Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets $100 Mil - $1 Bill

All Reporting CMR | **Reporting Dockets: 396** | **September 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	14,961	-2,538	-15 %	11.86 %	-148 bp
+200 bp	16,238	-1,261	-7 %	12.67 %	-67 bp
+100 bp	17,138	-362	-2 %	13.19 %	-15 bp
0 bp	17,499			13.34 %	
-100 bp	17,606	106	+1 %	13.34 %	0 bp

Risk Measure for a Given Rate Shock

	9/30/2010	6/30/2010	9/30/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	13.34 %	13.83 %	13.06 %
Post-shock NPV Ratio	12.67 %	13.26 %	12.26 %
Sensitivity Measure: Decline in NPV Ratio	67 bp	56 bp	80 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Report Prepared: 12/22/2010 1:48:33 PM | **Amounts in Millions** | **Data as of: 12/22/2010**

	-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	15,998	15,739	15,157	14,397	13,569	14,855	105.95	2.67
30-Year Mortgage Securities	1,963	1,929	1,857	1,767	1,671	1,821	105.93	2.75
15-Year Mortgages and MBS	14,340	14,169	13,796	13,349	12,870	13,392	105.80	1.92
Balloon Mortgages and MBS	4,724	4,717	4,686	4,642	4,579	4,360	108.19	0.40
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,449	1,446	1,433	1,422	1,409	1,392	103.87	0.53
7 Month to 2 Year Reset Frequency	7,152	7,162	7,115	7,048	6,951	6,814	105.11	0.26
2+ to 5 Year Reset Frequency	5,507	5,489	5,453	5,413	5,300	5,240	104.75	0.50
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	156	154	152	149	146	146	105.39	1.32
2 Month to 5 Year Reset Frequency	1,508	1,497	1,475	1,452	1,428	1,448	103.34	1.10
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	4,339	4,304	4,251	4,198	4,145	4,224	101.91	1.02
Adjustable-Rate, Fully Amortizing	8,043	7,971	7,871	7,772	7,673	7,861	101.40	1.08
Fixed-Rate, Balloon	5,331	5,212	5,060	4,915	4,776	4,776	109.12	2.60
Fixed-Rate, Fully Amortizing	5,656	5,458	5,249	5,054	4,874	4,859	112.32	3.73
Construction and Land Loans								
Adjustable-Rate	2,525	2,521	2,512	2,503	2,494	2,522	99.93	0.25
Fixed-Rate	2,352	2,322	2,278	2,236	2,195	2,336	99.40	1.59
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,154	4,147	4,135	4,123	4,111	4,141	100.16	0.22
Fixed-Rate	2,437	2,402	2,355	2,310	2,267	2,278	105.46	1.69
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,074	2,054	2,019	1,980	1,937	2,054	100.00	1.35
Accrued Interest Receivable	356	356	356	356	356	356	100.00	0.00
Advance for Taxes/Insurance	38	38	38	38	38	38	100.00	0.00
Float on Escrows on Owned Mortgages	15	31	49	67	83			-55.49
LESS: Value of Servicing on Mortgages Serviced by Others	6	6	7	7	8			-8.82
TOTAL MORTGAGE LOANS AND SECURITIES	**90,110**	**89,113**	**87,291**	**85,184**	**82,864**	**84,914**	**104.94**	**1.58**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,638	2,631	2,620	2,610	2,599	2,634	99.88	0.33
Fixed-Rate	2,704	2,644	2,568	2,495	2,425	2,482	106.56	2.58
Consumer Loans								
Adjustable-Rate	617	617	615	613	612	607	101.63	0.20
Fixed-Rate	3,034	3,002	2,954	2,908	2,863	2,997	100.17	1.33
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-29	-28	-28	-27	-27	-28	0.00	1.54
Accrued Interest Receivable	73	73	73	73	73	73	100.00	0.00
TOTAL NONMORTGAGE LOANS	**9,037**	**8,939**	**8,802**	**8,671**	**8,545**	**8,764**	**101.99**	**1.32**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,592	3,592	3,592	3,592	3,592	3,592	100.00	0.00
Equities and All Mutual Funds	316	310	304	297	291	311	99.73	1.96
Zero-Coupon Securities	190	180	171	163	155	152	118.43	5.24
Government and Agency Securities	2,190	2,114	2,034	1,960	1,891	1,985	106.50	3.67
Term Fed Funds, Term Repos	7,802	7,798	7,784	7,770	7,756	7,790	100.10	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,616	1,551	1,486	1,425	1,368	1,477	105.00	4.19
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	4,107	4,061	3,982	3,842	3,695	4,048	100.33	1.53
Structured Securities (Complex)	4,417	4,360	4,238	4,073	3,880	4,343	100.40	2.06
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	100.00	2.76
TOTAL CASH, DEPOSITS, AND SECURITIES	**24,227**	**23,966**	**23,589**	**23,120**	**22,627**	**23,697**	**101.13**	**1.33**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,225	1,225	1,225	1,225	1,225	1,225	100.00	0.00
Real Estate Held for Investment	64	64	64	64	64	64	100.00	0.00
Investment in Unconsolidated Subsidiaries	36	33	31	29	27	33	100.00	6.80
Office Premises and Equipment	2,106	2,106	2,106	2,106	2,106	2,106	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,431**	**3,429**	**3,426**	**3,424**	**3,422**	**3,429**	**100.00**	**0.07**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	174	210	241	261	270			-16.07
Adjustable-Rate Servicing	4	4	6	6	5			-23.27
Float on Mortgages Serviced for Others	88	104	121	134	144			-15.59
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**266**	**318**	**368**	**400**	**420**			**-16.00**
OTHER ASSETS								
Purchased and Excess Servicing						239		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,921	3,921	3,921	3,921	3,921	3,921	100.00	0.00
Miscellaneous II						453		
Deposit Intangibles								
Retail CD Intangible	88	92	136	155	172			-26.34
Transaction Account Intangible	200	373	657	924	1,178			-61.12
MMDA Intangible	365	437	660	874	1,059			-33.79
Passbook Account Intangible	375	531	853	1,156	1,447			-44.96
Non-Interest-Bearing Account Intangible	-83	61	213	357	494			-243.60
TOTAL OTHER ASSETS	**4,867**	**5,416**	**6,441**	**7,388**	**8,271**	**4,614**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						33		
TOTAL ASSETS	**131,939**	**131,180**	**129,917**	**128,188**	**126,149**	**125,451**	**105/103*** **	**0.77/1.39*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	34,542	34,513	34,394	34,277	34,163	34,204	100.90	0.21
Fixed-Rate Maturing in 13 Months or More	18,783	18,429	17,957	17,509	17,093	17,280	106.65	2.24
Variable-Rate	783	782	780	777	774	776	100.85	0.24
Demand								
Transaction Accounts	10,965	10,965	10,965	10,965	10,965	10,965	100/97*	0.00/2.15*
MMDAs	15,025	15,025	15,025	15,025	15,025	15,025	100/97*	0.00/1.01*
Passbook Accounts	13,242	13,242	13,242	13,242	13,242	13,242	100/96*	0.00/1.88*
Non-Interest-Bearing Accounts	6,262	6,262	6,262	6,262	6,262	6,262	100/99*	0.00/2.38*
TOTAL DEPOSITS	**99,602**	**99,219**	**98,625**	**98,057**	**97,525**	**97,754**	**101/100***	**0.49/1.31***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	4,919	4,883	4,830	4,778	4,727	4,740	103.02	0.92
Fixed-Rate Maturing in 37 Months or More	2,589	2,463	2,344	2,233	2,128	2,230	110.46	4.96
Variable-Rate	677	677	676	676	675	675	100.29	0.06
TOTAL BORROWINGS	**8,185**	**8,023**	**7,851**	**7,687**	**7,531**	**7,645**	**104.95**	**2.09**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	396	396	396	396	396	396	100.00	0.00
Other Escrow Accounts	130	126	122	118	115	133	94.42	3.06
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,493	1,493	1,493	1,493	1,493	1,493	100.00	0.00
Miscellaneous II	0	0	0	0	0	74		
TOTAL OTHER LIABILITIES	**2,019**	**2,015**	**2,012**	**2,008**	**2,005**	**2,097**	**96.10**	**0.19**
Other Liabilities not Included Above								
Self-Valued	4,617	4,520	4,395	4,300	4,225	4,111	109.95	2.45
Unamortized Yield Adjustments						2		
TOTAL LIABILITIES	**114,424**	**113,777**	**112,882**	**112,051**	**111,285**	**111,608**	**102/101****	**0.68/1.39****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	48	12	-50	-116	-182			
ARMs	7	7	6	4	1			
Other Mortgages	0	0	-1	-4	-10			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	50	26	-13	-54	-97			
Sell Mortgages and MBS	-70	-7	88	188	289			
Purchase Non-Mortgage Items	2	0	-2	-4	-5			
Sell Non-Mortgage Items	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-6	-3	1	4	7			
Pay Floating, Receive Fixed Swaps	1	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	0	1	1			
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	-1	-3	-7	-12	-16			
Self-Valued	63	65	81	94	107			
TOTAL OFF-BALANCE-SHEET POSITIONS	**91**	**97**	**103**	**102**	**97**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	131,939	131,180	129,917	128,188	126,149	125,451	105/103***	0.77/1.39***
MINUS TOTAL LIABILITIES	114,424	113,777	112,882	112,051	111,285	111,608	102/101**	0.68/1.39**
PLUS OFF-BALANCE-SHEET POSITIONS	91	97	103	102	97			
TOTAL NET PORTFOLIO VALUE #	17,606	17,499	17,138	16,238	14,961	13,843	126.41	1.34

* 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

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ASSETS

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September 2010
Data as of: 12/21/2010

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	$2,325	$6,699	$4,609	$945	$276
WARM	340 mo	313 mo	309 mo	283 mo	237 mo
WAC	4.52%	5.47%	6.33%	7.29%	9.04%
Amount of these that is FHA or VA Guaranteed	$196	$73	$38	$23	$21
Securities Backed by Conventional Mortgages	$511	$740	$181	$30	$6
WARM	262 mo	272 mo	278 mo	213 mo	113 mo
Weighted Average Pass-Through Rate	4.32%	5.25%	6.13%	7.24%	8.80%
Securities Backed by FHA or VA Mortgages	$162	$130	$53	$7	$3
WARM	309 mo	270 mo	286 mo	234 mo	148 mo
Weighted Average Pass-Through Rate	4.35%	5.24%	6.12%	7.10%	8.73%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,276	$4,044	$2,137	$818	$344
WAC	4.47%	5.41%	6.38%	7.33%	8.91%
Mortgage Securities	$1,590	$1,024	$150	$7	$1
Weighted Average Pass-Through Rate	3.97%	5.18%	6.10%	7.13%	9.50%
WARM (of 15-Year Loans and Securities)	144 mo	140 mo	134 mo	111 mo	84 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$537	$1,090	$1,392	$682	$337
WAC	4.13%	5.44%	6.39%	7.32%	9.79%
Mortgage Securities	$140	$171	$9	$3	$0
Weighted Average Pass-Through Rate	4.18%	5.38%	6.26%	7.11%	8.64%
WARM (of Balloon Loans and Securities)	73 mo	69 mo	52 mo	50 mo	63 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$34,428**

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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	$3	$88	$56	$0	$14
WAC	4.89%	4.31%	5.51%	0.00%	5.77%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,389	$6,726	$5,184	$146	$1,435
Weighted Average Margin	179 bp	269 bp	262 bp	252 bp	257 bp
WAC	4.48%	4.59%	5.60%	3.67%	5.16%
WARM	175 mo	271 mo	296 mo	306 mo	272 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	40 mo	6 mo	16 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$15,041**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$20	$70	$137	$21	$1
Weighted Average Distance from Lifetime Cap	148 bp	134 bp	135 bp	85 bp	134 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$50	$162	$124	$2	$85
Weighted Average Distance from Lifetime Cap	305 bp	348 bp	335 bp	351 bp	387 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$925	$6,403	$4,699	$121	$1,313
Weighted Average Distance from Lifetime Cap	999 bp	692 bp	620 bp	716 bp	654 bp
Balances Without Lifetime Cap	$398	$179	$280	$2	$50
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$467	$6,245	$4,556	$15	$1,248
Weighted Average Periodic Rate Cap	176 bp	193 bp	223 bp	149 bp	162 bp
Balances Subject to Periodic Rate Floors	$369	$5,382	$3,995	$14	$959
MBS Included in ARM Balances	$278	$1,234	$572	$21	$84

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$4,224	$7,861
WARM	82 mo	198 mo
Remaining Term to Full Amortization	284 mo	
Rate Index Code	0	0
Margin	226 bp	252 bp
Reset Frequency	29 mo	29 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$131	$167
Wghted Average Distance to Lifetime Cap	77 bp	112 bp
Fixed-Rate:		
Balances	$4,776	$4,859
WARM	43 mo	103 mo
Remaining Term to Full Amortization	245 mo	
WAC	6.51%	6.58%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,522	$2,336
WARM	28 mo	29 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	170 bp	6.38%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,141	$2,278
WARM	122 mo	107 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	77 bp	6.75%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,634	$2,482
WARM	37 mo	42 mo
Margin in Column 1; WAC in Column 2	141 bp	6.39%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$607	$2,997
WARM	79 mo	64 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	513 bp	7.76%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$98	$454
Fixed Rate		
Remaining WAL <= 5 Years	$415	$2,810
Remaining WAL 5-10 Years	$47	$95
Remaining WAL Over 10 Years	$34	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$66
CMO Residuals:		
Fixed Rate	$26	$3
Floating Rate	$38	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	8.50%
Principal-Only MBS	$0	$5
WAC	0.00%	4.94%
Total Mortgage-Derivative Securities - Book Value	$659	$3,434

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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	$9,452	$11,207	$4,152	$592	$206
WARM	255 mo	276 mo	274 mo	239 mo	151 mo
Weighted Average Servicing Fee	25 bp	27 bp	27 bp	29 bp	40 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	208 loans
FHA/VA	16 loans
Subserviced by Others	6 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$556	$49
WARM (in months)	248 mo	304 mo
Weighted Average Servicing Fee	33 bp	5 bp

Total # of Adjustable-Rate Loans Serviced	6 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others **$26,215**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,592		
Equity Securities Carried at Fair Value	$310		
Zero-Coupon Securities	$152	3.57%	57 mo
Government & Agency Securities	$1,985	2.81%	53 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$7,790	0.38%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,477	4.15%	63 mo
Memo: Complex Securities (from supplemental reporting)	$4,343		

Total Cash, Deposits, and Securities **$19,649**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 12/22/2010 1:48:36 PM

Amounts in Millions

Reporting Dockets: 396
September 2010
Data as of: 12/21/2010

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$3,142
Accrued Interest Receivable	$356
Advances for Taxes and Insurance	$38
Less: Unamortized Yield Adjustments	$208
Valuation Allowances	$1,088
Unrealized Gains (Losses)	$136

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$212
Accrued Interest Receivable	$73
Less: Unamortized Yield Adjustments	$-7
Valuation Allowances	$241
Unrealized Gains (Losses)	$10

OTHER ITEMS

Real Estate Held for Investment	$64
Repossessed Assets	$1,225
Equity Investments Not Carried at Fair Value	$33
Office Premises and Equipment	
	$2,106
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$90
Valuation Allowances	$1
	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$239
Miscellaneous I	
Miscellaneous II	$3,921
	$453
TOTAL ASSETS	**$125,495**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$212
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$11
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$68
Mortgage-Related Mututal Funds	$242
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,552
Weighted Average Servicing Fee	18 bp
Adjustable-Rate Mortgage Loans Serviced	$1,309
Weighted Average Servicing Fee	32 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$87

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 12/22/2010 1:48:37 PM

Amounts in Millions

Reporting Dockets: 396
September 2010
Data as of: 12/21/2010

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	$8,461	$3,032	$520	$98
WAC	1.47%	2.65%	4.64%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$12,581	$8,473	$1,137	$184
WAC	1.31%	2.24%	4.74%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$8,691	$3,902	$119
WAC		2.08%	4.22%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$4,687	$27
WAC			3.12%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$51,484**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,341	$1,201	$731
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$18,379	$17,220	$8,724
Penalty in Months of Forgone Interest	3.18 mo	5.76 mo	5.94 mo
Balances in New Accounts	$1,205	$1,174	$495

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%	$777	$1,122	$701	1.67%
3.00 to 3.99%	$120	$1,002	$633	3.51%
4.00 to 4.99%	$293	$884	$431	4.54%
5.00 to 5.99%	$44	$461	$418	5.31%
6.00 to 6.99%	$21	$10	$18	6.35%
7.00 to 7.99%	$0	$3	$18	7.37%
8.00 to 8.99%	$0	$0	$10	8.20%
9.00 and Above	$0	$0	$1	10.06%
WARM	2 mo	18 mo	67 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$6,970**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$5,604
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 12/22/2010 1:48:37 PM

Amounts in Millions

Reporting Dockets: 396
September 2010
Data as of: 12/21/2010

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$10,965	0.55%	$306
Money Market Deposit Accounts (MMDAs)	$15,025	0.82%	$579
Passbook Accounts	$13,242	0.61%	$545
Non-Interest-Bearing Non-Maturity Deposits	$6,262		$207
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$246	0.15%	
Escrow for Mortgages Serviced for Others	$151	0.04%	
Other Escrows	$133	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$46,024		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,493		
Miscellaneous II	$74		
TOTAL LIABILITIES	**$111,651**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$2
EQUITY CAPITAL	$13,842
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$125,495**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets $100 Mil - $1 Bill | **Reporting Dockets: 396**
All Reporting CMR | **September 2010**
Report Prepared: 12/22/2010 1:48:37 PM | **Amounts in Millions** | **Data as of: 12/21/2010**

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		$15
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$9
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	31	$128
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	41	$50
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	19	$15
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	145	$590
1014	Opt commitment to orig 25- or 30-year FRMs	138	$835
1016	Opt commitment to orig "other" Mortgages	102	$242
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$7
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$3
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	9	$27
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	6	$11
2016	Commit/purchase "other" Mortgage loans, svc retained	6	$19
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$6
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$0
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	47	$336
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	62	$576
2036	Commit/sell "other" Mortgage loans, svc retained	9	$38
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$3
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$6
2054	Commit/purchase 25- to 30-year FRM MBS		$2
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$5
2074	Commit/sell 25- or 30-yr FRM MBS		$26
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$4
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$151

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets $100 Mil - $1 Bill | **Reporting Dockets: 396**
All Reporting CMR | **September 2010**
Report Prepared: 12/22/2010 1:48:38 PM | **Amounts in Millions** | **Data as of: 12/21/2010**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	6	$299
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		$4
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	34	$114
2134	Commit/sell 25- or 30-yr FRM loans, svc released	52	$447
2136	Commit/sell "other" Mortgage loans, svc released		$19
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	16	$88
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	11	$6
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	10	$25
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	55	$143
2214	Firm commit/originate 25- or 30-year FRM loans	56	$267
2216	Firm commit/originate "other" Mortgage loans	33	$69
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3016	Option to purchase "other" Mortgages		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$5
3034	Option to sell 25- or 30-year FRMs		$84
3054	Short option to purchase 25- or 30-yr FRMs		$40
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$3
3074	Short option to sell 25- or 30-yr FRMs		$79
4002	Commit/purchase non-Mortgage financial assets	32	$82
4006	Commit/purchase "other" liabilities		$6
4022	Commit/sell non-Mortgage financial assets		$11
5002	IR swap: pay fixed, receive 1-month LIBOR		$12
5004	IR swap: pay fixed, receive 3-month LIBOR		$68
5010	IR swap: pay fixed, receive 3-month Treasury		$20
5026	IR swap: pay 3-month LIBOR, receive fixed		$4
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$5
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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All Reporting CMR | **September 2010**
Report Prepared: 12/22/2010 1:48:39 PM | **Amounts in Millions** | **Data as of: 12/21/2010**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
6004	Interest rate Cap based on 3-month LIBOR		$10
9502	Fixed-rate construction loans in process	167	$444
9512	Adjustable-rate construction loans in process	109	$214

AGGREGATE SCHEDULE CMR REPORT

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All Reporting CMR | **September 2010**
Report Prepared: 12/22/2010 1:48:39 PM | **Amounts in Millions** | **Data as of: 12/21/2010**

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		$0
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$38
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$217
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$1
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$34
120	Other investment securities, fixed-coupon securities	7	$61
122	Other investment securities, floating-rate securities		$17
125	Multi/nonres mtg loans; fixed-rate, Balloon		$58
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$95
130	Construction and land loans (adj-rate)		$24
140	Second Mortgages (adj-rate)		$16
150	Commercial loans (adj-rate)		$51
180	Consumer loans; loans on deposits		$6
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases		$5
184	Consumer loans; mobile home loans		$45
185	Consumer loans; credit cards		$1
187	Consumer loans; recreational vehicles		$39
189	Consumer loans; other		$9
200	Variable-rate, fixed-maturity CDs	109	$781
220	Variable-rate FHLB advances	21	$304
299	Other variable-rate	26	$408
300	Govt. & agency securities, fixed-coupon securities		$21
302	Govt. & agency securities, floating-rate securities		$45

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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Report Prepared: 12/22/2010 1:48:39 PM | **Amounts in Millions** | **Data as of: 12/21/2010**

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	210	$4,343	$4,417	$4,360	$4,238	$4,073	$3,880
123 - Mortgage Derivatives - M/V estimate	171	$4,048	$4,107	$4,061	$3,982	$3,842	$3,695
129 - Mortgage-Related Mutual Funds - M/V estimate	26	$177	$178	$176	$174	$171	$169
280 - FHLB putable advance-M/V estimate	75	$1,558	$1,758	$1,708	$1,655	$1,610	$1,575
281 - FHLB convertible advance-M/V estimate	62	$1,435	$1,561	$1,543	$1,502	$1,478	$1,455
282 - FHLB callable advance-M/V estimate	9	$218	$249	$243	$235	$229	$224
283 - FHLB periodic floor floating rate advance-M/V Estimates		$25	$24	$25	$25	$26	$26
289 - Other FHLB structured advances - M/V estimate	12	$407	$507	$496	$485	$475	$471
290 - Other structured borrowings - M/V estimate	18	$468	$518	$504	$493	$482	$474
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$40	$63	$65	$81	$94	$107