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: 717** **March 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	113,086	-17,894	-14 %	11.93 %	-138 bp
+200 bp	122,236	-8,744	-7 %	12.71 %	-61 bp
+100 bp	128,858	-2,122	-2 %	13.22 %	-10 bp
0 bp	130,980			13.32 %	
-100 bp	130,088	-892	-1 %	13.14 %	-17 bp

Risk Measure for a Given Rate Shock

	3/31/2010	12/31/2009	3/31/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	13.32 %	13.42 %	11.08 %
Post-shock NPV Ratio	12.71 %	12.70 %	10.66 %
Sensitivity Measure: Decline in NPV Ratio	61 bp	71 bp	42 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: US Total
All Reporting CMR
Report Prepared: 6/23/2010 9:50:57 AM

Amounts in Millions

Reporting Dockets: 717
March 2010
Data as of: 6/23/2010

	-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	100,520	97,947	93,740	88,825	83,774	93,612	104.63	3.46
30-Year Mortgage Securities	19,209	18,529	17,582	16,549	15,514	18,265	101.44	4.39
15-Year Mortgages and MBS	61,393	60,029	58,102	55,996	53,851	57,443	104.50	2.74
Balloon Mortgages and MBS	30,618	30,431	30,044	29,519	28,895	28,506	106.75	0.94
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	14,799	14,743	14,616	14,464	14,266	14,112	104.47	0.62
7 Month to 2 Year Reset Frequency	54,545	54,459	54,254	53,614	52,618	52,003	104.72	0.27
2+ to 5 Year Reset Frequency	62,232	61,932	61,355	59,854	57,773	59,323	104.40	0.71
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	5,280	5,241	5,182	5,117	5,045	4,959	105.68	0.94
2 Month to 5 Year Reset Frequency	6,759	6,689	6,579	6,458	6,323	6,518	102.63	1.35
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	21,534	21,231	20,907	20,589	20,271	20,872	101.72	1.48
Adjustable-Rate, Fully Amortizing	34,127	33,846	33,517	33,179	32,796	33,542	100.91	0.90
Fixed-Rate, Balloon	18,124	17,566	17,020	16,497	15,998	16,775	104.71	3.14
Fixed-Rate, Fully Amortizing	28,762	27,911	27,070	26,273	25,518	26,303	106.11	3.03
Construction and Land Loans								
Adjustable-Rate	12,161	12,140	12,107	12,073	12,040	12,138	100.02	0.22
Fixed-Rate	6,045	5,912	5,772	5,638	5,512	6,027	98.09	2.31
Second-Mortgage Loans and Securities								
Adjustable-Rate	42,900	42,818	42,697	42,579	42,462	42,739	100.19	0.24
Fixed-Rate	19,052	18,659	18,246	17,852	17,475	17,843	104.57	2.16
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	20,077	19,818	19,451	19,018	18,534	19,818	100.00	1.58
Accrued Interest Receivable	2,416	2,416	2,416	2,416	2,416	2,416	100.00	0.00
Advance for Taxes/Insurance	289	289	289	289	289	289	100.00	0.00
Float on Escrows on Owned Mortgages	178	302	433	548	651			-42.23
LESS: Value of Servicing on Mortgages Serviced by Others	-80	-91	-124	-133	-138			-24.25
TOTAL MORTGAGE LOANS AND SECURITIES	**561,102**	**553,000**	**541,501**	**527,481**	**512,158**	**533,505**	**103.65**	**1.77**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: US Total | **Reporting Dockets: 717**
All Reporting CMR | **March 2010**
Report Prepared: 6/23/2010 9:50:58 AM | **Amounts in Millions** | **Data as of: 6/23/2010**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	21,160	21,122	21,073	21,024	20,976	21,171	99.77	0.21
Fixed-Rate	18,244	17,611	16,996	16,410	15,852	16,106	109.34	3.55
Consumer Loans								
Adjustable-Rate	43,447	43,406	43,328	43,251	43,175	42,773	101.48	0.14
Fixed-Rate	44,751	44,326	43,831	43,353	42,892	44,459	99.70	1.04
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-3,992	-3,975	-3,954	-3,934	-3,915	-3,975	0.00	0.47
Accrued Interest Receivable	832	832	832	832	832	832	100.00	0.00
TOTAL NONMORTGAGE LOANS	**124,443**	**123,321**	**122,105**	**120,936**	**119,812**	**121,366**	**101.61**	**0.95**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	18,422	18,422	18,422	18,422	18,422	18,422	100.00	0.00
Equities and All Mutual Funds	678	659	640	620	601	660	99.84	2.89
Zero-Coupon Securities	895	883	871	859	848	869	101.64	1.37
Government and Agency Securities	28,736	27,861	27,002	26,187	25,414	27,622	100.87	3.11
Term Fed Funds, Term Repos	46,951	46,940	46,886	46,832	46,779	46,930	100.02	0.07
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	18,522	18,052	17,584	17,140	16,717	17,567	102.76	2.60
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	68,854	67,830	66,044	63,900	61,865	70,107	96.75	2.07
Structured Securities (Complex)	48,741	47,868	46,630	45,273	43,916	47,559	100.65	2.20
LESS: Valuation Allowances for Investment Securities	11	11	10	10	10	11	100.00	3.04
TOTAL CASH, DEPOSITS, AND SECURITIES	**231,787**	**228,505**	**224,068**	**219,223**	**214,552**	**229,725**	**99.47**	**1.69**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: US Total
All Reporting CMR
Report Prepared: 6/23/2010 9:50:58 AM

Amounts in Millions

Reporting Dockets: 717
March 2010
Data as of: 6/23/2010

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	4,862	4,862	4,862	4,862	4,862	4,862	100.00	0.00
Real Estate Held for Investment	170	170	170	170	170	170	100.00	0.00
Investment in Unconsolidated Subsidiaries	418	391	364	338	311	391	100.00	6.80
Office Premises and Equipment	6,619	6,619	6,619	6,619	6,619	6,619	100.00	0.00
TOTAL REAL ASSETS, ETC.	**12,069**	**12,042**	**12,016**	**11,989**	**11,963**	**12,042**	**100.00**	**0.22**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2,146	2,617	2,990	3,224	3,339			-16.13
Adjustable-Rate Servicing	722	786	1,005	1,017	998			-18.03
Float on Mortgages Serviced for Others	1,337	1,593	1,872	2,076	2,235			-16.80
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**4,205**	**4,995**	**5,868**	**6,317**	**6,572**			**-16.64**
OTHER ASSETS								
Purchased and Excess Servicing						2,899		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	41,892	41,892	41,892	41,892	41,892	41,892	100.00	0.00
Miscellaneous II						12,142		
Deposit Intangibles								
Retail CD Intangible	350	399	614	698	778			-33.15
Transaction Account Intangible	2,861	4,159	5,843	7,427	8,974			-35.84
MMDA Intangible	7,357	9,695	12,949	16,094	18,901			-28.84
Passbook Account Intangible	3,350	4,513	6,128	7,657	9,108			-30.78
Non-Interest-Bearing Account Intangible	288	1,000	1,695	2,356	2,985			-70.35
TOTAL OTHER ASSETS	**56,098**	**61,657**	**69,121**	**76,123**	**82,638**	**56,933**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-7,399		
TOTAL ASSETS	**989,704**	**983,521**	**974,678**	**962,068**	**947,694**	**946,172**	**104/102*** **	**0.76/1.46*** **

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: US Total | **Reporting Dockets: 717**
All Reporting CMR | **March 2010**
Report Prepared: 6/23/2010 9:50:59 AM | **Amounts in Millions** | **Data as of: 6/23/2010**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	171,708	171,506	170,919	170,355	169,817	169,944	100.92	0.23
Fixed-Rate Maturing in 13 Months or More	80,566	78,346	76,397	74,692	73,206	74,469	105.21	2.66
Variable-Rate	1,295	1,292	1,290	1,287	1,284	1,287	100.43	0.21
Demand								
Transaction Accounts	69,975	69,975	69,975	69,975	69,975	69,975	100/94*	0.00/2.27*
MMDAs	237,630	237,630	237,630	237,630	237,630	237,630	100/96*	0.00/1.23*
Passbook Accounts	71,112	71,112	71,112	71,112	71,112	71,112	100/94*	0.00/2.09*
Non-Interest-Bearing Accounts	30,332	30,332	30,332	30,332	30,332	30,332	100/97*	0.00/2.40*
TOTAL DEPOSITS	**662,618**	**660,192**	**657,654**	**655,382**	**653,355**	**654,748**	**101/98***	**0.38/1.40***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	65,543	65,044	64,511	63,989	63,475	63,755	102.02	0.79
Fixed-Rate Maturing in 37 Months or More	28,607	27,159	25,805	24,537	23,350	24,792	109.55	5.16
Variable-Rate	14,867	14,850	14,829	14,808	14,787	14,754	100.66	0.13
TOTAL BORROWINGS	**109,017**	**107,054**	**105,145**	**103,334**	**101,613**	**103,301**	**103.63**	**1.81**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	3,771	3,771	3,771	3,771	3,771	3,771	100.00	0.00
Other Escrow Accounts	1,249	1,211	1,176	1,142	1,111	1,322	91.65	3.02
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	1,047	1,047	1,047	1,047	1,047	1,047	100.00	0.00
Miscellaneous I	15,725	15,725	15,725	15,725	15,725	15,725	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,759		
TOTAL OTHER LIABILITIES	**21,792**	**21,755**	**21,719**	**21,685**	**21,654**	**23,624**	**92.09**	**0.17**
Other Liabilities not Included Above								
Self-Valued	65,364	63,250	61,357	59,813	58,667	58,940	107.31	3.17
Unamortized Yield Adjustments						224		
TOTAL LIABILITIES	**858,790**	**852,250**	**845,876**	**840,214**	**835,289**	**840,836**	**101/99****	**0.76/1.56****

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: US Total
All Reporting CMR
Report Prepared: 6/23/2010 9:50:59 AM

Amounts in Millions

Reporting Dockets: 717
March 2010
Data as of: 6/23/2010

	-100 bp	Base Case 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	277	22	-350	-731	-1,102			
ARMs	16	15	6	-7	-31			
Other Mortgages	3	0	-13	-30	-50			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	128	-36	-248	-468	-700			
Sell Mortgages and MBS	-303	63	570	1,089	1,594			
Purchase Non-Mortgage Items	12	0	-11	-22	-31			
Sell Non-Mortgage Items	-3	0	4	7	10			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-577	-97	341	753	1,141			
Pay Floating, Receive Fixed Swaps	283	178	78	-18	-111			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	1	2	7	12	16			
Interest-Rate Caps	17	32	54	85	125			
Interest-Rate Floors	61	41	30	21	15			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	3	-5	-22	-38	-54			
Self-Valued	-744	-506	-390	-271	-141			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-825**	**-290**	**56**	**382**	**681**			

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: US Total | **Reporting Dockets: 717**
All Reporting CMR | **March 2010**
Report Prepared: 6/23/2010 9:50:59 AM | **Amounts in Millions** | **Data as of: 6/23/2010**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	989,704	983,521	974,678	962,068	947,694	946,172	104/102***	0.76/1.46***
MINUS TOTAL LIABILITIES	858,790	852,250	845,876	840,214	835,289	840,836	101/99**	0.76/1.56**
PLUS OFF-BALANCE-SHEET POSITIONS	-825	-290	56	382	681			
TOTAL NET PORTFOLIO VALUE #	130,088	130,980	128,858	122,236	113,086	105,336	124.34	0.47

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

AGGREGATE SCHEDULE CMR REPORT

ASSETS

Area: US Total
All Reporting CMR
Report Prepared: 6/23/2010 9:50:59 AM

Amounts in Millions

Reporting Dockets: 717
March 2010
Data as of: 06/21/2010

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	$7,804	$41,655	$33,070	$7,261	$3,822
WARM	335 mo	316 mo	318 mo	303 mo	282 mo
WAC	4.27%	5.52%	6.37%	7.37%	8.87%
Amount of these that is FHA or VA Guaranteed	$510	$2,516	$842	$397	$647
Securities Backed by Conventional Mortgages	$5,640	$6,787	$2,580	$171	$23
WARM	335 mo	315 mo	316 mo	282 mo	193 mo
Weighted Average Pass-Through Rate	3.95%	5.28%	6.12%	7.15%	8.40%
Securities Backed by FHA or VA Mortgages	$1,515	$808	$602	$40	$99
WARM	387 mo	308 mo	304 mo	221 mo	104 mo
Weighted Average Pass-Through Rate	3.65%	5.20%	6.21%	7.28%	9.60%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$9,426	$13,822	$6,987	$2,469	$1,235
WAC	4.60%	5.43%	6.39%	7.36%	8.97%
Mortgage Securities	$15,968	$6,556	$953	$25	$2
Weighted Average Pass-Through Rate	4.11%	5.19%	6.05%	7.14%	8.71%
WARM (of 15-Year Loans and Securities)	147 mo	142 mo	140 mo	120 mo	122 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$8,094	$8,227	$6,154	$1,352	$618
WAC	4.35%	5.47%	6.37%	7.30%	9.69%
Mortgage Securities	$3,004	$983	$68	$6	$0
Weighted Average Pass-Through Rate	4.14%	5.37%	6.29%	7.07%	8.66%
WARM (of Balloon Loans and Securities)	73 mo	78 mo	76 mo	66 mo	65 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$197,826**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: US Total
All Reporting CMR
Report Prepared: 6/23/2010 9:51:00 AM

Amounts in Millions

Reporting Dockets: 717
March 2010
Data as of: 06/21/2010

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	$13	$1,454	$95	$0	$66
WAC	5.47%	5.53%	5.69%	0.00%	5.20%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$14,099	$50,548	$59,229	$4,959	$6,451
Weighted Average Margin	251 bp	243 bp	232 bp	249 bp	258 bp
WAC	3.94%	4.81%	5.37%	4.55%	5.27%
WARM	246 mo	299 mo	329 mo	314 mo	275 mo
Weighted Average Time Until Next Payment Reset	3 mo	15 mo	44 mo	5 mo	20 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	$136,915

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	$99	$555	$328	$17	$77
Weighted Average Distance from Lifetime Cap	122 bp	178 bp	135 bp	85 bp	37 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$206	$854	$590	$88	$417
Weighted Average Distance from Lifetime Cap	298 bp	337 bp	356 bp	359 bp	349 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$12,312	$50,152	$57,357	$4,697	$5,869
Weighted Average Distance from Lifetime Cap	773 bp	612 bp	569 bp	659 bp	601 bp
Balances Without Lifetime Cap	$1,496	$442	$1,049	$157	$155
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$7,762	$48,680	$56,927	$157	$4,367
Weighted Average Periodic Rate Cap	266 bp	207 bp	210 bp	808 bp	204 bp
Balances Subject to Periodic Rate Floors	$6,068	$44,819	$54,965	$146	$2,852
MBS Included in ARM Balances	$3,043	$12,342	$10,678	$1,392	$1,340

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: US Total
All Reporting CMR
Report Prepared: 6/23/2010 9:51:00 AM

Reporting Dockets: 717
March 2010
Data as of: 06/21/2010

Amounts in Millions

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$20,872	$33,542
WARM	78 mo	153 mo
Remaining Term to Full Amortization	287 mo	
Rate Index Code	0	0
Margin	218 bp	237 bp
Reset Frequency	41 mo	22 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$551	$591
Wghted Average Distance to Lifetime Cap	72 bp	139 bp
Fixed-Rate:		
Balances	$16,775	$26,303
WARM	47 mo	81 mo
Remaining Term to Full Amortization	261 mo	
WAC	6.43%	6.16%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$12,138	$6,027
WARM	24 mo	39 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	159 bp	6.29%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$42,739	$17,843
WARM	187 mo	150 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	28 bp	6.97%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$21,171	$16,106
WARM	39 mo	51 mo
Margin in Column 1; WAC in Column 2	193 bp	7.00%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$42,773	$44,459
WARM	109 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	592 bp	10.54%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1,487	$21,182
Fixed Rate		
Remaining WAL <= 5 Years	$5,044	$37,605
Remaining WAL 5-10 Years	$1,571	$1,323
Remaining WAL Over 10 Years	$423	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$65
CMO Residuals:		
Fixed Rate	$22	$1
Floating Rate	$22	$1
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$13	$36
WAC	1.58%	5.87%
Principal-Only MBS	$6	$12
WAC	6.01%	5.95%
Total Mortgage-Derivative Securities - Book Value	$8,589	$60,226

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: US Total
All Reporting CMR
Report Prepared: 6/23/2010 9:51:00 AM

Amounts in Millions

Reporting Dockets: 717
March 2010
Data as of: 06/21/2010

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	$54,084	$94,939	$85,224	$20,226	$7,317
WARM	283 mo	291 mo	301 mo	288 mo	204 mo
Weighted Average Servicing Fee	29 bp	31 bp	32 bp	34 bp	41 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	1,432 loans				
FHA/VA	450 loans				
Subserviced by Others	49 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$98,923	$11,282	Total # of Adjustable-Rate Loans Serviced	507 loans
WARM (in months)	247 mo	307 mo	Number of These Subserviced by Others	3 loans
Weighted Average Servicing Fee	34 bp	37 bp		

Total Balances of Mortgage Loans Serviced for Others **$371,994**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$18,422		
Equity Securities Carried at Fair Value	$659		
Zero-Coupon Securities	$869	0.93%	17 mo
Government & Agency Securities	$27,622	2.14%	42 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$46,930	0.31%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$17,567	3.30%	37 mo
Memo: Complex Securities (from supplemental reporting)	$47,559		

Total Cash, Deposits, and Securities **$159,627**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: US Total
All Reporting CMR
Report Prepared: 6/23/2010 9:51:01 AM

Amounts in Millions

Reporting Dockets: 717
March 2010
Data as of: 06/21/2010

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$27,748
Accrued Interest Receivable	$2,416
Advances for Taxes and Insurance	$289
Less: Unamortized Yield Adjustments	$6,549
Valuation Allowances	$7,930
Unrealized Gains (Losses)	$-1,605

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$2,026
Accrued Interest Receivable	$832
Less: Unamortized Yield Adjustments	$370
Valuation Allowances	$6,001
Unrealized Gains (Losses)	$-36

OTHER ITEMS

Real Estate Held for Investment	$170
Repossessed Assets	$4,862
Equity Investments Not Carried at Fair Value	$391
Office Premises and Equipment	
	$6,619
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$313
Valuation Allowances	$-849
	$11
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$2,899
Miscellaneous I	
Miscellaneous II	$41,892
	$12,142
TOTAL ASSETS	**$944,878**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$565
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$41
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$232
Mortgage-Related Mututal Funds	$427
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$42,496
Weighted Average Servicing Fee	17 bp
Adjustable-Rate Mortgage Loans Serviced	$39,530
Weighted Average Servicing Fee	16 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$14,583

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: US Total
All Reporting CMR
Report Prepared: 6/23/2010 9:51:01 AM

Amounts in Millions

Reporting Dockets: 717
March 2010
Data as of: 06/21/2010

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$48,297	$9,118	$2,025	$840
WAC	1.44%	3.31%	4.46%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$71,351	$34,745	$4,408	$1,089
WAC	1.50%	2.79%	4.52%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$39,487	$15,155	$288
WAC		2.38%	4.36%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$19,827	$303
WAC			3.87%	
WARM			60 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$244,413**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$13,691	$16,834	$13,223
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$98,345	$62,858	$27,320
Penalty in Months of Forgone Interest	3.27 mo	5.82 mo	7.73 mo
Balances in New Accounts	$11,497	$9,453	$2,816

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: US Total
All Reporting CMR
Report Prepared: 6/23/2010 9:51:01 AM

Amounts in Millions

Reporting Dockets: 717
March 2010
Data as of: 06/21/2010

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%	$18,590	$9,151	$1,980	1.00%
3.00 to 3.99%	$2,359	$9,302	$3,664	3.41%
4.00 to 4.99%	$1,728	$14,117	$7,776	4.62%
5.00 to 5.99%	$2,816	$5,421	$8,555	5.41%
6.00 to 6.99%	$33	$134	$1,966	6.17%
7.00 to 7.99%	$24	$13	$303	7.07%
8.00 to 8.99%	$0	$2	$527	8.72%
9.00 and Above	$0	$66	$20	9.88%
WARM	1 mo	16 mo	74 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$88,548**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$75,047
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: US Total
All Reporting CMR
Report Prepared: 6/23/2010 9:51:01 AM

Amounts in Millions

Reporting Dockets: 717
March 2010
Data as of: 06/21/2010

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$69,975	0.63%	$3,582
Money Market Deposit Accounts (MMDAs)	$237,630	0.72%	$8,250
Passbook Accounts	$71,112	0.66%	$3,646
Non-Interest-Bearing Non-Maturity Deposits	$30,332		$1,319
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,820	0.12%	
Escrow for Mortgages Serviced for Others	$1,951	0.06%	
Other Escrows	$1,322	0.11%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$414,141		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$92		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$132		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$1,047		
Miscellaneous I	$15,725		
Miscellaneous II	$1,759		
TOTAL LIABILITIES	**$840,904**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$185
EQUITY CAPITAL	$103,770
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$944,859**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total | **Reporting Dockets: 717**
All Reporting CMR | **March 2010**
Report Prepared: 6/23/2010 9:51:01 AM | **Amounts in Millions** | **Data as of: 06/21/2010**

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		$11
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	10	$16
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	62	$477
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	80	$600
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	54	$498
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	240	$1,524
1014	Opt commitment to orig 25- or 30-year FRMs	226	$6,229
1016	Opt commitment to orig "other" Mortgages	173	$791
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$3
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	6	$5
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$6
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$5
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	13	$44
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	14	$117
2016	Commit/purchase "other" Mortgage loans, svc retained	8	$11
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$10
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		$4
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	55	$275
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	78	$1,119
2036	Commit/sell "other" Mortgage loans, svc retained	8	$47
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$1,602
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$416
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$74
2054	Commit/purchase 25- to 30-year FRM MBS	8	$1,452
2056	Commit/purchase "other" MBS		$232
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$3

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total | **Reporting Dockets: 717**
All Reporting CMR | **March 2010**
Report Prepared: 6/23/2010 9:51:02 AM | **Amounts in Millions** | **Data as of: 06/21/2010**

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		$713
2074	Commit/sell 25- or 30-yr FRM MBS	11	$4,591
2076	Commit/sell "other" MBS		$7
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$24
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$32
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$95
2116	Commit/purchase "other" Mortgage loans, svc released		$10
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	7	$235
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	7	$35
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$5
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	36	$246
2134	Commit/sell 25- or 30-yr FRM loans, svc released	77	$1,401
2136	Commit/sell "other" Mortgage loans, svc released	9	$29
2202	Firm commitment to originate 1-month COFI ARM loans		$7
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	20	$113
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	17	$20
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	16	$115
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	76	$279
2214	Firm commit/originate 25- or 30-year FRM loans	82	$637
2216	Firm commit/originate "other" Mortgage loans	59	$307
3016	Option to purchase "other" Mortgages		$1
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$187
3028	Option to sell 3- or 5-year Treasury ARMs		$5
3032	Option to sell 10-, 15-, or 20-year FRMs		$10
3034	Option to sell 25- or 30-year FRMs	11	$108
3036	Option to sell "other" Mortgages		$10
3054	Short option to purchase 25- or 30-yr FRMs		$4

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total | **Reporting Dockets: 717**
All Reporting CMR | **March 2010**
Report Prepared: 6/23/2010 9:51:02 AM | **Amounts in Millions** | **Data as of: 06/21/2010**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3068	Short option to sell 3- or 5-yr Treasury ARMs		$1
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$2
3074	Short option to sell 25- or 30-yr FRMs		$44
3076	Short option to sell "other" Mortgages		$11
4002	Commit/purchase non-Mortgage financial assets	69	$454
4006	Commit/purchase "other" liabilities		$4
4022	Commit/sell non-Mortgage financial assets	7	$327
5002	IR swap: pay fixed, receive 1-month LIBOR	10	$2,970
5004	IR swap: pay fixed, receive 3-month LIBOR	12	$10,172
5006	IR swap: pay fixed, receive 6-month LIBOR		$225
5010	IR swap: pay fixed, receive 3-month Treasury		$20
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,065
5026	IR swap: pay 3-month LIBOR, receive fixed		$34
5044	IR swap: pay the prime rate, receive fixed		$36
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$6
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2
6002	Interest rate Cap based on 1-month LIBOR		$1,597
6004	Interest rate Cap based on 3-month LIBOR	6	$3,545
6034	Short interest rate Cap based on 3-month LIBOR		$15
7022	Interest rate floor based on the prime rate		$900
9012	Long call option on Treasury bond futures contract		$2
9036	Long put option on T-bond futures contract		$1
9502	Fixed-rate construction loans in process	286	$919
9512	Adjustable-rate construction loans in process	176	$1,334

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total — **Reporting Dockets: 717**
All Reporting CMR — **March 2010**
Report Prepared: 6/23/2010 9:51:03 AM — **Amounts in Millions** — **Data as of: 06/21/2010**

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		$1
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$483
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap	8	$1,217
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$2
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap	7	$2,279
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap	6	$611
120	Other investment securities, fixed-coupon securities	14	$575
122	Other investment securities, floating-rate securities	8	$164
125	Multi/nonres mtg loans; fixed-rate, Balloon		$215
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	8	$297
130	Construction and land loans (adj-rate)		$124
140	Second Mortgages (adj-rate)		$263
150	Commercial loans (adj-rate)		$73
180	Consumer loans; loans on deposits	8	$15
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$0
183	Consumer loans; auto loans and leases	12	$4,066
184	Consumer loans; mobile home loans		$48
185	Consumer loans; credit cards		$13,382
187	Consumer loans; recreational vehicles	8	$2,275
189	Consumer loans; other	13	$2,511
200	Variable-rate, fixed-maturity CDs	190	$1,314
220	Variable-rate FHLB advances	44	$1,114
299	Other variable-rate	55	$13,680
300	Govt. & agency securities, fixed-coupon securities	11	$116
302	Govt. & agency securities, floating-rate securities	8	$57

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total | **Reporting Dockets: 717**
All Reporting CMR | **March 2010**
Report Prepared: 6/23/2010 9:51:03 AM | **Amounts in Millions** | **Data as of: 06/21/2010**

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	357	$47,559	$48,741	$47,868	$46,630	$45,273	$43,916
123 - Mortgage Derivatives - M/V estimate	300	$70,107	$68,854	$67,830	$66,044	$63,900	$61,865
129 - Mortgage-Related Mutual Funds - M/V estimate	43	$246	$250	$245	$239	$233	$227
280 - FHLB putable advance-M/V estimate	119	$26,130	$29,255	$28,221	$27,388	$26,766	$26,327
281 - FHLB convertible advance-M/V estimate	106	$8,112	$8,720	$8,567	$8,434	$8,252	$8,139
282 - FHLB callable advance-M/V estimate	15	$497	$544	$532	$520	$510	$503
283 - FHLB periodic floor floating rate advance-M/V Estimates		$12	$13	$12	$12	$13	$13
289 - Other FHLB structured advances - M/V estimate	25	$941	$985	$985	$967	$949	$939
290 - Other structured borrowings - M/V estimate	46	$23,247	$25,848	$24,932	$24,036	$23,323	$22,747
500 - Other OBS Positions w/o contract code or exceeds 16 positions	19	$25,723	$-744	$-506	$-390	$-271	$-141