Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Central

All Reporting CMR **Reporting Dockets: 187** **December 2008**

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	10,361	-580	-5 %	8.45 %	-20 bp
+200 bp	10,915	-26	0 %	8.79 %	+13 bp
+100 bp	11,062	121	+1 %	8.81 %	+16 bp
0 bp	10,941			8.65 %	
-100 bp	10,295	-646	-6 %	8.12 %	-54 bp

Risk Measure for a Given Rate Shock

	12/31/2008	9/30/2008	12/31/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	8.65 %	10.05 %	13.03 %
Post-shock NPV Ratio	8.12 %	8.96 %	12.49 %
Sensitivity Measure: Decline in NPV Ratio	54 bp	109 bp	54 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Central | **Reporting Dockets: 187**
All Reporting CMR | **December 2008**
Report Prepared: 3/31/2009 8:51:07 AM | **Amounts in Millions** | **Data as of: 3/30/2009**

	-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	15,455	15,296	14,980	14,459	13,781	14,852	102.99	1.55
30-Year Mortgage Securities	2,390	2,366	2,322	2,248	2,140	2,291	103.27	1.45
15-Year Mortgages and MBS	8,884	8,800	8,613	8,360	8,075	8,554	102.88	1.54
Balloon Mortgages and MBS	2,848	2,828	2,788	2,740	2,683	2,813	100.54	1.06
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	2,531	2,520	2,507	2,494	2,481	2,350	107.25	0.46
7 Month to 2 Year Reset Frequency	11,810	11,768	11,682	11,589	11,444	11,673	100.81	0.54
2+ to 5 Year Reset Frequency	9,119	9,062	8,954	8,818	8,580	8,867	102.19	0.91
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	37	37	36	36	36	36	101.37	0.49
2 Month to 5 Year Reset Frequency	454	450	443	436	428	445	100.96	1.26
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	2,647	2,621	2,588	2,557	2,525	2,544	103.05	1.11
Adjustable-Rate, Fully Amortizing	4,884	4,854	4,810	4,766	4,722	4,774	101.68	0.77
Fixed-Rate, Balloon	4,646	4,519	4,389	4,265	4,145	4,314	104.76	2.85
Fixed-Rate, Fully Amortizing	2,817	2,723	2,630	2,544	2,464	2,591	105.09	3.43
Construction and Land Loans								
Adjustable-Rate	3,302	3,294	3,283	3,271	3,259	3,287	100.23	0.29
Fixed-Rate	1,241	1,221	1,198	1,175	1,153	1,227	99.57	1.77
Second-Mortgage Loans and Securities								
Adjustable-Rate	8,550	8,535	8,512	8,489	8,466	8,492	100.51	0.22
Fixed-Rate	3,785	3,713	3,633	3,557	3,484	3,504	105.96	2.04
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,463	1,452	1,434	1,410	1,379	1,452	100.00	1.01
Accrued Interest Receivable	386	386	386	386	386	386	100.00	0.00
Advance for Taxes/Insurance	55	55	55	55	55	55	100.00	0.00
Float on Escrows on Owned Mortgages	4	9	19	35	53			-87.79
LESS: Value of Servicing on Mortgages Serviced by Others	-1	-2	-3	-6	-8			-41.05
TOTAL MORTGAGE LOANS AND SECURITIES	**87,307**	**86,510**	**85,265**	**83,694**	**81,748**	**84,505**	**102.37**	**1.18**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Central | **Reporting Dockets: 187**
All Reporting CMR | **December 2008**
Report Prepared: 3/31/2009 8:51:07 AM | **Amounts in Millions** | **Data as of: 3/30/2009**

	-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	2,456	2,452	2,446	2,439	2,433	2,456	99.82	0.21
Fixed-Rate	2,040	1,975	1,910	1,848	1,789	1,793	110.17	3.29
Consumer Loans								
Adjustable-Rate	3,866	3,858	3,846	3,835	3,824	3,660	105.41	0.25
Fixed-Rate	6,971	6,897	6,803	6,712	6,624	6,947	99.28	1.22
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-148	-146	-145	-143	-141	-146	0.00	1.07
Accrued Interest Receivable	88	88	88	88	88	88	100.00	0.00
TOTAL NONMORTGAGE LOANS	**15,273**	**15,124**	**14,948**	**14,780**	**14,617**	**14,798**	**102.20**	**1.07**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	5,121	5,121	5,121	5,121	5,121	5,121	100.00	0.00
Equities and All Mutual Funds	173	169	165	162	158	170	99.33	2.12
Zero-Coupon Securities	24	23	22	21	20	20	114.74	4.22
Government and Agency Securities	757	747	734	723	711	711	105.10	1.48
Term Fed Funds, Term Repos	2,125	2,124	2,120	2,117	2,113	2,117	100.34	0.11
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	915	881	848	818	790	868	101.50	3.79
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	5,747	5,712	5,587	5,367	5,158	5,770	99.00	1.40
Structured Securities (Complex)	1,867	1,843	1,808	1,769	1,714	1,887	97.64	1.59
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**16,728**	**16,620**	**16,407**	**16,097**	**15,786**	**16,664**	**99.73**	**0.97**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Central — **Reporting Dockets: 187**
All Reporting CMR — **December 2008**
Report Prepared: 3/31/2009 8:51:08 AM — **Amounts in Millions** — **Data as of: 3/30/2009**

	-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	960	960	960	960	960	960	100.00	0.00
Real Estate Held for Investment	30	30	30	30	30	30	100.00	0.00
Investment in Unconsolidated Subsidiaries	28	27	25	23	21	27	100.00	6.80
Office Premises and Equipment	1,304	1,304	1,304	1,304	1,304	1,304	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,323**	**2,321**	**2,319**	**2,317**	**2,315**	**2,321**	**100.00**	**0.08**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	337	355	409	535	744			-10.23
Adjustable-Rate Servicing	35	33	32	31	40			5.21
Float on Mortgages Serviced for Others	263	287	332	396	479			-11.97
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**635**	**675**	**773**	**961**	**1,263**			**-10.22**
OTHER ASSETS								
Purchased and Excess Servicing						803		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,844	3,844	3,844	3,844	3,844	3,844	100.00	0.00
Miscellaneous II						528		
Deposit Intangibles								
Retail CD Intangible	70	78	96	108	120			-16.56
Transaction Account Intangible	145	307	468	620	769			-52.61
MMDA Intangible	287	447	603	748	881			-35.34
Passbook Account Intangible	246	432	618	794	954			-42.98
Non-Interest-Bearing Account Intangible	-4	82	163	239	312			-101.71
TOTAL OTHER ASSETS	**4,589**	**5,190**	**5,791**	**6,353**	**6,880**	**5,176**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						15		
TOTAL ASSETS	**126,855**	**126,440**	**125,503**	**124,202**	**122,610**	**123,478**	**102/101***	**0.53/1.02***

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Central
All Reporting CMR
Report Prepared: 3/31/2009 8:51:08 AM

Amounts in Millions

Reporting Dockets: 187
December 2008
Data as of: 3/30/2009

	-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	39,126	39,078	38,946	38,816	38,688	38,508	101.48	0.23
Fixed-Rate Maturing in 13 Months or More	17,200	16,828	16,422	16,032	15,662	15,460	108.85	2.31
Variable-Rate	514	514	513	513	512	511	100.47	0.07
Demand								
Transaction Accounts	6,451	6,451	6,451	6,451	6,451	6,451	100/95*	0.00/2.63*
MMDAs	12,075	12,075	12,075	12,075	12,075	12,075	100/96*	0.00/1.36*
Passbook Accounts	8,300	8,300	8,300	8,300	8,300	8,300	100/95*	0.00/2.36*
Non-Interest-Bearing Accounts	3,398	3,398	3,398	3,398	3,398	3,398	100/98*	0.00/2.50*
TOTAL DEPOSITS	**87,064**	**86,644**	**86,106**	**85,586**	**85,087**	**84,704**	**102/101***	**0.55/1.27***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	9,833	9,725	9,618	9,514	9,411	9,482	102.57	1.10
Fixed-Rate Maturing in 37 Months or More	2,638	2,511	2,392	2,280	2,175	2,236	112.29	4.89
Variable-Rate	1,697	1,688	1,680	1,673	1,667	1,635	103.25	0.52
TOTAL BORROWINGS	**14,168**	**13,924**	**13,690**	**13,467**	**13,253**	**13,353**	**104.28**	**1.72**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	717	717	717	717	717	717	100.00	0.00
Other Escrow Accounts	178	172	167	162	157	183	94.05	3.19
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,922	1,922	1,922	1,922	1,922	1,922	100.00	0.00
Miscellaneous II	0	0	0	0	0	133		
TOTAL OTHER LIABILITIES	**2,817**	**2,811**	**2,806**	**2,801**	**2,796**	**2,955**	**95.14**	**0.20**
Other Liabilities not Included Above								
Self-Valued	12,976	12,565	12,216	11,882	11,623	11,477	109.48	3.03
Unamortized Yield Adjustments						25		
TOTAL LIABILITIES	**117,026**	**115,945**	**114,819**	**113,736**	**112,760**	**112,513**	**103/102****	**0.95/1.49****

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Central | **Reporting Dockets: 187**
All Reporting CMR | **December 2008**
Report Prepared: 3/31/2009 8:51:08 AM | **Amounts in Millions** | **Data as of: 3/30/2009**

	-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	249	106	-319	-882	-1,432			
ARMs	1	0	-1	-3	-5			
Other Mortgages	6	0	-8	-18	-27			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	49	16	-53	-173	-295			
Sell Mortgages and MBS	-383	-165	343	1,130	1,897			
Purchase Non-Mortgage Items	1	0	-1	-2	-3			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-2	-2	-1	-1	0			
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	4	11	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	10	16	22	28	34			
Construction LIP	2	-1	-9	-17	-24			
Self-Valued	532	476	402	375	349			
TOTAL OFF-BALANCE-SHEET POSITIONS	**466**	**446**	**378**	**449**	**510**			

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Central — **Reporting Dockets: 187**
All Reporting CMR — **December 2008**
Report Prepared: 3/31/2009 8:51:08 AM — **Amounts in Millions** — **Data as of: 3/30/2009**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	126,855	126,440	125,503	124,202	122,610	123,478	102/101***	0.53/1.02***
MINUS TOTAL LIABILITIES	117,026	115,945	114,819	113,736	112,760	112,513	103/102**	0.95/1.49**
PLUS OFF-BALANCE-SHEET POSITIONS	466	446	378	449	510			
TOTAL NET PORTFOLIO VALUE #	10,295	10,941	11,062	10,915	10,361	10,965	99.78	-3.50

* 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: Central
All Reporting CMR
Report Prepared: 3/31/2009 8:51:08 AM

Amounts in Millions

Reporting Dockets: 187
December 2008
Data as of: 03/27/2009

FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$588	$6,296	$6,790	$990	$189
WARM	315 mo	325 mo	333 mo	317 mo	272 mo
WAC	4.59%	5.60%	6.38%	7.30%	8.72%
Amount of these that is FHA or VA Guaranteed	$1	$432	$626	$91	$14
Securities Backed by Conventional Mortgages	$137	$944	$812	$97	$11
WARM	208 mo	346 mo	349 mo	322 mo	284 mo
Weighted Average Pass-Through Rate	4.44%	5.58%	6.32%	7.22%	8.28%
Securities Backed by FHA or VA Mortgages	$31	$150	$105	$3	$1
WARM	385 mo	337 mo	348 mo	279 mo	190 mo
Weighted Average Pass-Through Rate	4.67%	5.24%	6.03%	7.22%	8.82%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,063	$3,578	$1,642	$435	$111
WAC	4.73%	5.45%	6.35%	7.31%	8.78%
Mortgage Securities	$493	$988	$235	$8	$0
Weighted Average Pass-Through Rate	4.41%	5.26%	6.06%	7.27%	8.57%
WARM (of 15-Year Loans and Securities)	116 mo	135 mo	143 mo	123 mo	96 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$189	$908	$992	$332	$110
WAC	4.26%	5.43%	6.40%	7.31%	8.70%
Mortgage Securities	$171	$88	$24	$0	$0
Weighted Average Pass-Through Rate	4.46%	5.38%	6.29%	7.29%	0.00%
WARM (of Balloon Loans and Securities)	48 mo	63 mo	65 mo	57 mo	26 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$28,510**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Central
All Reporting CMR
Report Prepared: 3/31/2009 8:51:08 AM

Reporting Dockets: 187
December 2008
Data as of: 03/27/2009

Amounts in Millions

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	$6	$195	$23	$0	$0
WAC	4.35%	5.20%	5.60%	0.00%	6.52%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$2,344	$11,478	$8,844	$36	$445
Weighted Average Margin	264 bp	284 bp	261 bp	273 bp	257 bp
WAC	5.30%	5.68%	5.81%	5.19%	6.06%
WARM	263 mo	300 mo	327 mo	59 mo	235 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	38 mo	3 mo	21 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$23,372**

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	$57	$66	$0	$1
Weighted Average Distance from Lifetime Cap	126 bp	121 bp	31 bp	0 bp	169 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$234	$549	$95	$0	$22
Weighted Average Distance from Lifetime Cap	353 bp	356 bp	365 bp	289 bp	340 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,753	$10,743	$8,469	$7	$371
Weighted Average Distance from Lifetime Cap	1,757 bp	584 bp	595 bp	777 bp	576 bp
Balances Without Lifetime Cap	$332	$324	$237	$29	$51
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,887	$11,326	$8,583	$3	$351
Weighted Average Periodic Rate Cap	156 bp	233 bp	300 bp	176 bp	178 bp
Balances Subject to Periodic Rate Floors	$619	$9,225	$7,291	$2	$381
MBS Included in ARM Balances	$637	$1,700	$1,399	$6	$17

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Central
All Reporting CMR
Report Prepared: 3/31/2009 8:51:08 AM

Amounts in Millions

Reporting Dockets: 187
December 2008
Data as of: 03/27/2009

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,544	$4,774
WARM	71 mo	151 mo
Remaining Term to Full Amortization	281 mo	
Rate Index Code	0	0
Margin	234 bp	228 bp
Reset Frequency	34 mo	20 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$54	$47
Wghted Average Distance to Lifetime Cap	142 bp	86 bp
Fixed-Rate:		
Balances	$4,314	$2,591
WARM	42 mo	100 mo
Remaining Term to Full Amortization	244 mo	
WAC	6.40%	6.54%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,287	$1,227
WARM	31 mo	30 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	150 bp	6.62%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$8,492	$3,504
WARM	146 mo	136 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	39 bp	7.54%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,456	$1,793
WARM	38 mo	47 mo
Margin in Column 1; WAC in Column 2	121 bp	6.58%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$3,660	$6,947
WARM	122 mo	56 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	511 bp	7.76%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$76	$515
Fixed Rate		
Remaining WAL <= 5 Years	$723	$4,055
Remaining WAL 5-10 Years	$49	$149
Remaining WAL Over 10 Years	$48	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$25	$6
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	4.44%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$921	$4,724

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Central
All Reporting CMR
Report Prepared: 3/31/2009 8:51:09 AM

Amounts in Millions

Reporting Dockets: 187
December 2008
Data as of: 03/27/2009

MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$2,437	$27,309	$47,542	$9,511	$1,244
WARM	138 mo	283 mo	330 mo	326 mo	285 mo
Weighted Average Servicing Fee	29 bp	29 bp	32 bp	36 bp	33 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	543 loans
FHA/VA	64 loans
Subserviced by Others	3 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$8,677	$5
WARM (in months)	326 mo	185 mo
Weighted Average Servicing Fee	28 bp	41 bp

Total # of Adjustable-Rate Loans Serviced	42 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others **$96,725**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$5,121		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$169		
Zero-Coupon Securities	$20	3.22%	46 mo
Government & Agency Securities	$711	3.74%	21 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,117	1.58%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$868	4.95%	60 mo
Memo: Complex Securities (from supplemental reporting)	$1,887		

Total Cash, Deposits, and Securities **$10,893**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Central
All Reporting CMR
Report Prepared: 3/31/2009 8:51:09 AM

Amounts in Millions

Reporting Dockets: 187
December 2008
Data as of: 03/27/2009

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$2,991
Accrued Interest Receivable	$386
Advances for Taxes and Insurance	$55
Less: Unamortized Yield Adjustments	$-65
Valuation Allowances	$1,539
Unrealized Gains (Losses)	$29

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$140
Accrued Interest Receivable	$88
Less: Unamortized Yield Adjustments	$-44
Valuation Allowances	$286
Unrealized Gains (Losses)	$3

OTHER ITEMS

Real Estate Held for Investment	$30
Repossessed Assets	$960
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$27
Office Premises and Equipment	$1,304
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-82
Less: Unamortized Yield Adjustments	$45
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$803
Miscellaneous I	$3,844
Miscellaneous II	$528
TOTAL ASSETS	**$123,352**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$10
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$22
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$34
Mortgage-Related Mututal Funds	$135
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$2,400
Weighted Average Servicing Fee	10 bp
Adjustable-Rate Mortgage Loans Serviced	$1,391
Weighted Average Servicing Fee	22 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$625

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Central
All Reporting CMR
Report Prepared: 3/31/2009 8:51:09 AM

Amounts in Millions

Reporting Dockets: 187
December 2008
Data as of: 03/27/2009

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$11,386	$2,534	$448	$77
WAC	3.23%	4.67%	3.83%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$14,993	$7,760	$1,387	$139
WAC	3.43%	4.24%	4.21%	
WARM	7 mo	9 mo	8 mo	
Balances Maturing in 13 to 36 Months		$8,758	$2,688	$41
WAC		3.94%	4.76%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$4,014	$12
WAC			4.74%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$53,968**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$5,596	$4,389	$1,865
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$18,878	$15,524	$6,878
Penalty in Months of Forgone Interest	3.37 mo	5.88 mo	7.01 mo
Balances in New Accounts	$3,676	$1,366	$522

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Central
All Reporting CMR
Report Prepared: 3/31/2009 8:51:09 AM

Amounts in Millions

Reporting Dockets: 187
December 2008
Data as of: 03/27/2009

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%	$1,549	$576	$61	1.04%
3.00 to 3.99%	$56	$3,264	$196	3.50%
4.00 to 4.99%	$25	$3,060	$1,402	4.49%
5.00 to 5.99%	$72	$839	$518	5.21%
6.00 to 6.99%	$7	$19	$44	6.40%
7.00 to 7.99%	$0	$15	$14	7.42%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	16 mo	66 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$11,718**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$13,623
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Central
All Reporting CMR
Report Prepared: 3/31/2009 8:51:09 AM

Amounts in Millions

Reporting Dockets: 187
December 2008
Data as of: 03/27/2009

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$6,451	0.92%	$206
Money Market Deposit Accounts (MMDAs)	$12,075	1.99%	$844
Passbook Accounts	$8,300	1.41%	$414
Non-Interest-Bearing Non-Maturity Deposits	$3,398		$109
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$306	0.02%	
Escrow for Mortgages Serviced for Others	$411	0.02%	
Other Escrows	$183	0.32%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$31,125		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$23		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,922		
Miscellaneous II	$133		
TOTAL LIABILITIES	**$112,513**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$58
EQUITY CAPITAL	$10,782
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$123,353**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Central | **Reporting Dockets: 187**
All Reporting CMR | **December 2008**
Report Prepared: 3/31/2009 8:51:09 AM | **Amounts in Millions** | **Data as of: 03/27/2009**

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		$25
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$0
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	24	$60
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	32	$97
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	13	$9
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	65	$1,074
1014	Opt commitment to orig 25- or 30-year FRMs	72	$12,557
1016	Opt commitment to orig "other" Mortgages	50	$293
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$2
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$3
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$311
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$5
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	17	$228
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	29	$2,384
2036	Commit/sell "other" Mortgage loans, svc retained		$5
2054	Commit/purchase 25- to 30-year FRM MBS		$1,858
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$118
2074	Commit/sell 25- or 30-yr FRM MBS		$12,062
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$3
2134	Commit/sell 25- or 30-yr FRM loans, svc released	11	$98
2136	Commit/sell "other" Mortgage loans, svc released		$2
2202	Firm commitment to originate 1-month COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	8	$98
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	7	$2

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Central
All Reporting CMR
Report Prepared: 3/31/2009 8:51:09 AM

Amounts in Millions

Reporting Dockets: 187
December 2008
Data as of: 03/27/2009

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$2
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	18	$56
2214	Firm commit/originate 25- or 30-year FRM loans	22	$30
2216	Firm commit/originate "other" Mortgage loans	16	$164
3014	Option to purchase 25- or 30-yr FRMs		$13
3032	Option to sell 10-, 15-, or 20-year FRMs		$2
3034	Option to sell 25- or 30-year FRMs		$136
3074	Short option to sell 25- or 30-yr FRMs		$3
4002	Commit/purchase non-Mortgage financial assets	15	$54
4022	Commit/sell non-Mortgage financial assets		$1
5004	IR swap: pay fixed, receive 3-month LIBOR		$3
5044	IR swap: pay the prime rate, receive fixed		$0
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$5
9012	Long call option on Treasury bond futures contract		$43
9036	Long put option on T-bond futures contract		$67
9502	Fixed-rate construction loans in process	80	$724
9512	Adjustable-rate construction loans in process	54	$243

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Central | **Reporting Dockets: 187**
All Reporting CMR | **December 2008**
Report Prepared: 3/31/2009 8:51:10 AM | **Amounts in Millions** | **Data as of: 03/27/2009**

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		$38
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$181
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		$39
120	Other investment securities, fixed-coupon securities	6	$59
122	Other investment securities, floating-rate securities		$24
125	Multi/nonres mtg loans; fixed-rate, Balloon		$12
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$5
130	Construction and land loans (adj-rate)		$9
150	Commercial loans (adj-rate)		$34
180	Consumer loans; loans on deposits		$1
183	Consumer loans; auto loans and leases		$102
184	Consumer loans; mobile home loans		$1
187	Consumer loans; recreational vehicles		$319
189	Consumer loans; other		$10
200	Variable-rate, fixed-maturity CDs	58	$511
220	Variable-rate FHLB advances	26	$305
299	Other variable-rate	18	$1,330
300	Govt. & agency securities, fixed-coupon securities		$3
302	Govt. & agency securities, floating-rate securities		$0

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Central
All Reporting CMR
Report Prepared: 3/31/2009 8:51:10 AM

Amounts in Millions

Reporting Dockets: 187
December 2008
Data as of: 03/27/2009

SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	**#Firms if # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	98	$1,887	$1,867	$1,843	$1,808	$1,769	$1,714
123 - Mortgage Derivatives - M/V estimate	66	$5,770	$5,747	$5,712	$5,587	$5,367	$5,158
129 - Mortgage-Related Mutual Funds - M/V estimate	13	$69	$68	$68	$67	$66	$65
280 - FHLB putable advance-M/V estimate	49	$3,412	$4,045	$3,838	$3,660	$3,514	$3,433
281 - FHLB convertible advance-M/V estimate	23	$4,130	$4,616	$4,470	$4,354	$4,273	$4,215
282 - FHLB callable advance-M/V estimate		$189	$225	$213	$203	$196	$192
283 - FHLB periodic floor floating rate advance-M/V Estimates		$25	$25	$25	$25	$25	$25
289 - Other FHLB structured advances - M/V estimate		$44	$44	$44	$44	$44	$44
290 - Other structured borrowings - M/V estimate	7	$3,677	$4,021	$3,976	$3,929	$3,830	$3,715
500 - Other OBS Positions w/o contract code or exceeds 16 positions	6	$4,025	$532	$476	$402	$375	$349