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: 404** | **December 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	14,562	-3,674	-20 %	11.17 %	-220 bp
+200 bp	16,077	-2,159	-12 %	12.12 %	-125 bp
+100 bp	17,361	-875	-5 %	12.89 %	-48 bp
0 bp	18,236			13.37 %	
-100 bp	18,696	460	+3 %	13.60 %	+22 bp

Risk Measure for a Given Rate Shock

	12/31/2009	9/30/2009	12/31/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	13.37 %	13.06 %	11.46 %
Post-shock NPV Ratio	12.12 %	12.26 %	10.79 %
Sensitivity Measure: Decline in NPV Ratio	125 bp	80 bp	67 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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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	16,302	15,863	15,173	14,375	13,558	15,214	104.27	3.56
30-Year Mortgage Securities	2,733	2,659	2,546	2,417	2,286	2,560	103.87	3.52
15-Year Mortgages and MBS	15,213	14,905	14,459	13,967	13,463	14,269	104.45	2.53
Balloon Mortgages and MBS	5,086	5,066	5,023	4,963	4,889	4,672	108.43	0.63
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,808	1,802	1,787	1,773	1,754	1,746	103.20	0.57
7 Month to 2 Year Reset Frequency	7,742	7,739	7,695	7,609	7,475	7,416	104.36	0.30
2+ to 5 Year Reset Frequency	5,638	5,609	5,557	5,469	5,316	5,342	105.00	0.72
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	168	167	164	161	158	162	102.51	1.31
2 Month to 5 Year Reset Frequency	1,557	1,539	1,513	1,484	1,452	1,503	102.36	1.43
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	4,518	4,466	4,409	4,352	4,296	4,404	101.40	1.22
Adjustable-Rate, Fully Amortizing	8,616	8,530	8,421	8,312	8,205	8,436	101.11	1.14
Fixed-Rate, Balloon	5,560	5,394	5,232	5,076	4,928	5,132	105.10	3.05
Fixed-Rate, Fully Amortizing	5,729	5,513	5,307	5,116	4,937	5,176	106.53	3.82
Construction and Land Loans								
Adjustable-Rate	3,636	3,627	3,614	3,600	3,587	3,630	99.91	0.31
Fixed-Rate	2,873	2,821	2,766	2,712	2,660	2,819	100.08	1.90
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,622	4,612	4,597	4,582	4,567	4,605	100.15	0.27
Fixed-Rate	2,663	2,615	2,565	2,516	2,469	2,519	103.83	1.89
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,891	1,865	1,831	1,795	1,756	1,865	100.00	1.59
Accrued Interest Receivable	393	393	393	393	393	393	100.00	0.00
Advance for Taxes/Insurance	37	37	37	37	37	37	100.00	0.00
Float on Escrows on Owned Mortgages	48	75	103	127	149			-36.81
LESS: Value of Servicing on Mortgages Serviced by Others	10	13	14	15	16			-17.37
TOTAL MORTGAGE LOANS AND SECURITIES	**96,824**	**95,286**	**93,177**	**90,822**	**88,319**	**91,902**	**103.68**	**1.91**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,743	2,734	2,723	2,711	2,700	2,742	99.69	0.38
Fixed-Rate	2,811	2,730	2,650	2,574	2,501	2,566	106.39	2.95
Consumer Loans								
Adjustable-Rate	840	839	837	835	833	824	101.89	0.18
Fixed-Rate	2,907	2,867	2,823	2,780	2,738	2,906	98.66	1.48
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-23	-23	-23	-22	-22	-23	0.00	1.26
Accrued Interest Receivable	78	78	78	78	78	78	100.00	0.00
TOTAL NONMORTGAGE LOANS	**9,357**	**9,225**	**9,088**	**8,956**	**8,829**	**9,093**	**101.45**	**1.46**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,666	3,666	3,666	3,666	3,666	3,666	100.00	0.00
Equities and All Mutual Funds	362	355	347	339	332	357	99.31	2.12
Zero-Coupon Securities	92	85	79	74	69	77	111.05	7.37
Government and Agency Securities	1,589	1,534	1,481	1,432	1,387	1,492	102.80	3.51
Term Fed Funds, Term Repos	5,974	5,970	5,959	5,947	5,936	5,961	100.14	0.13
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,555	1,492	1,433	1,378	1,326	1,447	103.10	4.07
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,919	3,849	3,708	3,558	3,431	3,944	97.61	2.74
Structured Securities (Complex)	4,231	4,142	3,971	3,776	3,582	4,201	98.60	3.14
LESS: Valuation Allowances for Investment Securities	2	2	2	2	2	2	100.00	3.55
TOTAL CASH, DEPOSITS, AND SECURITIES	**21,384**	**21,090**	**20,641**	**20,167**	**19,727**	**21,142**	**99.75**	**1.76**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,080	1,080	1,080	1,080	1,080	1,080	100.00	0.00
Real Estate Held for Investment	77	77	77	77	77	77	100.00	0.00
Investment in Unconsolidated Subsidiaries	33	31	29	27	24	31	100.00	6.80
Office Premises and Equipment	2,255	2,255	2,255	2,255	2,255	2,255	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,444**	**3,442**	**3,440**	**3,438**	**3,436**	**3,442**	**100.00**	**0.06**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	290	337	372	394	404			-12.21
Adjustable-Rate Servicing	6	6	8	8	8			-15.79
Float on Mortgages Serviced for Others	159	193	225	252	273			-17.15
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**455**	**536**	**605**	**653**	**685**			**-14.03**
OTHER ASSETS								
Purchased and Excess Servicing						312		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,224	4,224	4,224	4,224	4,224	4,224	100.00	0.00
Miscellaneous II						637		
Deposit Intangibles								
Retail CD Intangible	94	103	150	169	188			-26.77
Transaction Account Intangible	488	695	949	1,188	1,421			-33.17
MMDA Intangible	471	635	832	1,018	1,182			-28.40
Passbook Account Intangible	666	893	1,184	1,460	1,716			-29.00
Non-Interest-Bearing Account Intangible	94	240	383	518	647			-60.13
TOTAL OTHER ASSETS	**6,037**	**6,791**	**7,721**	**8,578**	**9,378**	**5,172**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-96		
TOTAL ASSETS	**137,500**	**136,370**	**134,672**	**132,614**	**130,374**	**130,655**	**104/102***	**1.04/1.69***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	39,593	39,541	39,403	39,268	39,136	39,128	101.06	0.24
Fixed-Rate Maturing in 13 Months or More	16,712	16,288	15,894	15,521	15,170	15,512	105.00	2.51
Variable-Rate	745	742	740	738	736	737	100.69	0.31
Demand								
Transaction Accounts	10,724	10,724	10,724	10,724	10,724	10,724	100/94*	0.00/2.30*
MMDAs	14,499	14,499	14,499	14,499	14,499	14,499	100/96*	0.00/1.30*
Passbook Accounts	12,965	12,965	12,965	12,965	12,965	12,965	100/93*	0.00/2.15*
Non-Interest-Bearing Accounts	6,322	6,322	6,322	6,322	6,322	6,322	100/96*	0.00/2.37*
TOTAL DEPOSITS	**101,560**	**101,082**	**100,548**	**100,038**	**99,552**	**99,887**	**101/99***	**0.50/1.37***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	6,849	6,782	6,715	6,649	6,584	6,618	102.48	0.99
Fixed-Rate Maturing in 37 Months or More	2,508	2,387	2,273	2,166	2,066	2,298	103.86	4.92
Variable-Rate	783	782	781	780	779	774	101.01	0.10
TOTAL BORROWINGS	**10,139**	**9,951**	**9,769**	**9,595**	**9,429**	**9,691**	**102.69**	**1.86**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	567	567	567	567	567	567	100.00	0.00
Other Escrow Accounts	78	76	74	72	70	84	90.83	3.00
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,501	1,501	1,501	1,501	1,501	1,501	100.00	0.00
Miscellaneous II	0	0	0	0	0	72		
TOTAL OTHER LIABILITIES	**2,147**	**2,144**	**2,142**	**2,140**	**2,138**	**2,224**	**96.40**	**0.11**
Other Liabilities not Included Above								
Self-Valued	5,079	5,094	5,002	4,923	4,859	4,857	104.87	0.76
Unamortized Yield Adjustments						1		
TOTAL LIABILITIES	**118,925**	**118,271**	**117,461**	**116,696**	**115,978**	**116,661**	**101/99****	**0.62/1.36****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	23	7	-17	-43	-68			
ARMs	5	5	4	2	0			
Other Mortgages	1	0	-2	-6	-11			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	26	13	-5	-24	-43			
Sell Mortgages and MBS	-32	2	46	92	137			
Purchase Non-Mortgage Items	0	0	-1	-1	-2			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-8	-1	5	10	15			
Pay Floating, Receive Fixed Swaps	0	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	1	2	3			
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	6	3	-3	-8	-14			
Self-Valued	100	110	123	136	150			
TOTAL OFF-BALANCE-SHEET POSITIONS	**121**	**137**	**150**	**159**	**166**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	137,500	136,370	134,672	132,614	130,374	130,655	104/102***	1.04/1.69***
MINUS TOTAL LIABILITIES	118,925	118,271	117,461	116,696	115,978	116,661	101/99**	0.62/1.36**
PLUS OFF-BALANCE-SHEET POSITIONS	121	137	150	159	166			
TOTAL NET PORTFOLIO VALUE #	18,696	18,236	17,361	16,077	14,562	13,994	130.31	3.66

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

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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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	$1,233	$7,134	$5,473	$1,076	$299
WARM	334 mo	318 mo	315 mo	289 mo	235 mo
WAC	4.67%	5.49%	6.33%	7.29%	8.94%
Amount of these that is FHA or VA Guaranteed	$98	$226	$44	$32	$37
Securities Backed by Conventional Mortgages	$547	$1,035	$325	$40	$10
WARM	267 mo	279 mo	303 mo	279 mo	217 mo
Weighted Average Pass-Through Rate	4.36%	5.26%	6.14%	7.19%	8.40%
Securities Backed by FHA or VA Mortgages	$112	$211	$266	$10	$3
WARM	303 mo	294 mo	330 mo	205 mo	158 mo
Weighted Average Pass-Through Rate	4.48%	5.28%	6.11%	7.21%	8.74%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,565	$4,640	$2,471	$959	$398
WAC	4.62%	5.41%	6.38%	7.34%	8.91%
Mortgage Securities	$1,466	$1,505	$246	$14	$5
Weighted Average Pass-Through Rate	4.30%	5.18%	6.10%	7.20%	9.00%
WARM (of 15-Year Loans and Securities)	132 mo	144 mo	140 mo	113 mo	89 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$325	$1,127	$1,448	$773	$416
WAC	4.27%	5.48%	6.40%	7.33%	9.88%
Mortgage Securities	$329	$212	$40	$3	$0
Weighted Average Pass-Through Rate	4.21%	5.37%	6.09%	7.10%	8.68%
WARM (of Balloon Loans and Securities)	56 mo	75 mo	59 mo	52 mo	63 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$36,715**

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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	$9	$99	$65	$0	$16
WAC	4.47%	4.50%	5.82%	0.00%	5.88%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,737	$7,317	$5,277	$162	$1,488
Weighted Average Margin	156 bp	274 bp	266 bp	256 bp	275 bp
WAC	4.29%	4.87%	5.86%	3.60%	5.48%
WARM	184 mo	278 mo	299 mo	322 mo	273 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	39 mo	6 mo	17 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$16,169**

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	$31	$100	$149	$10	$4
Weighted Average Distance from Lifetime Cap	113 bp	135 bp	114 bp	84 bp	65 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$54	$221	$164	$0	$147
Weighted Average Distance from Lifetime Cap	317 bp	347 bp	343 bp	0 bp	374 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,060	$6,889	$4,738	$150	$1,296
Weighted Average Distance from Lifetime Cap	1,016 bp	660 bp	607 bp	717 bp	650 bp
Balances Without Lifetime Cap	$600	$205	$291	$3	$56
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$466	$6,728	$4,597	$10	$1,164
Weighted Average Periodic Rate Cap	191 bp	199 bp	223 bp	187 bp	158 bp
Balances Subject to Periodic Rate Floors	$321	$5,892	$4,142	$10	$915
MBS Included in ARM Balances	$496	$1,311	$590	$24	$59

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$4,404	$8,436
WARM	94 mo	198 mo
Remaining Term to Full Amortization	294 mo	
Rate Index Code	0	0
Margin	222 bp	245 bp
Reset Frequency	30 mo	30 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$126	$205
Wghted Average Distance to Lifetime Cap	71 bp	115 bp
Fixed-Rate:		
Balances	$5,132	$5,176
WARM	46 mo	107 mo
Remaining Term to Full Amortization	262 mo	
WAC	6.60%	6.63%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,630	$2,819
WARM	25 mo	29 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	142 bp	6.48%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,605	$2,519
WARM	123 mo	111 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	65 bp	6.81%
Reset Frequency	4 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,742	$2,566
WARM	38 mo	42 mo
Margin in Column 1; WAC in Column 2	143 bp	6.56%
Reset Frequency	6 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$824	$2,906
WARM	76 mo	60 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	615 bp	7.67%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$129	$636
Fixed Rate		
Remaining WAL <= 5 Years	$571	$2,190
Remaining WAL 5-10 Years	$85	$137
Remaining WAL Over 10 Years	$113	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$22	$3
Floating Rate	$23	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	2.70%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$945	$2,966

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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	$8,516	$15,432	$8,131	$1,087	$441
WARM	200 mo	263 mo	287 mo	253 mo	166 mo
Weighted Average Servicing Fee	27 bp	31 bp	33 bp	39 bp	39 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	255 loans				
FHA/VA	29 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$615	$664
WARM (in months)	243 mo	55 mo
Weighted Average Servicing Fee	37 bp	30 bp

Total # of Adjustable-Rate Loans Serviced	8 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others **$34,885**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,666		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$355		
Zero-Coupon Securities	$77	3.92%	87 mo
Government & Agency Securities	$1,492	3.15%	51 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$5,961	0.47%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,447	4.42%	61 mo
Memo: Complex Securities (from supplemental reporting)	$4,201		

Total Cash, Deposits, and Securities **$17,198**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 3/26/2010 11:27:15 AM

Amounts in Millions

Reporting Dockets: 404
December 2009
Data as of: 03/24/2010

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$3,099
Accrued Interest Receivable	$393
Advances for Taxes and Insurance	$37
Less: Unamortized Yield Adjustments	$152
Valuation Allowances	$1,234
Unrealized Gains (Losses)	$60

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$220
Accrued Interest Receivable	$78
Less: Unamortized Yield Adjustments	$-14
Valuation Allowances	$243
Unrealized Gains (Losses)	$3

OTHER ITEMS

Real Estate Held for Investment	$77
Repossessed Assets	$1,080
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$31
Office Premises and Equipment	$2,255
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-15
Less: Unamortized Yield Adjustments	$7
Valuation Allowances	$2
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$312
Miscellaneous I	$4,224
Miscellaneous II	$637
TOTAL ASSETS	**$130,620**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$174
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$14
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$80
Mortgage-Related Mututal Funds	$274
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,007
Weighted Average Servicing Fee	27 bp
Adjustable-Rate Mortgage Loans Serviced	$1,395
Weighted Average Servicing Fee	27 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$104

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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Report Prepared: 3/26/2010 11:27:15 AM

Reporting Dockets: 404
December 2009
Data as of: 03/24/2010

Amounts in Millions

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	$9,892	$3,231	$641	$141
WAC	1.86%	3.59%	4.33%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$15,798	$8,136	$1,429	$186
WAC	1.72%	2.91%	4.71%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$8,133	$3,526	$67
WAC		2.64%	4.64%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$3,853	$22
WAC			3.57%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$54,639**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,684	$982	$632
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$22,017	$16,466	$7,506
Penalty in Months of Forgone Interest	3.15 mo	5.50 mo	5.81 mo
Balances in New Accounts	$1,970	$1,296	$298

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 3/26/2010 11:27:15 AM

Amounts in Millions

Reporting Dockets: 404
December 2009
Data as of: 03/24/2010

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%	$1,482	$1,049	$456	1.45%
3.00 to 3.99%	$199	$1,379	$776	3.51%
4.00 to 4.99%	$153	$1,496	$582	4.52%
5.00 to 5.99%	$50	$693	$429	5.32%
6.00 to 6.99%	$8	$69	$26	6.28%
7.00 to 7.99%	$11	$28	$19	7.36%
8.00 to 8.99%	$0	$0	$9	8.23%
9.00 and Above	$0	$0	$1	10.22%
WARM	1 mo	17 mo	68 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$8,917**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$6,375
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Amounts in Millions

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$10,724	0.67%	$367
Money Market Deposit Accounts (MMDAs)	$14,499	1.07%	$771
Passbook Accounts	$12,965	0.77%	$368
Non-Interest-Bearing Non-Maturity Deposits	$6,322		$328
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$218	0.17%	
Escrow for Mortgages Serviced for Others	$349	0.02%	
Other Escrows	$84	0.04%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$45,162		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$4		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,501		
Miscellaneous II	$72		
TOTAL LIABILITIES	**$116,667**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$2
EQUITY CAPITAL	$13,951
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$130,620**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets $100 Mil - $1 Bill | **Reporting Dockets: 404**
All Reporting CMR | **December 2009**
Report Prepared: 3/26/2010 11:27:15 AM | **Amounts in Millions** | **Data as of: 03/24/2010**

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		$13
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	6	$6
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	39	$81
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	50	$52
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	25	$30
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	136	$214
1014	Opt commitment to orig 25- or 30-year FRMs	135	$362
1016	Opt commitment to orig "other" Mortgages	97	$205
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$5
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$4
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$4
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	9	$11
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	9	$8
2016	Commit/purchase "other" Mortgage loans, svc retained		$12
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	34	$117
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	47	$341
2036	Commit/sell "other" Mortgage loans, svc retained	7	$23
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2054	Commit/purchase 25- to 30-year FRM MBS		$1
2074	Commit/sell 25- or 30-yr FRM MBS		$5
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$1
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$93
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$0

AGGREGATE SCHEDULE CMR REPORT

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All Reporting CMR | **December 2009**
Report Prepared: 3/26/2010 11:27:16 AM | **Amounts in Millions** | **Data as of: 03/24/2010**

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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		$2
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	24	$21
2134	Commit/sell 25- or 30-yr FRM loans, svc released	47	$239
2136	Commit/sell "other" Mortgage loans, svc released		$21
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	9	$46
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	15	$8
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	12	$12
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	55	$81
2214	Firm commit/originate 25- or 30-year FRM loans	51	$168
2216	Firm commit/originate "other" Mortgage loans	35	$68
3016	Option to purchase "other" Mortgages		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$8
3034	Option to sell 25- or 30-year FRMs	6	$25
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$17
4002	Commit/purchase non-Mortgage financial assets	33	$82
4006	Commit/purchase "other" liabilities		$5
4022	Commit/sell non-Mortgage financial assets		$10
5004	IR swap: pay fixed, receive 3-month LIBOR		$173
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
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2
6004	Interest rate Cap based on 3-month LIBOR		$30
9502	Fixed-rate construction loans in process	176	$489
9512	Adjustable-rate construction loans in process	114	$312

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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All Reporting CMR | **December 2009**
Report Prepared: 3/26/2010 11:27:16 AM | **Amounts in Millions** | **Data as of: 03/24/2010**

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		$46
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap	7	$270
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		$89
120	Other investment securities, fixed-coupon securities	6	$32
122	Other investment securities, floating-rate securities		$12
125	Multi/nonres mtg loans; fixed-rate, Balloon		$48
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$81
130	Construction and land loans (adj-rate)		$27
140	Second Mortgages (adj-rate)		$14
150	Commercial loans (adj-rate)		$72
180	Consumer loans; loans on deposits		$9
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$0
183	Consumer loans; auto loans and leases		$7
184	Consumer loans; mobile home loans		$46
185	Consumer loans; credit cards		$62
187	Consumer loans; recreational vehicles		$39
189	Consumer loans; other		$9
200	Variable-rate, fixed-maturity CDs	116	$743
220	Variable-rate FHLB advances	32	$362
299	Other variable-rate	30	$412
300	Govt. & agency securities, fixed-coupon securities		$12
302	Govt. & agency securities, floating-rate securities		$29

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets $100 Mil - $1 Bill | **Reporting Dockets: 404**
All Reporting CMR | **December 2009**
Report Prepared: 3/26/2010 11:27:17 AM | **Amounts in Millions** | **Data as of: 03/24/2010**

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	216	$4,201	$4,231	$4,142	$3,971	$3,776	$3,582
123 - Mortgage Derivatives - M/V estimate	177	$3,944	$3,919	$3,849	$3,708	$3,558	$3,431
129 - Mortgage-Related Mutual Funds - M/V estimate	29	$191	$190	$188	$185	$183	$181
280 - FHLB putable advance-M/V estimate	78	$1,716	$1,875	$1,825	$1,779	$1,743	$1,714
281 - FHLB convertible advance-M/V estimate	69	$2,110	$2,105	$2,184	$2,157	$2,133	$2,112
282 - FHLB callable advance-M/V estimate	11	$287	$311	$306	$301	$296	$292
283 - FHLB periodic floor floating rate advance-M/V Estimates		$11	$5	$11	$11	$11	$11
289 - Other FHLB structured advances - M/V estimate	12	$244	$250	$247	$244	$242	$240
290 - Other structured borrowings - M/V estimate	17	$489	$534	$521	$509	$499	$490
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$67	$100	$110	$123	$136	$150