908

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$27,747	$8,451	$1,069	$419
WAC	1.01%	2.34%	4.39%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$41,462	$26,366	$2,918	$493
WAC	1.01%	2.13%	4.66%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$29,614	$12,805	$222
WAC		1.88%	4.14%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$18,513	$359
WAC			3.28%	
WARM			60 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$168,946**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$7,727	$14,407	$13,775
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$56,516	$46,611	$21,682
Penalty in Months of Forgone Interest	3.36 mo	6.19 mo	8.49 mo
Balances in New Accounts	$6,997	$7,621	$2,426

Amounts in Millions

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%	$13,385	$7,920	$3,724	1.15%
3.00 to 3.99%	$679	$6,217	$5,014	3.34%
4.00 to 4.99%	$864	$4,881	$6,002	4.60%
5.00 to 5.99%	$716	$6,147	$4,875	5.44%
6.00 to 6.99%	$0	$12	$1,042	6.02%
7.00 to 7.99%	$0	$1	$6	7.20%
8.00 to 8.99%	$0	$0	$524	8.73%
9.00 and Above	$0	$0	$37	10.40%
WARM	1 mo	18 mo	72 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$62,046**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$63,130
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

Area: Assets > $1 Bill
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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$61,253	0.55%	$2,529
Money Market Deposit Accounts (MMDAs)	$235,230	0.64%	$9,531
Passbook Accounts	$59,748	0.55%	$5,259
Non-Interest-Bearing Non-Maturity Deposits	$23,627		$705
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,757	0.02%	
Escrow for Mortgages Serviced for Others	$1,646	0.01%	
Other Escrows	$1,364	0.07%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$384,625		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$75		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$147		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$727		
Miscellaneous I	$13,086		
Miscellaneous II	$1,750		
TOTAL LIABILITIES	**$694,532**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$184
EQUITY CAPITAL	$93,261
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$787,978**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$13
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$4
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	18	$510
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	25	$675
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	13	$790
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	57	$2,599
1014	Opt commitment to orig 25- or 30-year FRMs	57	$6,449
1016	Opt commitment to orig "other" Mortgages	43	$421
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$11
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$9
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$18
2016	Commit/purchase "other" Mortgage loans, svc retained		$3
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$2
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$7
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	17	$590
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	24	$936
2042	Commit/purchase 1-month COFI ARM MBS		$1,072
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$2,112
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$1,023
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$22
2054	Commit/purchase 25- to 30-year FRM MBS	6	$391
2056	Commit/purchase "other" MBS		$136
2062	Commit/sell 1-month COFI ARM MBS		$297
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	7	$1,694
2074	Commit/sell 25- or 30-yr FRM MBS	11	$6,044
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$4
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$39

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SUPPLEMENTAL REPORTING

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$45
2116	Commit/purchase "other" Mortgage loans, svc released		$8
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$181
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$42
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	14	$275
2134	Commit/sell 25- or 30-yr FRM loans, svc released	24	$1,119
2136	Commit/sell "other" Mortgage loans, svc released	7	$42
2202	Firm commitment to originate 1-month COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$82
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		$140
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	13	$205
2214	Firm commit/originate 25- or 30-year FRM loans	18	$356
2216	Firm commit/originate "other" Mortgage loans	14	$139
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$416
3028	Option to sell 3- or 5-year Treasury ARMs		$9
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$2
3032	Option to sell 10-, 15-, or 20-year FRMs		$479
3034	Option to sell 25- or 30-year FRMs	6	$2,532
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		$6
3076	Short option to sell "other" Mortgages		$4
4002	Commit/purchase non-Mortgage financial assets	21	$252
4022	Commit/sell non-Mortgage financial assets		$5
5002	IR swap: pay fixed, receive 1-month LIBOR	8	$1,471
5004	IR swap: pay fixed, receive 3-month LIBOR	7	$13,374

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5006	IR swap: pay fixed, receive 6-month LIBOR		$225
5010	IR swap: pay fixed, receive 3-month Treasury		$35
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,050
5026	IR swap: pay 3-month LIBOR, receive fixed		$734
5044	IR swap: pay the prime rate, receive fixed		$34
5104	IR swaption: pay fixed, receive 3-month LIBOR		$1,260
5204	Short IR swaption: pay fixed, receive 3-mo LIBOR		$235
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$3
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$3
6002	Interest rate Cap based on 1-month LIBOR		$1,810
6004	Interest rate Cap based on 3-month LIBOR		$3,785
6034	Short interest rate Cap based on 3-month LIBOR		$15
7022	Interest rate floor based on the prime rate		$900
9012	Long call option on Treasury bond futures contract		$2
9502	Fixed-rate construction loans in process	39	$332
9512	Adjustable-rate construction loans in process	35	$826

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$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		$1,004
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		$2,575
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$565
120	Other investment securities, fixed-coupon securities		$638
122	Other investment securities, floating-rate securities		$375
125	Multi/nonres mtg loans; fixed-rate, Balloon		$156
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$188
130	Construction and land loans (adj-rate)		$61
140	Second Mortgages (adj-rate)		$251
180	Consumer loans; loans on deposits		$5
183	Consumer loans; auto loans and leases	7	$6,335
184	Consumer loans; mobile home loans		$3
185	Consumer loans; credit cards		$14,465
187	Consumer loans; recreational vehicles	6	$2,110
189	Consumer loans; other	7	$2,495
200	Variable-rate, fixed-maturity CDs	32	$424
220	Variable-rate FHLB advances	10	$4,470
299	Other variable-rate	21	$11,067
300	Govt. & agency securities, fixed-coupon securities		$10
302	Govt. & agency securities, floating-rate securities		$79

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	**#Firms if # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	58	$35,092	$35,663	$35,021	$34,159	$33,217	$32,298
123 - Mortgage Derivatives - M/V estimate	79	$66,720	$66,045	$65,020	$63,364	$61,406	$59,367
129 - Mortgage-Related Mutual Funds - M/V estimate		$49	$51	$49	$47	$46	$44
280 - FHLB putable advance-M/V estimate	21	$22,134	$25,376	$24,379	$23,523	$22,841	$22,341
281 - FHLB convertible advance-M/V estimate	17	$2,731	$2,932	$2,893	$2,825	$2,769	$2,722
282 - FHLB callable advance-M/V estimate		$206	$231	$224	$217	$213	$210
283 - FHLB periodic floor floating rate advance-M/V Estimates		$100	$100	$100	$100	$100	$100
289 - Other FHLB structured advances - M/V estimate	6	$821	$795	$817	$820	$824	$827
290 - Other structured borrowings - M/V estimate	26	$21,177	$24,207	$23,252	$22,389	$21,702	$21,187
500 - Other OBS Positions w/o contract code or exceeds 16 positions	14	$16,938	$-629	$-757	$-910	$-871	$-812