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: 118** | **March 2009**

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	111,098	-8,010	-7 %	10.33 %	-45 bp
+200 bp	117,046	-2,062	-2 %	10.76 %	-3 bp
+100 bp	119,276	168	0 %	10.87 %	+8 bp
0 bp	119,108			10.79 %	
-100 bp	114,630	-4,478	-4 %	10.34 %	-45 bp

Risk Measure for a Given Rate Shock

	3/31/2009	12/31/2008	3/31/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	10.79 %	9.15 %	9.24 %
Post-shock NPV Ratio	10.34 %	8.68 %	8.42 %
Sensitivity Measure: Decline in NPV Ratio	45 bp	47 bp	82 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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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	123,527	122,156	119,875	116,261	111,622	117,056	104.36	1.49
30-Year Mortgage Securities	23,448	23,192	22,765	22,092	21,194	22,250	104.23	1.47
15-Year Mortgages and MBS	37,810	37,369	36,500	35,362	34,115	35,967	103.90	1.75
Balloon Mortgages and MBS	27,933	27,653	27,291	26,847	26,282	25,997	106.37	1.16
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	23,191	23,171	23,055	22,951	22,816	23,913	96.90	0.29
7 Month to 2 Year Reset Frequency	55,103	54,763	54,281	53,667	52,914	54,059	101.30	0.75
2+ to 5 Year Reset Frequency	98,734	97,902	96,631	94,894	91,847	95,460	102.56	1.07
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	55,316	55,018	54,554	54,068	53,516	52,481	104.84	0.69
2 Month to 5 Year Reset Frequency	16,691	16,500	16,244	15,965	15,646	16,573	99.56	1.36
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	20,365	20,123	19,872	19,627	19,384	19,742	101.93	1.22
Adjustable-Rate, Fully Amortizing	31,663	31,470	31,271	31,069	30,836	31,221	100.80	0.62
Fixed-Rate, Balloon	14,103	13,573	13,061	12,575	12,113	13,072	103.84	3.84
Fixed-Rate, Fully Amortizing	21,165	20,523	19,887	19,286	18,716	19,448	105.52	3.11
Construction and Land Loans								
Adjustable-Rate	20,114	20,090	20,044	19,999	19,954	20,016	100.37	0.17
Fixed-Rate	4,652	4,538	4,418	4,305	4,199	4,469	101.53	2.58
Second-Mortgage Loans and Securities								
Adjustable-Rate	56,637	56,520	56,361	56,204	56,050	56,353	100.30	0.24
Fixed-Rate	34,881	34,088	33,268	32,488	31,744	31,872	106.95	2.37
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	9,171	9,050	8,895	8,703	8,466	9,050	100.00	1.52
Accrued Interest Receivable	3,067	3,067	3,067	3,067	3,067	3,067	100.00	0.00
Advance for Taxes/Insurance	597	597	597	597	597	597	100.00	0.00
Float on Escrows on Owned Mortgages	50	108	203	316	427			-70.41
LESS: Value of Servicing on Mortgages Serviced by Others	-107	-109	-112	-133	-159			-2.02
TOTAL MORTGAGE LOANS AND SECURITIES	**678,325**	**671,580**	**662,252**	**650,477**	**635,665**	**652,663**	**102.90**	**1.20**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	32,426	32,383	32,312	32,242	32,173	32,365	100.06	0.18
Fixed-Rate	13,181	12,644	12,127	11,637	11,174	11,463	110.30	4.17
Consumer Loans								
Adjustable-Rate	42,129	42,081	41,996	41,913	41,830	41,059	102.49	0.16
Fixed-Rate	44,016	43,571	43,064	42,576	42,105	43,547	100.06	1.09
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-2,794	-2,779	-2,762	-2,745	-2,728	-2,779	0.00	0.57
Accrued Interest Receivable	859	859	859	859	859	859	100.00	0.00
TOTAL NONMORTGAGE LOANS	**129,817**	**128,758**	**127,597**	**126,483**	**125,413**	**126,513**	**101.77**	**0.86**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	25,294	25,294	25,294	25,294	25,294	25,294	100.00	0.00
Equities and All Mutual Funds	2,961	2,839	2,717	2,594	2,472	2,839	100.00	4.30
Zero-Coupon Securities	4,693	4,688	4,674	4,660	4,647	4,672	100.34	0.20
Government and Agency Securities	10,788	10,654	10,487	10,325	10,167	10,412	102.32	1.41
Term Fed Funds, Term Repos	47,387	47,315	47,177	47,041	46,907	47,283	100.07	0.22
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	33,448	33,209	32,959	32,721	32,493	33,762	98.36	0.74
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	61,249	59,427	57,233	54,825	52,550	67,569	87.95	3.38
Structured Securities (Complex)	37,306	36,252	35,204	34,159	33,135	36,176	100.21	2.90
LESS: Valuation Allowances for Investment Securities	8	7	7	7	7	7	100.00	3.66
TOTAL CASH, DEPOSITS, AND SECURITIES	**223,118**	**219,669**	**215,737**	**211,612**	**207,659**	**228,000**	**96.35**	**1.68**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	3,363	3,363	3,363	3,363	3,363	3,363	100.00	0.00
Real Estate Held for Investment	55	55	55	55	55	55	100.00	0.00
Investment in Unconsolidated Subsidiaries	834	781	728	675	622	781	100.00	6.80
Office Premises and Equipment	5,481	5,481	5,481	5,481	5,481	5,481	100.00	0.00
TOTAL REAL ASSETS, ETC.	**9,734**	**9,680**	**9,627**	**9,574**	**9,521**	**9,680**	**100.00**	**0.55**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2,329	2,634	3,358	4,527	5,729			-19.54
Adjustable-Rate Servicing	1,505	1,481	1,442	1,511	1,846			2.10
Float on Mortgages Serviced for Others	1,548	1,706	1,943	2,205	2,447			-11.58
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**5,381**	**5,820**	**6,743**	**8,243**	**10,022**			**-11.70**
OTHER ASSETS								
Purchased and Excess Servicing						5,416		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	52,552	52,552	52,552	52,552	52,552	52,552	100.00	0.00
Miscellaneous II						15,979		
Deposit Intangibles								
Retail CD Intangible	224	268	406	464	520			-33.94
Transaction Account Intangible	1,527	2,887	4,295	5,640	6,943			-47.93
MMDA Intangible	6,489	9,600	12,930	15,999	18,910			-33.55
Passbook Account Intangible	1,504	2,464	3,473	4,454	5,312			-39.96
Non-Interest-Bearing Account Intangible	49	732	1,380	1,995	2,580			-90.95
TOTAL OTHER ASSETS	**62,345**	**68,502**	**75,036**	**81,104**	**86,817**	**73,946**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-14,409		
TOTAL ASSETS	**1,108,720**	**1,104,010**	**1,096,991**	**1,087,492**	**1,075,097**	**1,076,393**	**103/101*** **	**0.53/1.12*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	211,280	210,907	210,243	209,587	208,948	208,392	101.21	0.25
Fixed-Rate Maturing in 13 Months or More	59,068	57,267	55,491	53,938	52,650	52,285	109.53	3.12
Variable-Rate	926	926	926	925	925	925	100.11	0.03
Demand								
Transaction Accounts	57,449	57,449	57,449	57,449	57,449	57,449	100/95*	0.00/2.54*
MMDAs	238,927	238,927	238,927	238,927	238,927	238,927	100/96*	0.00/1.40*
Passbook Accounts	44,429	44,429	44,429	44,429	44,429	44,429	100/94*	0.00/2.35*
Non-Interest-Bearing Accounts	27,117	27,117	27,117	27,117	27,117	27,117	100/97*	0.00/2.52*
TOTAL DEPOSITS	**639,196**	**637,021**	**634,580**	**632,372**	**630,445**	**629,523**	**101/99***	**0.36/1.39***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	116,166	115,165	114,167	113,189	112,231	113,001	101.92	0.87
Fixed-Rate Maturing in 37 Months or More	41,539	39,320	37,267	35,364	33,596	34,305	114.62	5.43
Variable-Rate	84,521	84,398	84,297	84,194	84,088	84,027	100.44	0.13
TOTAL BORROWINGS	**242,226**	**238,883**	**235,731**	**232,746**	**229,914**	**231,334**	**103.26**	**1.36**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	3,718	3,718	3,718	3,718	3,718	3,718	100.00	0.00
Other Escrow Accounts	1,192	1,154	1,119	1,086	1,055	1,238	93.21	3.16
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	19,504	19,504	19,504	19,504	19,504	19,504	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,783		
TOTAL OTHER LIABILITIES	**24,414**	**24,376**	**24,341**	**24,308**	**24,277**	**26,244**	**92.88**	**0.15**
Other Liabilities not Included Above								
Self-Valued	90,848	87,571	84,840	82,650	80,893	80,437	108.87	3.43
Unamortized Yield Adjustments						1,863		
TOTAL LIABILITIES	**996,684**	**987,852**	**979,492**	**972,076**	**965,529**	**969,401**	**102/100****	**0.87/1.54****

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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	1,535	302	-2,009	-4,625	-7,180			
ARMs	-4	-9	-16	-24	-32			
Other Mortgages	10	0	-14	-34	-59			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	1,134	219	-1,581	-3,936	-6,299			
Sell Mortgages and MBS	-2,623	-528	3,607	8,920	14,189			
Purchase Non-Mortgage Items	8	0	-8	-16	-23			
Sell Non-Mortgage Items	-3	0	3	5	7			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-591	-378	-185	-9	152			
Pay Floating, Receive Fixed Swaps	401	227	63	-93	-242			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	7	4	5	12	20			
Interest-Rate Caps	1	2	5	11	22			
Interest-Rate Floors	100	66	45	31	21			
Futures	-1	0	1	1	2			
Options on Futures	2	2	2	2	2			
Construction LIP	57	38	8	-21	-50			
Self-Valued	2,560	3,005	1,852	1,405	998			
TOTAL OFF-BALANCE-SHEET POSITIONS	**2,593**	**2,950**	**1,777**	**1,630**	**1,530**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	1,108,720	1,104,010	1,096,991	1,087,492	1,075,097	1,076,393	103/101***	0.53/1.12***
MINUS TOTAL LIABILITIES	996,684	987,852	979,492	972,076	965,529	969,401	102/100**	0.87/1.54**
PLUS OFF-BALANCE-SHEET POSITIONS	2,593	2,950	1,777	1,630	1,530			
TOTAL NET PORTFOLIO VALUE #	114,630	119,108	119,276	117,046	111,098	106,993	111.32	-1.95

* 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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Report Prepared: 6/18/2009 3:06:17 PM

Amounts in Millions

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March 2009
Data as of: 06/15/2009

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	$11,064	$49,859	$37,500	$12,502	$6,131
WARM	349 mo	330 mo	329 mo	325 mo	311 mo
WAC	4.60%	5.52%	6.39%	7.39%	8.91%
Amount of these that is FHA or VA Guaranteed	$916	$8,674	$993	$362	$496
Securities Backed by Conventional Mortgages	$3,497	$8,319	$6,788	$100	$18
WARM	335 mo	324 mo	340 mo	248 mo	189 mo
Weighted Average Pass-Through Rate	4.53%	5.27%	6.18%	7.14%	8.43%
Securities Backed by FHA or VA Mortgages	$451	$1,033	$788	$675	$582
WARM	339 mo	314 mo	326 mo	289 mo	151 mo
Weighted Average Pass-Through Rate	4.22%	5.37%	6.33%	7.19%	8.94%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$5,066	$10,731	$5,394	$1,795	$1,263
WAC	4.66%	5.45%	6.39%	7.39%	9.15%
Mortgage Securities	$4,504	$6,281	$911	$19	$3
Weighted Average Pass-Through Rate	4.30%	5.20%	6.03%	7.15%	9.19%
WARM (of 15-Year Loans and Securities)	132 mo	149 mo	152 mo	132 mo	129 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$2,186	$9,245	$11,185	$1,584	$724
WAC	3.80%	5.59%	6.36%	7.30%	10.31%
Mortgage Securities	$508	$474	$91	$0	$0
Weighted Average Pass-Through Rate	4.35%	5.59%	6.12%	0.00%	8.00%
WARM (of Balloon Loans and Securities)	147 mo	94 mo	108 mo	119 mo	91 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$201,270**

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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	$26	$283	$95	$3,700	$39
WAC	4.81%	5.01%	5.62%	7.24%	6.84%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$23,888	$53,776	$95,364	$48,781	$16,534
Weighted Average Margin	200 bp	244 bp	222 bp	302 bp	262 bp
WAC	3.64%	5.17%	5.81%	6.10%	5.17%
WARM	287 mo	310 mo	338 mo	320 mo	312 mo
Weighted Average Time Until Next Payment Reset	3 mo	16 mo	45 mo	7 mo	12 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$242,486**

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	$140	$226	$613	$117	$205
Weighted Average Distance from Lifetime Cap	135 bp	127 bp	183 bp	18 bp	45 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$757	$1,395	$1,206	$1,149	$9,062
Weighted Average Distance from Lifetime Cap	344 bp	362 bp	347 bp	366 bp	299 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$21,081	$51,330	$91,245	$50,394	$7,269
Weighted Average Distance from Lifetime Cap	796 bp	557 bp	552 bp	564 bp	475 bp
Balances Without Lifetime Cap	$1,936	$1,107	$2,396	$821	$37
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$8,416	$50,137	$85,698	$316	$2,606
Weighted Average Periodic Rate Cap	236 bp	230 bp	218 bp	572 bp	200 bp
Balances Subject to Periodic Rate Floors	$10,687	$44,289	$78,597	$267	$11,130
MBS Included in ARM Balances	$5,466	$10,773	$18,034	$497	$313

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$19,742	$31,221
WARM	88 mo	116 mo
Remaining Term to Full Amortization	299 mo	
Rate Index Code	0	0
Margin	215 bp	199 bp
Reset Frequency	32 mo	12 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$591	$355
Wghted Average Distance to Lifetime Cap	69 bp	109 bp
Fixed-Rate:		
Balances	$13,072	$19,448
WARM	59 mo	84 mo
Remaining Term to Full Amortization	272 mo	
WAC	6.39%	6.20%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$20,016	$4,469
WARM	20 mo	41 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	121 bp	6.54%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$56,353	$31,872
WARM	221 mo	186 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	42 bp	7.61%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$32,365	$11,463
WARM	29 mo	59 mo
Margin in Column 1; WAC in Column 2	160 bp	6.13%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$41,059	$43,547
WARM	63 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	834 bp	9.96%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$2,745	$14,789
Fixed Rate		
Remaining WAL <= 5 Years	$13,651	$24,322
Remaining WAL 5-10 Years	$6,739	$1,588
Remaining WAL Over 10 Years	$427	
Superfloaters	$27	
Inverse Floaters & Super POs	$0	
Other	$0	$98
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$18	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$60	$258
WAC	6.71%	3.95%
Principal-Only MBS	$22	$0
WAC	6.04%	0.00%
Total Mortgage-Derivative Securities - Book Value	$23,689	$41,056

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Report Prepared: 6/18/2009 3:06:17 PM

Amounts in Millions

Reporting Dockets: 118
March 2009
Data as of: 06/15/2009

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	$29,196	$162,514	$243,988	$56,992	$19,219
WARM	276 mo	297 mo	325 mo	318 mo	254 mo
Weighted Average Servicing Fee	29 bp	34 bp	38 bp	33 bp	39 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	2,461 loans				
FHA/VA	708 loans				
Subserviced by Others	915 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$231,945	$49,842	Total # of Adjustable-Rate Loans Serviced	1,146 loans
WARM (in months)	299 mo	324 mo	Number of These Subserviced by Others	81 loans
Weighted Average Servicing Fee	27 bp	34 bp		

Total Balances of Mortgage Loans Serviced for Others **$793,696**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$25,294		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,839		
Zero-Coupon Securities	$4,672	1.26%	4 mo
Government & Agency Securities	$10,412	2.37%	19 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$47,283	0.53%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$33,762	1.63%	12 mo
Memo: Complex Securities (from supplemental reporting)	$36,176		

Total Cash, Deposits, and Securities **$160,438**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 6/18/2009 3:06:18 PM

Amounts in Millions

Reporting Dockets: 118
March 2009
Data as of: 06/15/2009

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$33,057
Accrued Interest Receivable	$3,067
Advances for Taxes and Insurance	$597
Less: Unamortized Yield Adjustments	$6,767
Valuation Allowances	$24,007
Unrealized Gains (Losses)	$-6,303

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$2,262
Accrued Interest Receivable	$859
Less: Unamortized Yield Adjustments	$432
Valuation Allowances	$5,042
Unrealized Gains (Losses)	$-571

OTHER ITEMS

Real Estate Held for Investment	$55
Repossessed Assets	$3,363
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$781
Office Premises and Equipment	$5,481
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-416
Less: Unamortized Yield Adjustments	$-80
Valuation Allowances	$7
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$5,416
Miscellaneous I	$52,552
Miscellaneous II	$15,979

TOTAL ASSETS	**$1,073,569**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$1,393
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$38
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,633
Mortgage-Related Mututal Funds	$206
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$45,957
Weighted Average Servicing Fee	16 bp
Adjustable-Rate Mortgage Loans Serviced	$48,255
Weighted Average Servicing Fee	15 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$12,264

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 6/18/2009 3:06:18 PM

Amounts in Millions

Reporting Dockets: 118
March 2009
Data as of: 06/15/2009

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	$74,449	$4,934	$1,993	$1,532
WAC	3.07%	4.28%	4.20%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$93,991	$28,019	$5,007	$2,015
WAC	3.03%	4.03%	4.23%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$28,136	$8,525	$273
WAC		3.67%	4.78%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$15,623	$166
WAC			4.72%	
WARM			68 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$260,677**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$35,628	$16,664	$13,015
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$114,559	$41,612	$20,043
Penalty in Months of Forgone Interest	3.21 mo	6.22 mo	8.77 mo
Balances in New Accounts	$21,626	$5,605	$1,293

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 6/18/2009 3:06:18 PM

Amounts in Millions

Reporting Dockets: 118
March 2009
Data as of: 06/15/2009

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%	$49,314	$6,265	$775	0.74%
3.00 to 3.99%	$1,090	$15,893	$2,577	3.49%
4.00 to 4.99%	$1,311	$29,464	$18,086	4.70%
5.00 to 5.99%	$846	$8,478	$10,175	5.35%
6.00 to 6.99%	$3	$157	$1,736	6.24%
7.00 to 7.99%	$1	$73	$425	7.18%
8.00 to 8.99%	$0	$41	$521	8.71%
9.00 and Above	$0	$66	$10	9.83%
WARM	2 mo	19 mo	77 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$147,306**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$165,389
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 6/18/2009 3:06:18 PM

Amounts in Millions

Reporting Dockets: 118
March 2009
Data as of: 06/15/2009

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$57,449	0.79%	$4,545
Money Market Deposit Accounts (MMDAs)	$238,927	0.99%	$13,555
Passbook Accounts	$44,429	0.95%	$3,132
Non-Interest-Bearing Non-Maturity Deposits	$27,117		$637
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,903	0.09%	
Escrow for Mortgages Serviced for Others	$1,816	0.07%	
Other Escrows	$1,238	0.20%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$372,878		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$532		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1,331		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$19,504		
Miscellaneous II	$1,783		
TOTAL LIABILITIES	**$969,399**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$865
EQUITY CAPITAL	$103,283
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,073,547**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill | **Reporting Dockets: 118**
All Reporting CMR | **March 2009**
Report Prepared: 6/18/2009 3:06:18 PM | **Amounts in Millions** | **Data as of: 06/15/2009**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs	6	$38
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	20	$279
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	22	$308
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	15	$883
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	65	$8,026
1014	Opt commitment to orig 25- or 30-year FRMs	67	$54,877
1016	Opt commitment to orig "other" Mortgages	51	$945
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$9
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$7
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	$139
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	8	$2,383
2016	Commit/purchase "other" Mortgage loans, svc retained		$7
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$0
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		$100
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	20	$558
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	27	$2,165
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$300
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1,902
2054	Commit/purchase 25- to 30-year FRM MBS	10	$41,201
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$319
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$11
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	9	$7,479
2074	Commit/sell 25- or 30-yr FRM MBS	13	$92,251
2076	Commit/sell "other" MBS		$143
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0

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Area: Assets > $1 Bill | **Reporting Dockets: 118**
All Reporting CMR | **March 2009**
Report Prepared: 6/18/2009 3:06:18 PM | **Amounts in Millions** | **Data as of: 06/15/2009**

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
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		$2
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$8
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$76
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$2
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$2
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	15	$265
2134	Commit/sell 25- or 30-yr FRM loans, svc released	23	$2,076
2136	Commit/sell "other" Mortgage loans, svc released		$98
2202	Firm commitment to originate 1-month COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$92
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$5
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$312
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	15	$194
2214	Firm commit/originate 25- or 30-year FRM loans	17	$907
2216	Firm commit/originate "other" Mortgage loans	16	$430
3014	Option to purchase 25- or 30-yr FRMs		$220
3028	Option to sell 3- or 5-year Treasury ARMs		$240
3032	Option to sell 10-, 15-, or 20-year FRMs		$6
3034	Option to sell 25- or 30-year FRMs	7	$498
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$49
3074	Short option to sell 25- or 30-yr FRMs		$357
3076	Short option to sell "other" Mortgages		$1
4002	Commit/purchase non-Mortgage financial assets	24	$311
4022	Commit/sell non-Mortgage financial assets		$41
5002	IR swap: pay fixed, receive 1-month LIBOR	7	$1,405
5004	IR swap: pay fixed, receive 3-month LIBOR	10	$1,972

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Report Prepared: 6/18/2009 3:06:19 PM | **Amounts in Millions** | **Data as of: 06/15/2009**

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,837
5026	IR swap: pay 3-month LIBOR, receive fixed	6	$719
5044	IR swap: pay the prime rate, receive fixed		$40
5124	IR swaption: pay 1-month LIBOR, receive fixed		$28
5224	Short IR swaption: pay 1-mo LIBOR, receive fixed		$28
6002	Interest rate Cap based on 1-month LIBOR		$1,816
6004	Interest rate Cap based on 3-month LIBOR		$2,735
7022	Interest rate floor based on the prime rate		$1,900
8046	Short futures contract on 3-month Eurodollar		$248
9012	Long call option on Treasury bond futures contract		$10
9016	Long call option on 3-mo Eurodollar futures contract		$75
9036	Long put option on T-bond futures contract		$5
9502	Fixed-rate construction loans in process	42	$1,003
9512	Adjustable-rate construction loans in process	43	$1,960

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill | **Reporting Dockets: 118**
All Reporting CMR | **March 2009**
Report Prepared: 6/18/2009 3:06:19 PM | **Amounts in Millions** | **Data as of: 06/15/2009**

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		$70
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$788
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$1,018
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$173
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,871
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$634
120	Other investment securities, fixed-coupon securities		$79
122	Other investment securities, floating-rate securities		$25
125	Multi/nonres mtg loans; fixed-rate, Balloon		$154
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$229
130	Construction and land loans (adj-rate)		$134
140	Second Mortgages (adj-rate)		$224
180	Consumer loans; loans on deposits		$4
183	Consumer loans; auto loans and leases	7	$7,512
184	Consumer loans; mobile home loans		$2
185	Consumer loans; credit cards		$6,197
187	Consumer loans; recreational vehicles		$1,937
189	Consumer loans; other		$431
200	Variable-rate, fixed-maturity CDs	38	$925
220	Variable-rate FHLB advances	11	$39,916
299	Other variable-rate	27	$44,111
300	Govt. & agency securities, fixed-coupon securities		$41
302	Govt. & agency securities, floating-rate securities		$0

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill — **Reporting Dockets: 118**
All Reporting CMR — **March 2009**
Report Prepared: 6/18/2009 3:06:19 PM — **Amounts in Millions** — **Data as of: 06/15/2009**

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	56	$36,176	$37,306	$36,252	$35,204	$34,159	$33,135
123 - Mortgage Derivatives - M/V estimate	86	$67,569	$61,249	$59,427	$57,233	$54,825	$52,550
129 - Mortgage-Related Mutual Funds - M/V estimate		$25	$26	$25	$25	$24	$24
280 - FHLB putable advance-M/V estimate	27	$25,780	$29,974	$28,565	$27,419	$26,545	$25,929
281 - FHLB convertible advance-M/V estimate	26	$9,289	$10,362	$10,039	$9,779	$9,584	$9,440
282 - FHLB callable advance-M/V estimate		$499	$531	$519	$509	$501	$485
283 - FHLB periodic floor floating rate advance-M/V Estimates		$25	$25	$25	$25	$25	$25
289 - Other FHLB structured advances - M/V estimate		$20,027	$21,686	$21,349	$21,019	$20,741	$20,409
290 - Other structured borrowings - M/V estimate	25	$24,817	$28,269	$27,074	$26,089	$25,255	$24,607
500 - Other OBS Positions w/o contract code or exceeds 16 positions	12	$39,614	$2,560	$3,005	$1,852	$1,405	$998