

# Interest Rate Risk Exposure Report

Office of Thrift Supervision  
Risk Modeling and Analysis Division  
Washington, DC 20552

Area: US Total

All Reporting CMR

Reporting Dockets: 758

March 2009

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

Change in Rates	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
	\$Amount	\$Change	%Change	NPV Ratio	Change
+300 bp	127,882	-10,282	-7 %	10.46 %	-54 bp
+200 bp	135,048	-3,116	-2 %	10.92 %	-8 bp
+100 bp	138,065	-99	0 %	11.06 %	+6 bp
0 bp	138,164			11.00 %	
-100 bp	133,511	-4,653	-3 %	10.58 %	-42 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	11.00 %	9.48 %	9.63 %
Post-shock NPV Ratio	10.58 %	9.06 %	8.78 %
Sensitivity Measure: Decline in NPV Ratio	42 bp	42 bp	85 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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## Present Value Estimates by Interest Rate Scenario

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 Report Prepared: 6/22/2009 3:28:24 PM

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 Data as of: 6/16/2009

Amounts in Millions

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
<b>ASSETS</b>								
<b>MORTGAGE LOANS AND SECURITIES</b>								
<b>Fixed-Rate Single-Family First-Mortgage Loans and MBS</b>								
30-Year Mortgage Loans	141,565	140,013	137,439	133,331	128,022	134,125	104.39	1.47
30-Year Mortgage Securities	26,889	26,597	26,109	25,338	24,312	25,512	104.25	1.47
15-Year Mortgages and MBS	55,973	55,325	54,054	52,387	50,558	53,219	103.96	1.73
Balloon Mortgages and MBS	34,099	33,778	33,358	32,850	32,203	31,771	106.32	1.10
<b>Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs</b>								
6 Month or Less Reset Frequency	24,681	24,656	24,529	24,417	24,272	25,392	97.10	0.31
7 Month to 2 Year Reset Frequency	63,976	63,587	63,036	62,346	61,503	62,750	101.33	0.74
2+ to 5 Year Reset Frequency	105,884	104,997	103,644	101,807	98,601	102,366	102.57	1.07
<b>Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs</b>								
1 Month Reset Frequency	55,648	55,348	54,880	54,391	53,835	52,802	104.82	0.69
2 Month to 5 Year Reset Frequency	18,539	18,328	18,044	17,738	17,389	18,383	99.70	1.35
<b>Multifamily and Nonresidential Mortgage Loans and Securities</b>								
Adjustable-Rate, Balloons	24,867	24,581	24,276	23,977	23,681	24,097	102.01	1.20
Adjustable-Rate, Fully Amortizing	41,368	41,070	40,749	40,427	40,073	40,596	101.17	0.75
Fixed-Rate, Balloon	19,360	18,673	18,005	17,371	16,768	17,928	104.15	3.63
Fixed-Rate, Fully Amortizing	27,649	26,756	25,881	25,056	24,279	25,257	105.94	3.30
<b>Construction and Land Loans</b>								
Adjustable-Rate	25,254	25,219	25,155	25,091	25,029	25,140	100.31	0.20
Fixed-Rate	8,500	8,324	8,135	7,955	7,783	8,182	101.74	2.19
<b>Second-Mortgage Loans and Securities</b>								
Adjustable-Rate	61,755	61,626	61,450	61,277	61,106	61,435	100.31	0.25
Fixed-Rate	38,251	37,397	36,512	35,668	34,864	35,039	106.73	2.33
<b>Other Assets Related to Mortgage Loans and Securities</b>								
Net Nonperforming Mortgage Loans	10,669	10,532	10,357	10,142	9,879	10,532	100.00	1.48
Accrued Interest Receivable	3,535	3,535	3,535	3,535	3,535	3,535	100.00	0.00
Advance for Taxes/Insurance	621	621	621	621	621	621	100.00	0.00
Float on Escrows on Owned Mortgages	58	126	237	371	500			-71.00
LESS: Value of Servicing on Mortgages Serviced by Others	-99	-100	-101	-120	-144			-1.39
<b>TOTAL MORTGAGE LOANS AND SECURITIES</b>	<b>789,239</b>	<b>781,188</b>	<b>770,108</b>	<b>756,216</b>	<b>738,957</b>	<b>758,682</b>	<b>102.97</b>	<b>1.22</b>

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<b>ASSETS (cont.)</b>								
<b>NONMORTGAGE LOANS</b>								
<b>Commercial Loans</b>								
Adjustable-Rate	35,704	35,649	35,565	35,481	35,399	35,628	100.06	0.19
Fixed-Rate	16,535	15,900	15,286	14,703	14,151	14,411	110.34	3.93
<b>Consumer Loans</b>								
Adjustable-Rate	43,441	43,389	43,299	43,210	43,122	42,269	102.65	0.16
Fixed-Rate	47,558	47,065	46,503	45,962	45,441	47,064	100.00	1.12
<b>Other Assets Related to Nonmortgage Loans and Securities</b>								
Net Nonperforming Nonmortgage Loans	-2,863	-2,848	-2,829	-2,811	-2,794	-2,848	0.00	0.59
Accrued Interest Receivable	949	949	949	949	949	949	100.00	0.00
<b>TOTAL NONMORTGAGE LOANS</b>	<b>141,324</b>	<b>140,104</b>	<b>138,772</b>	<b>137,494</b>	<b>136,267</b>	<b>137,473</b>	<b>101.91</b>	<b>0.91</b>
<b>CASH, DEPOSITS, AND SECURITIES</b>								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	29,753	29,753	29,753	29,753	29,753	29,753	100.00	0.00
Equities and All Mutual Funds	3,476	3,343	3,211	3,078	2,946	3,349	99.84	3.96
Zero-Coupon Securities	4,791	4,780	4,761	4,743	4,725	4,753	100.58	0.31
Government and Agency Securities	12,468	12,293	12,085	11,885	11,690	11,955	102.82	1.56
Term Fed Funds, Term Repos	52,969	52,891	52,740	52,591	52,444	52,848	100.08	0.22
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	34,721	34,432	34,134	33,851	33,582	35,023	98.31	0.85
<b>Mortgage-Derivative and Structured Securities</b>								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	65,410	63,521	61,178	58,615	56,200	71,786	88.49	3.33
Structured Securities (Complex)	41,200	40,080	38,934	37,738	36,548	40,112	99.92	2.83
LESS: Valuation Allowances for Investment Securities	29	28	28	27	26	28	100.00	3.38
<b>TOTAL CASH, DEPOSITS, AND SECURITIES</b>	<b>244,757</b>	<b>241,065</b>	<b>236,768</b>	<b>232,227</b>	<b>227,862</b>	<b>249,550</b>	<b>96.60</b>	<b>1.66</b>

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<b>ASSETS (cont.)</b>								
<b>REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.</b>								
Reposessed Assets	4,156	4,156	4,156	4,156	4,156	4,156	100.00	0.00
Real Estate Held for Investment	127	127	127	127	127	127	100.00	0.00
Investment in Unconsolidated Subsidiaries	875	819	763	708	652	819	100.00	6.80
Office Premises and Equipment	8,080	8,080	8,080	8,080	8,080	8,080	100.00	0.00
<b>TOTAL REAL ASSETS, ETC.</b>	<b>13,239</b>	<b>13,183</b>	<b>13,127</b>	<b>13,072</b>	<b>13,016</b>	<b>13,183</b>	<b>100.00</b>	<b>0.42</b>
<b>MORTGAGE LOANS SERVICED FOR OTHERS</b>								
Fixed-Rate Servicing	2,465	2,793	3,562	4,785	6,018			-19.64
Adjustable-Rate Servicing	1,512	1,488	1,450	1,519	1,856			2.10
Float on Mortgages Serviced for Others	1,651	1,829	2,097	2,396	2,666			-12.20
<b>TOTAL MORTGAGE LOANS SERVICED FOR OTHERS</b>	<b>5,629</b>	<b>6,110</b>	<b>7,109</b>	<b>8,700</b>	<b>10,540</b>			<b>-12.12</b>
<b>OTHER ASSETS</b>								
Purchased and Excess Servicing						5,705		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	56,470	56,470	56,470	56,470	56,470	56,470	100.00	0.00
Miscellaneous II						16,575		
<b>Deposit Intangibles</b>								
Retail CD Intangible	315	368	547	623	697			-31.49
Transaction Account Intangible	1,821	3,442	5,120	6,724	8,277			-47.92
MMDA Intangible	6,867	10,166	13,692	16,941	20,020			-33.57
Passbook Account Intangible	1,952	3,195	4,504	5,779	6,893			-39.94
Non-Interest-Bearing Account Intangible	60	916	1,728	2,499	3,232			-91.01
<b>TOTAL OTHER ASSETS</b>	<b>67,486</b>	<b>74,558</b>	<b>82,063</b>	<b>89,036</b>	<b>95,590</b>	<b>78,750</b>		
<b>Miscellaneous Assets</b>								
Unrealized Gains Less Unamortized Yield Adjustments						-14,503		
<b>TOTAL ASSETS</b>	<b>1,261,673</b>	<b>1,256,208</b>	<b>1,247,947</b>	<b>1,236,745</b>	<b>1,222,231</b>	<b>1,223,134</b>	<b>103/101***</b>	<b>0.55/1.14***</b>

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<b>LIABILITIES</b>								
<b>DEPOSITS</b>								
<b>Fixed-Maturity</b>								
Fixed-Rate Maturing in 12 Months or Less	259,805	259,335	258,498	257,672	256,867	256,192	101.23	0.25
Fixed-Rate Maturing in 13 Months or More	76,433	74,230	72,039	70,090	68,422	68,009	109.15	2.96
Variable-Rate	1,739	1,738	1,736	1,734	1,732	1,732	100.34	0.09
<b>Demand</b>								
Transaction Accounts	68,378	68,378	68,378	68,378	68,378	68,378	100/95*	0.00/2.54*
MMDAs	253,055	253,055	253,055	253,055	253,055	253,055	100/96*	0.00/1.41*
Passbook Accounts	57,394	57,394	57,394	57,394	57,394	57,394	100/94*	0.00/2.35*
Non-Interest-Bearing Accounts	34,068	34,068	34,068	34,068	34,068	34,068	100/97*	0.00/2.52*
<b>TOTAL DEPOSITS</b>	<b>750,871</b>	<b>748,196</b>	<b>745,167</b>	<b>742,390</b>	<b>739,916</b>	<b>738,826</b>	<b>101/99*</b>	<b>0.38/1.39*</b>
<b>BORROWINGS</b>								
<b>Fixed-Maturity</b>								
Fixed-Rate Maturing in 36 Months or Less	125,383	124,284	123,189	122,117	121,066	121,909	101.95	0.88
Fixed-Rate Maturing in 37 Months or More	44,584	42,215	40,022	37,988	36,097	36,944	114.27	5.40
Variable-Rate	85,916	85,792	85,690	85,586	85,479	85,414	100.44	0.13
<b>TOTAL BORROWINGS</b>	<b>255,882</b>	<b>252,291</b>	<b>248,901</b>	<b>245,690</b>	<b>242,642</b>	<b>244,266</b>	<b>103.29</b>	<b>1.38</b>
<b>OTHER LIABILITIES</b>								
<b>Escrow Accounts</b>								
For Mortgages	4,285	4,285	4,285	4,285	4,285	4,285	100.00	0.00
Other Escrow Accounts	1,277	1,237	1,199	1,164	1,130	1,326	93.26	3.16
<b>Miscellaneous Other Liabilities</b>								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	21,249	21,249	21,249	21,249	21,249	21,249	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,858		
<b>TOTAL OTHER LIABILITIES</b>	<b>26,811</b>	<b>26,771</b>	<b>26,733</b>	<b>26,698</b>	<b>26,665</b>	<b>28,718</b>	<b>93.22</b>	<b>0.15</b>
<b>Other Liabilities not Included Above</b>								
Self-Valued	97,354	93,885	91,007	88,696	86,799	86,374	108.70	3.38
Unamortized Yield Adjustments						1,860		
<b>TOTAL LIABILITIES</b>	<b>1,130,919</b>	<b>1,121,143</b>	<b>1,111,809</b>	<b>1,103,474</b>	<b>1,096,021</b>	<b>1,100,045</b>	<b>102/100**</b>	<b>0.85/1.53**</b>

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<b>FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS</b>								
<b>OPTIONAL COMMITMENTS TO ORIGINATE</b>								
FRMs and Balloon/2-Step Mortgages	1,586	335	-2,018	-4,688	-7,298			
ARMs	-2	-9	-17	-27	-37			
Other Mortgages	13	0	-17	-43	-74			
<b>FIRM COMMITMENTS</b>								
Purchase/Originate Mortgages and MBS	1,170	243	-1,574	-3,950	-6,337			
Sell Mortgages and MBS	-2,687	-560	3,633	9,021	14,368			
Purchase Non-Mortgage Items	10	0	-10	-20	-29			
Sell Non-Mortgage Items	-3	0	3	5	8			
<b>INTEREST-RATE SWAPS, SWAPTIONS</b>								
Pay Fixed, Receive Floating Swaps	-601	-384	-187	-8	156			
Pay Floating, Receive Fixed Swaps	401	227	63	-93	-242			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
<b>OTHER</b>								
Options on Mortgages and MBS	7	4	8	27	47			
Interest-Rate Caps	1	2	5	11	23			
Interest-Rate Floors	100	66	45	31	21			
Futures	-1	0	1	1	2			
Options on Futures	2	2	2	2	2			
Construction LIP	68	44	6	-31	-67			
Self-Valued	2,693	3,129	1,984	1,538	1,130			
<b>TOTAL OFF-BALANCE-SHEET POSITIONS</b>	<b>2,756</b>	<b>3,099</b>	<b>1,927</b>	<b>1,777</b>	<b>1,672</b>			

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### Amounts in Millions

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
<b>NET PORTFOLIO VALUE</b>								
TOTAL ASSETS	1,261,673	1,256,208	1,247,947	1,236,745	1,222,231	1,223,134	103/101***	0.55/1.14***
MINUS TOTAL LIABILITIES	1,130,919	1,121,143	1,111,809	1,103,474	1,096,021	1,100,045	102/100**	0.85/1.53**
PLUS OFF-BALANCE-SHEET POSITIONS	2,756	3,099	1,927	1,777	1,672			
<b>TOTAL NET PORTFOLIO VALUE #</b>	<b>133,511</b>	<b>138,164</b>	<b>138,065</b>	<b>135,048</b>	<b>127,882</b>	<b>123,089</b>	<b>112.25</b>	<b>-1.65</b>

\* Excl./Incl. deposit intangible values listed on asset side of report.

\*\* Excl./Incl. deposit intangible values.

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# NPV includes the reported amount of Minority Interest in Consolidated Subsidiaries

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
<b>30-YEAR MORTGAGES AND MBS</b>					
Mortgage Loans	\$11,907	\$56,807	\$44,907	\$13,956	\$6,547
WARM	348 mo	328 mo	328 mo	322 mo	306 mo
WAC	4.61%	5.52%	6.38%	7.38%	8.90%
Amount of these that is FHA or VA Guaranteed	\$965	\$8,879	\$1,050	\$399	\$539
Securities Backed by Conventional Mortgages	\$4,000	\$9,894	\$7,184	\$176	\$29
WARM	325 mo	319 mo	338 mo	224 mo	208 mo
Weighted Average Pass-Through Rate	4.52%	5.27%	6.18%	7.12%	8.44%
Securities Backed by FHA or VA Mortgages	\$496	\$1,292	\$1,164	\$690	\$587
WARM	337 mo	309 mo	327 mo	287 mo	152 mo
Weighted Average Pass-Through Rate	4.26%	5.35%	6.28%	7.19%	8.94%
<b>15-YEAR MORTGAGES AND MBS</b>					
Mortgage Loans	\$7,184	\$16,490	\$8,861	\$3,159	\$1,782
WAC	4.66%	5.45%	6.38%	7.37%	9.02%
Mortgage Securities	\$5,998	\$8,501	\$1,205	\$35	\$4
Weighted Average Pass-Through Rate	4.32%	5.20%	6.05%	7.16%	9.05%
WARM (of 15-Year Loans and Securities)	128 mo	149 mo	150 mo	125 mo	119 mo
<b>BALLOON MORTGAGES AND MBS</b>					
Mortgage Loans	\$2,482	\$10,624	\$13,004	\$2,583	\$1,014
WAC	3.87%	5.58%	6.37%	7.31%	9.81%
Mortgage Securities	\$1,075	\$866	\$121	\$2	\$0
Weighted Average Pass-Through Rate	4.32%	5.48%	6.12%	7.18%	9.29%
WARM (of Balloon Loans and Securities)	123 mo	92 mo	102 mo	94 mo	78 mo

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

**\$244,628**



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## ASSETS (continued)

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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	\$34	\$422	\$212	\$3,700	\$77
WAC	4.69%	5.12%	5.74%	7.24%	6.41%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	\$25,358	\$62,328	\$102,154	\$49,102	\$18,306
Weighted Average Margin	199 bp	248 bp	225 bp	301 bp	262 bp
WAC	3.73%	5.21%	5.83%	6.09%	5.25%
WARM	280 mo	305 mo	336 mo	320 mo	307 mo
Weighted Average Time Until Next Payment Reset	3 mo	15 mo	45 mo	7 mo	13 mo
<b>Total Adjustable-Rate, Single-Family, First Mortgage Loans &amp; Mortgage-Backed Securities</b>					<b>\$261,692</b>

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	\$188	\$367	\$714	\$117	\$246
Weighted Average Distance from Lifetime Cap	132 bp	124 bp	169 bp	18 bp	60 bp
Balances With Coupon 201-400 bp from Lifetime Cap	\$830	\$2,049	\$1,567	\$1,165	\$9,336
Weighted Average Distance from Lifetime Cap	341 bp	356 bp	351 bp	366 bp	301 bp
Balances With Coupon Over 400 bp from Lifetime Cap	\$22,021	\$59,024	\$97,375	\$50,651	\$8,650
Weighted Average Distance from Lifetime Cap	803 bp	566 bp	555 bp	564 bp	499 bp
Balances Without Lifetime Cap	\$2,353	\$1,311	\$2,710	\$868	\$150
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	\$8,947	\$57,946	\$91,692	\$333	\$4,055
Weighted Average Periodic Rate Cap	234 bp	226 bp	219 bp	552 bp	187 bp
Balances Subject to Periodic Rate Floors	\$11,080	\$51,147	\$83,802	\$279	\$12,335
MBS Included in ARM Balances	\$5,776	\$12,354	\$18,906	\$540	\$422

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### Amounts in Millions

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	\$24,097	\$40,596
WARM	88 mo	134 mo
Remaining Term to Full Amortization	296 mo	
Rate Index Code	0	0
Margin	218 bp	208 bp
Reset Frequency	32 mo	16 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	\$695	\$601
Wghted Average Distance to Lifetime Cap	67 bp	110 bp
Fixed-Rate:		
Balances	\$17,928	\$25,257
WARM	56 mo	89 mo
Remaining Term to Full Amortization	265 mo	
WAC	6.47%	6.33%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	\$25,140	\$8,182
WARM	21 mo	35 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	123 bp	6.61%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	\$61,435	\$35,039
WARM	213 mo	180 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	44 bp	7.54%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	\$35,628	\$14,411
WARM	30 mo	56 mo
Margin in Column 1; WAC in Column 2	158 bp	6.27%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	\$42,269	\$47,064
WARM	65 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	826 bp	9.81%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	\$2,868	\$15,505
Fixed Rate		
Remaining WAL <= 5 Years	\$14,305	\$26,592
Remaining WAL 5-10 Years	\$6,829	\$1,790
Remaining WAL Over 10 Years	\$559	
Superfloaters	\$27	
Inverse Floaters & Super POs	\$1	
Other	\$0	\$99
CMO Residuals:		
Fixed Rate	\$0	\$1
Floating Rate	\$27	\$5
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	\$60	\$259
WAC	6.71%	3.95%
Principal-Only MBS	\$22	\$0
WAC	6.04%	11.50%
Total Mortgage-Derivative Securities - Book Value	\$24,698	\$44,251

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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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	\$33,577	\$176,897	\$254,382	\$58,384	\$19,638
WARM	268 mo	293 mo	323 mo	317 mo	253 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	2,722 loans				
FHA/VA	735 loans				
Subserviced by Others	916 loans				

#### Index on Serviced Loan

	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	\$232,926	\$50,639	Total # of Adjustable-Rate Loans Serviced	1,156 loans
WARM (in months)	299 mo	320 mo	Number of These Subserviced by Others	82 loans
Weighted Average Servicing Fee	27 bp	34 bp		

<b>Total Balances of Mortgage Loans Serviced for Others</b>	<b>\$826,443</b>
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### CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	\$29,753		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	\$3,343		
Zero-Coupon Securities	\$4,753	1.30%	5 mo
Government & Agency Securities	\$11,955	2.54%	21 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	\$52,848	0.57%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	\$35,023	1.73%	13 mo
Memo: Complex Securities (from supplemental reporting)	\$40,112		

<b>Total Cash, Deposits, and Securities</b>	<b>\$177,786</b>
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## ASSETS (continued)

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### ITEMS RELATED TO MORTGAGE LOANS AND SECURITIES

Nonperforming Loans	\$35,480
Accrued Interest Receivable	\$3,535
Advances for Taxes and Insurance	\$621
Less: Unamortized Yield Adjustments	\$6,844
Valuation Allowances	\$24,947
Unrealized Gains (Losses)	\$-6,231

### ITEMS RELATED TO NONMORTGAGE LOANS AND SECURITIES

Nonperforming Loans	\$2,439
Accrued Interest Receivable	\$949
Less: Unamortized Yield Adjustments	\$414
Valuation Allowances	\$5,287
Unrealized Gains (Losses)	\$-576

### OTHER ITEMS

Real Estate Held for Investment	\$127
Reposessed Assets	\$4,156
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	\$819
Office Premises and Equipment	\$8,080
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	\$-503
Less: Unamortized Yield Adjustments	\$-65
Valuation Allowances	\$28
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	\$5,705
Miscellaneous I	\$56,470
Miscellaneous II	\$16,575

### MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	\$1,641
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	\$58
Market Value of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	\$2,758
Mortgage-Related Mutual Funds	\$586
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	\$47,274
Weighted Average Servicing Fee	16 bp
Adjustable-Rate Mortgage Loans Serviced	\$49,960
Weighted Average Servicing Fee	16 bp
Credit-Card Balances Expected to Pay Off in Grace Period	\$12,362

<b>TOTAL ASSETS</b>	<b>\$1,220,291</b>
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# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

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### 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	\$87,013	\$7,573	\$2,485	\$1,627
WAC	3.02%	4.28%	4.18%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	\$114,622	\$37,847	\$6,651	\$2,168
WAC	3.01%	3.98%	4.27%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		\$36,534	\$11,928	\$318
WAC		3.64%	4.79%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			\$19,547	\$182
WAC			4.62%	
WARM			65 mo	

<b>Total Fixed-Rate, Fixed Maturity Deposits:</b>	<b>\$324,201</b>
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### MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	\$38,779	\$17,582	\$13,418
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	\$142,739	\$59,671	\$27,870
Penalty in Months of Forgone Interest	3.20 mo	6.01 mo	8.05 mo
Balances in New Accounts	\$25,027	\$6,982	\$1,632

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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### FIXED-RATE, FIXED-MATURITY BORROWINGS

**FHLB ADVANCES, OTHER BORROWINGS,  
 REDEEMABLE PREFERRED STOCK, AND  
 SUBORDINATED DEBT**

**Remaining Maturity**

	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	\$51,182	\$7,425	\$993	0.78%
3.00 to 3.99%	\$1,198	\$17,979	\$3,403	3.50%
4.00 to 4.99%	\$1,523	\$31,593	\$19,132	4.69%
5.00 to 5.99%	\$1,002	\$9,542	\$10,645	5.34%
6.00 to 6.99%	\$3	\$256	\$1,774	6.25%
7.00 to 7.99%	\$2	\$93	\$449	7.20%
8.00 to 8.99%	\$0	\$44	\$534	8.70%
9.00 and Above	\$0	\$66	\$13	9.83%
WARM	2 mo	19 mo	76 mo	

<b>Total Fixed-Rate, Fixed-Maturity Borrowings</b>	<b>\$158,852</b>
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### MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	\$173,520
Book Value of Redeemable Preferred Stock	\$0

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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### NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
<b>NON-MATURITY DEPOSITS</b>			
Transaction Accounts	\$68,378	0.79%	\$4,934
Money Market Deposit Accounts (MMDAs)	\$253,055	1.02%	\$14,422
Passbook Accounts	\$57,394	0.96%	\$3,624
Non-Interest-Bearing Non-Maturity Deposits	\$34,068		\$829
<b>ESCROW ACCOUNTS</b>			
Escrow for Mortgages Held in Portfolio	\$2,197	0.09%	
Escrow for Mortgages Serviced for Others	\$2,088	0.14%	
Other Escrows	\$1,326	0.22%	
<b>TOTAL NON-MATURITY DEPOSITS &amp; ESCROW ACCOUNTS</b>	<b>\$418,505</b>		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	\$529		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	\$1,331		
<b>OTHER LIABILITIES</b>			
Collateralized Mortgage Securities Issued	\$0		
Miscellaneous I	\$21,249		
Miscellaneous II	\$1,858		

<b>TOTAL LIABILITIES</b>	<b>\$1,100,043</b>
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### MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	\$867
EQUITY CAPITAL	\$119,359

<b>TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL</b>	<b>\$1,220,269</b>
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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	11	\$51
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	15	\$14
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	68	\$402
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	86	\$371
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	52	\$923
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	255	\$8,411
1014	Opt commitment to orig 25- or 30-year FRMs	262	\$55,945
1016	Opt commitment to orig "other" Mortgages	185	\$1,253
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		\$1
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		\$2
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM Ins, svc retained	6	\$10
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	6	\$9
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		\$12
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	19	\$162
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	19	\$2,415
2016	Commit/purchase "other" Mortgage loans, svc retained	11	\$27
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM Ins, svc retained		\$9
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		\$2
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg Ins, svc retained		\$100
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	62	\$752
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	90	\$2,844
2036	Commit/sell "other" Mortgage loans, svc retained	6	\$42
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		\$2
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



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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
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	9	\$7,479
2074	Commit/sell 25- or 30-yr FRM MBS	14	\$92,265
2076	Commit/sell "other" MBS		\$143
2082	Commit/purchase low-risk fixed-rate mtg derivative product		\$2
2084	Commit/sell low-risk fixed-rate mtg derivative product		\$1
2108	Commit/purchase 3- or 5-yr Treasury ARM Ins, svc released		\$0
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg Ins, 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
2116	Commit/purchase "other" Mortgage loans, svc released		\$1
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 Ins, svc released		\$151
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		\$3
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg Ins, svc released		\$3
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	38	\$310
2134	Commit/sell 25- or 30-yr FRM loans, svc released	79	\$2,609
2136	Commit/sell "other" Mortgage loans, svc released	6	\$140
2202	Firm commitment to originate 1-month COFI ARM loans		\$1
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		\$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM Ins	24	\$122
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	23	\$47
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg Ins	20	\$330
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	86	\$275
2214	Firm commit/originate 25- or 30-year FRM loans	89	\$1,130
2216	Firm commit/originate "other" Mortgage loans	65	\$549
3008	Option to purchase 3- or 5-yr Treasury ARMs		\$1
3014	Option to purchase 25- or 30-yr FRMs		\$221
3016	Option to purchase "other" Mortgages		\$2

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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
3028	Option to sell 3- or 5-year Treasury ARMs		\$240
3032	Option to sell 10-, 15-, or 20-year FRMs	8	\$22
3034	Option to sell 25- or 30-year FRMs	14	\$731
3072	Short option to sell 10-, 15-, or 20-yr FRMs		\$50
3074	Short option to sell 25- or 30-yr FRMs	6	\$367
3076	Short option to sell "other" Mortgages		\$1
4002	Commit/purchase non-Mortgage financial assets	69	\$418
4006	Commit/purchase "other" liabilities		\$4
4022	Commit/sell non-Mortgage financial assets	7	\$329
5002	IR swap: pay fixed, receive 1-month LIBOR	7	\$1,405
5004	IR swap: pay fixed, receive 3-month LIBOR	13	\$2,100
5010	IR swap: pay fixed, receive 3-month Treasury		\$15
5024	IR swap: pay 1-month LIBOR, receive fixed		\$4,837
5026	IR swap: pay 3-month LIBOR, receive fixed	7	\$723
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
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		\$6
6002	Interest rate Cap based on 1-month LIBOR		\$1,816
6004	Interest rate Cap based on 3-month LIBOR		\$2,815
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	303	\$1,562
9512	Adjustable-rate construction loans in process	198	\$2,484

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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 Ins; adj Balloon < 300 bp to Life Cap		\$71
105	Multi/nonres mtg Ins; adj Balloon > 300 bp to Life Cap		\$827
106	Multi/nonres mtg Ins; adj Balloon w/no Lifetime Cap	9	\$1,301
110	Multi/nonres mtg Ins; adj f/amort < 300 bp to Life Cap		\$174
115	Multi/nonres mtg Ins; adj f/amort > 300 bp to Life Cap	8	\$2,873
116	Multi/nonres mtg Ins; adj fully amort w/no Life Cap	7	\$718
120	Other investment securities, fixed-coupon securities	15	\$137
122	Other investment securities, floating-rate securities	7	\$41
125	Multi/nonres mtg loans; fixed-rate, Balloon		\$198
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	8	\$304
130	Construction and land loans (adj-rate)		\$175
140	Second Mortgages (adj-rate)		\$236
150	Commercial loans (adj-rate)		\$69
180	Consumer loans; loans on deposits	7	\$13
181	Consumer loans; unsecured home improvement		\$0
182	Consumer loans; education loans		\$1
183	Consumer loans; auto loans and leases	12	\$7,522
184	Consumer loans; mobile home loans		\$49
185	Consumer loans; credit cards		\$6,225
187	Consumer loans; recreational vehicles	7	\$1,974
189	Consumer loans; other	10	\$440
200	Variable-rate, fixed-maturity CDs	198	\$1,732
220	Variable-rate FHLB advances	55	\$40,463
299	Other variable-rate	64	\$44,951
300	Govt. & agency securities, fixed-coupon securities	10	\$67
302	Govt. & agency securities, floating-rate securities		\$6

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### 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	354	\$40,112	\$41,200	\$40,080	\$38,934	\$37,738	\$36,548
123 - Mortgage Derivatives - M/V estimate	308	\$71,786	\$65,410	\$63,521	\$61,178	\$58,615	\$56,200
129 - Mortgage-Related Mutual Funds - M/V estimate	48	\$266	\$263	\$260	\$258	\$255	\$252
280 - FHLB putable advance-M/V estimate	131	\$27,778	\$32,200	\$30,715	\$29,507	\$28,583	\$27,894
281 - FHLB convertible advance-M/V estimate	123	\$11,906	\$13,188	\$12,796	\$12,488	\$12,251	\$12,073
282 - FHLB callable advance-M/V estimate	21	\$875	\$955	\$926	\$904	\$888	\$863
283 - FHLB periodic floor floating rate advance-M/V Estimates		\$32	\$32	\$32	\$32	\$32	\$32
289 - Other FHLB structured advances - M/V estimate	28	\$20,357	\$22,031	\$21,687	\$21,352	\$21,068	\$20,726
290 - Other structured borrowings - M/V estimate	46	\$25,426	\$28,948	\$27,728	\$26,724	\$25,874	\$25,212
500 - Other OBS Positions w/o contract code or exceeds 16 positions	21	\$39,735	\$2,693	\$3,129	\$1,984	\$1,538	\$1,130