Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets $100 Mil - $1 Bill

All Reporting CMR **Reporting Dockets: 416** **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	14,818	-2,035	-12 %	10.99 %	-109 bp
+200 bp	15,917	-936	-6 %	11.64 %	-45 bp
+100 bp	16,623	-230	-1 %	12.01 %	-7 bp
0 bp	16,853			12.08 %	
-100 bp	16,678	-175	-1 %	11.90 %	-18 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	12.08 %	11.46 %	12.68 %
Post-shock NPV Ratio	11.64 %	10.79 %	11.57 %
Sensitivity Measure: Decline in NPV Ratio	45 bp	67 bp	111 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	16,277	16,113	15,846	15,395	14,786	15,409	104.57	1.34
30-Year Mortgage Securities	3,252	3,218	3,161	3,066	2,944	3,083	104.40	1.42
15-Year Mortgages and MBS	16,107	15,921	15,559	15,087	14,569	15,302	104.04	1.72
Balloon Mortgages and MBS	5,250	5,214	5,165	5,110	5,039	4,919	106.01	0.81
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,386	1,381	1,372	1,363	1,355	1,376	100.37	0.52
7 Month to 2 Year Reset Frequency	8,220	8,174	8,110	8,040	7,955	8,050	101.54	0.67
2+ to 5 Year Reset Frequency	6,622	6,571	6,495	6,402	6,253	6,395	102.74	0.97
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	307	306	303	299	296	297	102.83	0.80
2 Month to 5 Year Reset Frequency	1,575	1,557	1,534	1,510	1,484	1,541	101.06	1.31
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	4,373	4,330	4,278	4,227	4,175	4,232	102.32	1.10
Adjustable-Rate, Fully Amortizing	9,292	9,190	9,073	8,956	8,840	8,972	102.43	1.19
Fixed-Rate, Balloon	4,931	4,784	4,638	4,498	4,364	4,556	105.00	3.07
Fixed-Rate, Fully Amortizing	5,994	5,765	5,545	5,340	5,149	5,375	107.25	3.90
Construction and Land Loans								
Adjustable-Rate	4,959	4,947	4,930	4,913	4,895	4,943	100.08	0.29
Fixed-Rate	3,582	3,525	3,461	3,398	3,338	3,457	101.98	1.72
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,853	4,842	4,826	4,810	4,794	4,820	100.46	0.28
Fixed-Rate	3,088	3,032	2,972	2,915	2,860	2,903	104.44	1.91
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,385	1,370	1,352	1,330	1,307	1,370	100.00	1.21
Accrued Interest Receivable	428	428	428	428	428	428	100.00	0.00
Advance for Taxes/Insurance	21	21	21	21	21	21	100.00	0.00
Float on Escrows on Owned Mortgages	7	17	32	51	68			-74.60
LESS: Value of Servicing on Mortgages Serviced by Others	8	9	10	12	14			-8.37
TOTAL MORTGAGE LOANS AND SECURITIES	**101,901**	**100,699**	**99,090**	**97,147**	**94,906**	**97,450**	**103.33**	**1.40**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	3,110	3,100	3,087	3,074	3,061	3,096	100.12	0.38
Fixed-Rate	3,101	3,011	2,921	2,835	2,752	2,724	110.52	2.99
Consumer Loans								
Adjustable-Rate	1,276	1,272	1,267	1,262	1,257	1,170	108.76	0.38
Fixed-Rate	3,237	3,192	3,142	3,093	3,046	3,220	99.13	1.49
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-67	-66	-65	-64	-64	-66	0.00	1.19
Accrued Interest Receivable	82	82	82	82	82	82	100.00	0.00
TOTAL NONMORTGAGE LOANS	**10,740**	**10,591**	**10,433**	**10,281**	**10,135**	**10,226**	**103.57**	**1.45**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,982	3,982	3,982	3,982	3,982	3,982	100.00	0.00
Equities and All Mutual Funds	402	394	387	379	371	400	98.69	1.97
Zero-Coupon Securities	86	81	76	71	68	70	114.85	6.59
Government and Agency Securities	1,526	1,490	1,452	1,417	1,385	1,403	106.16	2.48
Term Fed Funds, Term Repos	4,716	4,711	4,702	4,692	4,683	4,705	100.14	0.15
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,114	1,069	1,025	984	946	1,103	96.90	4.18
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,972	3,908	3,764	3,616	3,481	4,026	97.08	2.66
Structured Securities (Complex)	3,569	3,507	3,418	3,279	3,128	3,617	96.97	2.15
LESS: Valuation Allowances for Investment Securities	22	21	20	20	20	21	100.00	3.28
TOTAL CASH, DEPOSITS, AND SECURITIES	**19,346**	**19,121**	**18,784**	**18,401**	**18,023**	**19,284**	**99.15**	**1.47**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	743	743	743	743	743	743	100.00	0.00
Real Estate Held for Investment	66	66	66	66	66	66	100.00	0.00
Investment in Unconsolidated Subsidiaries	37	35	33	30	28	35	100.00	6.80
Office Premises and Equipment	2,350	2,350	2,350	2,350	2,350	2,350	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,196**	**3,194**	**3,191**	**3,189**	**3,187**	**3,194**	**100.00**	**0.07**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	133	155	199	251	281			-21.26
Adjustable-Rate Servicing	8	8	7	8	10			2.08
Float on Mortgages Serviced for Others	100	120	151	187	215			-21.06
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**241**	**282**	**357**	**445**	**505**			**-20.55**
OTHER ASSETS								
Purchased and Excess Servicing						283		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,631	3,631	3,631	3,631	3,631	3,631	100.00	0.00
Miscellaneous II						565		
Deposit Intangibles								
Retail CD Intangible	83	92	130	146	162			-25.30
Transaction Account Intangible	270	509	757	995	1,225			-47.88
MMDA Intangible	356	533	718	887	1,046			-33.92
Passbook Account Intangible	406	663	935	1,201	1,433			-39.88
Non-Interest-Bearing Account Intangible	11	171	323	467	605			-91.23
TOTAL OTHER ASSETS	**4,757**	**5,600**	**6,494**	**7,328**	**8,101**	**4,479**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-86		
TOTAL ASSETS	**140,180**	**139,487**	**138,349**	**136,790**	**134,858**	**134,548**	**104/102*** **	**0.66/1.30*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	44,143	44,054	43,899	43,745	43,595	43,485	101.31	0.28
Fixed-Rate Maturing in 13 Months or More	15,753	15,388	15,011	14,650	14,305	14,264	107.88	2.41
Variable-Rate	723	722	721	719	718	718	100.57	0.16
Demand								
Transaction Accounts	10,014	10,014	10,014	10,014	10,014	10,014	100/95*	0.00/2.56*
MMDAs	13,286	13,286	13,286	13,286	13,286	13,286	100/96*	0.00/1.42*
Passbook Accounts	11,762	11,762	11,762	11,762	11,762	11,762	100/94*	0.00/2.38*
Non-Interest-Bearing Accounts	6,443	6,443	6,443	6,443	6,443	6,443	100/97*	0.00/2.49*
TOTAL DEPOSITS	**102,124**	**101,669**	**101,136**	**100,620**	**100,123**	**99,973**	**102/100***	**0.49/1.37***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	8,756	8,663	8,570	8,480	8,391	8,461	102.38	1.07
Fixed-Rate Maturing in 37 Months or More	2,900	2,758	2,625	2,501	2,384	2,514	109.71	4.98
Variable-Rate	1,353	1,352	1,351	1,350	1,349	1,345	100.53	0.07
TOTAL BORROWINGS	**13,008**	**12,772**	**12,546**	**12,330**	**12,124**	**12,319**	**103.68**	**1.81**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	539	539	539	539	539	539	100.00	0.00
Other Escrow Accounts	83	80	77	75	73	85	93.96	3.16
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,625	1,625	1,625	1,625	1,625	1,625	100.00	0.00
Miscellaneous II	0	0	0	0	0	64		
TOTAL OTHER LIABILITIES	**2,246**	**2,244**	**2,241**	**2,239**	**2,237**	**2,313**	**97.03**	**0.11**
Other Liabilities not Included Above								
Self-Valued	6,281	6,094	5,952	5,834	5,703	5,729	106.37	2.70
Unamortized Yield Adjustments						-4		
TOTAL LIABILITIES	**123,659**	**122,779**	**121,875**	**121,023**	**120,187**	**120,329**	**102/100****	**0.73/1.46****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	45	29	-6	-53	-101			
ARMs	2	0	-1	-3	-5			
Other Mortgages	2	0	-3	-8	-15			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	34	23	6	-14	-36			
Sell Mortgages and MBS	-62	-31	25	98	172			
Purchase Non-Mortgage Items	2	0	-2	-4	-5			
Sell Non-Mortgage Items	0	0	0	0	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-10	-6	-3	1	4			
Pay Floating, Receive Fixed Swaps	1	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	2	10	18			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	10	5	-2	-9	-17			
Self-Valued	133	123	132	132	132			
TOTAL OFF-BALANCE-SHEET POSITIONS	**156**	**144**	**148**	**150**	**147**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	140,180	139,487	138,349	136,790	134,858	134,548	104/102***	0.66/1.30***
MINUS TOTAL LIABILITIES	123,659	122,779	121,875	121,023	120,187	120,329	102/100**	0.73/1.46**
PLUS OFF-BALANCE-SHEET POSITIONS	156	144	148	150	147			
TOTAL NET PORTFOLIO VALUE #	16,678	16,853	16,623	15,917	14,818	14,219	118.52	0.16

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

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ASSETS

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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	$798	$6,467	$6,584	$1,229	$330
WARM	328 mo	313 mo	322 mo	293 mo	239 mo
WAC	4.67%	5.56%	6.33%	7.29%	8.80%
Amount of these that is FHA or VA Guaranteed	$48	$193	$52	$36	$43
Securities Backed by Conventional Mortgages	$471	$1,512	$381	$45	$10
WARM	262 mo	293 mo	310 mo	306 mo	245 mo
Weighted Average Pass-Through Rate	4.44%	5.28%	6.14%	7.12%	8.42%
Securities Backed by FHA or VA Mortgages	$38	$245	$364	$12	$4
WARM	329 mo	289 mo	330 mo	207 mo	207 mo
Weighted Average Pass-Through Rate	4.66%	5.31%	6.16%	7.22%	8.75%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,999	$5,199	$2,881	$1,107	$423
WAC	4.65%	5.44%	6.37%	7.35%	8.68%
Mortgage Securities	$1,324	$2,080	$274	$15	$1
Weighted Average Pass-Through Rate	4.37%	5.19%	6.09%	7.18%	8.56%
WARM (of 15-Year Loans and Securities)	118 mo	150 mo	145 mo	113 mo	95 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$274	$1,176	$1,514	$834	$232
WAC	4.40%	5.50%	6.40%	7.34%	8.51%
Mortgage Securities	$503	$355	$28	$2	$0
Weighted Average Pass-Through Rate	4.31%	5.38%	6.12%	7.14%	9.38%
WARM (of Balloon Loans and Securities)	51 mo	77 mo	64 mo	54 mo	45 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$38,712**

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Report Prepared: 6/18/2009 3:04:27 PM

Amounts in Millions

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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	$8	$135	$115	$0	$34
WAC	4.29%	5.34%	5.83%	0.00%	5.94%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,368	$7,915	$6,280	$297	$1,507
Weighted Average Margin	175 bp	274 bp	266 bp	242 bp	266 bp
WAC	5.11%	5.42%	6.06%	4.70%	5.96%
WARM	162 mo	279 mo	305 mo	306 mo	267 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	38 mo	5 mo	19 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$17,659**

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	$45	$130	$95	$0	$41
Weighted Average Distance from Lifetime Cap	122 bp	115 bp	82 bp	150 bp	132 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$70	$592	$317	$16	$253
Weighted Average Distance from Lifetime Cap	320 bp	342 bp	369 bp	344 bp	355 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$857	$7,144	$5,696	$234	$1,171
Weighted Average Distance from Lifetime Cap	971 bp	620 bp	597 bp	614 bp	633 bp
Balances Without Lifetime Cap	$404	$184	$287	$47	$76
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$496	$7,262	$5,552	$12	$1,251
Weighted Average Periodic Rate Cap	207 bp	200 bp	228 bp	168 bp	161 bp
Balances Subject to Periodic Rate Floors	$366	$6,422	$4,888	$11	$1,036
MBS Included in ARM Balances	$282	$1,387	$791	$24	$74

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$4,232	$8,972
WARM	91 mo	195 mo
Remaining Term to Full Amortization	283 mo	
Rate Index Code	0	0
Margin	231 bp	240 bp
Reset Frequency	31 mo	30 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$98	$239
Wghted Average Distance to Lifetime Cap	58 bp	114 bp
Fixed-Rate:		
Balances	$4,556	$5,375
WARM	46 mo	108 mo
Remaining Term to Full Amortization	246 mo	
WAC	6.69%	6.75%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,943	$3,457
WARM	25 mo	26 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	131 bp	6.68%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,820	$2,903
WARM	126 mo	112 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	65 bp	6.87%
Reset Frequency	4 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,096	$2,724
WARM	38 mo	42 mo
Margin in Column 1; WAC in Column 2	138 bp	6.78%
Reset Frequency	6 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$1,170	$3,220
WARM	136 mo	60 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	539 bp	7.87%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$123	$685
Fixed Rate		
Remaining WAL <= 5 Years	$625	$2,151
Remaining WAL 5-10 Years	$88	$191
Remaining WAL Over 10 Years	$131	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$1
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$9	$5
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	3.82%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$978	$3,033

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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	$4,140	$13,988	$10,095	$1,333	$410
WARM	216 mo	248 mo	295 mo	261 mo	178 mo
Weighted Average Servicing Fee	27 bp	30 bp	33 bp	38 bp	44 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	253 loans				
FHA/VA	26 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$925	$796	Total # of Adjustable-Rate Loans Serviced	10 loans
WARM (in months)	248 mo	55 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	39 bp	29 bp		

Total Balances of Mortgage Loans Serviced for Others **$31,687**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,982		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$395		
Zero-Coupon Securities	$70	3.22%	73 mo
Government & Agency Securities	$1,403	3.63%	34 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$4,705	0.78%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,103	4.58%	66 mo
Memo: Complex Securities (from supplemental reporting)	$3,617		

Total Cash, Deposits, and Securities **$15,273**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 6/18/2009 3:04:27 PM

Amounts in Millions

Reporting Dockets: 416
March 2009
Data as of: 06/15/2009

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$2,251
Accrued Interest Receivable	$428
Advances for Taxes and Insurance	$21
Less: Unamortized Yield Adjustments	$66
Valuation Allowances	$881
Unrealized Gains (Losses)	$67

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$165
Accrued Interest Receivable	$82
Less: Unamortized Yield Adjustments	$-18
Valuation Allowances	$231
Unrealized Gains (Losses)	$-2

OTHER ITEMS

Real Estate Held for Investment	$66
Repossessed Assets	$743
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$35
Office Premises and Equipment	$2,350
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-87
Less: Unamortized Yield Adjustments	$16
Valuation Allowances	$21
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$283
Miscellaneous I	$3,631
Miscellaneous II	$565
TOTAL ASSETS	**$134,526**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$246
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$19
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$99
Mortgage-Related Mututal Funds	$296
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,223
Weighted Average Servicing Fee	22 bp
Adjustable-Rate Mortgage Loans Serviced	$1,651
Weighted Average Servicing Fee	33 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$97

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 6/18/2009 3:04:27 PM

Amounts in Millions

Reporting Dockets: 416
March 2009
Data as of: 06/15/2009

FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$11,540	$2,389	$452	$89
WAC	2.76%	4.26%	4.13%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$18,602	$9,003	$1,500	$137
WAC	2.91%	3.80%	4.36%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$7,583	$3,090	$43
WAC		3.52%	4.79%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$3,591	$15
WAC			4.21%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$57,750**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,946	$885	$383
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$25,529	$16,346	$7,142
Penalty in Months of Forgone Interest	3.17 mo	5.54 mo	6.31 mo
Balances in New Accounts	$3,108	$1,270	$313

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 6/18/2009 3:04:27 PM

Amounts in Millions

Reporting Dockets: 416
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%	$1,778	$1,100	$203	1.44%
3.00 to 3.99%	$102	$1,965	$782	3.52%
4.00 to 4.99%	$209	$2,026	$1,009	4.51%
5.00 to 5.99%	$143	$1,016	$444	5.27%
6.00 to 6.99%	$1	$97	$36	6.38%
7.00 to 7.99%	$2	$19	$24	7.40%
8.00 to 8.99%	$0	$3	$13	8.31%
9.00 and Above	$0	$0	$3	9.87%
WARM	1 mo	18 mo	68 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$10,974**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$7,791
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 6/18/2009 3:04:27 PM

Amounts in Millions

Reporting Dockets: 416
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	$10,014	0.80%	$353
Money Market Deposit Accounts (MMDAs)	$13,286	1.51%	$782
Passbook Accounts	$11,762	0.95%	$469
Non-Interest-Bearing Non-Maturity Deposits	$6,443		$179
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$271	0.15%	
Escrow for Mortgages Serviced for Others	$268	0.63%	
Other Escrows	$85	0.44%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$42,129		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,625		
Miscellaneous II	$64		
TOTAL LIABILITIES	**$120,328**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$2
EQUITY CAPITAL	$14,196
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$134,526**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets $100 Mil - $1 Bill | **Reporting Dockets: 416**
All Reporting CMR | **March 2009**
Report Prepared: 6/18/2009 3:04:28 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		$13
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	11	$12
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	40	$120
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	56	$60
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	29	$36
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	146	$351
1014	Opt commitment to orig 25- or 30-year FRMs	152	$910
1016	Opt commitment to orig "other" Mortgages	113	$299
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		$10
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$0
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	9	$21
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	10	$31
2016	Commit/purchase "other" Mortgage loans, svc retained	9	$19
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$9
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	36	$186
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	55	$653
2036	Commit/sell "other" Mortgage loans, svc retained	6	$42
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$2
2074	Commit/sell 25- or 30-yr FRM MBS		$14
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$2
2084	Commit/sell low-risk fixed-rate mtg derivative product		$1
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$0
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$0
2116	Commit/purchase "other" Mortgage loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$75
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$1

AGGREGATE SCHEDULE CMR REPORT

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Area: Assets $100 Mil - $1 Bill | **Reporting Dockets: 416**
All Reporting CMR | **March 2009**
Report Prepared: 6/18/2009 3:04:28 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
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	22	$44
2134	Commit/sell 25- or 30-yr FRM loans, svc released	50	$514
2136	Commit/sell "other" Mortgage loans, svc released		$41
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 lns	14	$29
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	16	$42
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	13	$15
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	55	$76
2214	Firm commit/originate 25- or 30-year FRM loans	58	$207
2216	Firm commit/originate "other" Mortgage loans	38	$113
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3014	Option to purchase 25- or 30-yr FRMs		$1
3016	Option to purchase "other" Mortgages		$2
3032	Option to sell 10-, 15-, or 20-year FRMs		$16
3034	Option to sell 25- or 30-year FRMs	6	$163
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$11
4002	Commit/purchase non-Mortgage financial assets	40	$102
4006	Commit/purchase "other" liabilities		$4
4022	Commit/sell non-Mortgage financial assets		$288
5004	IR swap: pay fixed, receive 3-month LIBOR		$128
5010	IR swap: pay fixed, receive 3-month Treasury		$15
5026	IR swap: pay 3-month LIBOR, receive fixed		$4
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$6
6004	Interest rate Cap based on 3-month LIBOR		$80
9502	Fixed-rate construction loans in process	190	$520
9512	Adjustable-rate construction loans in process	125	$508

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets $100 Mil - $1 Bill | **Reporting Dockets: 416**
All Reporting CMR | **March 2009**
Report Prepared: 6/18/2009 3:04:28 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		$1
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$39
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap	7	$283
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$1
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$84
120	Other investment securities, fixed-coupon securities	7	$49
122	Other investment securities, floating-rate securities		$16
125	Multi/nonres mtg loans; fixed-rate, Balloon		$44
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$72
130	Construction and land loans (adj-rate)		$42
140	Second Mortgages (adj-rate)		$12
150	Commercial loans (adj-rate)		$69
180	Consumer loans; loans on deposits		$9
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$1
183	Consumer loans; auto loans and leases		$10
184	Consumer loans; mobile home loans		$46
185	Consumer loans; credit cards		$28
187	Consumer loans; recreational vehicles		$37
189	Consumer loans; other		$10
200	Variable-rate, fixed-maturity CDs	118	$718
220	Variable-rate FHLB advances	32	$508
299	Other variable-rate	34	$837
300	Govt. & agency securities, fixed-coupon securities		$15
302	Govt. & agency securities, floating-rate securities		$6

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets $100 Mil - $1 Bill | **Reporting Dockets: 416**
All Reporting CMR | **March 2009**
Report Prepared: 6/18/2009 3:04:28 PM | **Amounts in Millions** | **Data as of: 06/15/2009**

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	218	$3,617	$3,569	$3,507	$3,418	$3,279	$3,128
123 - Mortgage Derivatives - M/V estimate	176	$4,026	$3,972	$3,908	$3,764	$3,616	$3,481
129 - Mortgage-Related Mutual Funds - M/V estimate	33	$203	$199	$198	$196	$194	$192
280 - FHLB putable advance-M/V estimate	88	$1,928	$2,149	$2,076	$2,015	$1,967	$1,895
281 - FHLB convertible advance-M/V estimate	78	$2,556	$2,762	$2,693	$2,648	$2,606	$2,572
282 - FHLB callable advance-M/V estimate	14	$351	$395	$380	$368	$361	$352
283 - FHLB periodic floor floating rate advance-M/V Estimates		$6	$6	$6	$6	$6	$6
289 - Other FHLB structured advances - M/V estimate	14	$292	$305	$299	$294	$289	$285
290 - Other structured borrowings - M/V estimate	20	$596	$664	$640	$621	$606	$593
500 - Other OBS Positions w/o contract code or exceeds 16 positions	9	$121	$133	$123	$132	$132	$132