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: 724** | **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	111,784	-18,907	-14 %	11.91 %	-150 bp
+200 bp	121,095	-9,596	-7 %	12.71 %	-70 bp
+100 bp	128,128	-2,563	-2 %	13.27 %	-14 bp
0 bp	130,691			13.41 %	
-100 bp	130,037	-654	-1 %	13.26 %	-15 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	13.41 %	13.11 %	9.48 %
Post-shock NPV Ratio	12.71 %	12.70 %	9.06 %
Sensitivity Measure: Decline in NPV Ratio	70 bp	41 bp	42 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	101,438	98,768	94,592	89,724	84,702	94,578	104.43	3.47
30-Year Mortgage Securities	19,750	19,132	18,241	17,237	16,213	18,719	102.20	3.94
15-Year Mortgages and MBS	57,456	56,196	54,419	52,476	50,493	54,030	104.01	2.70
Balloon Mortgages and MBS	28,111	27,927	27,552	27,057	26,477	26,167	106.73	1.00
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	13,251	13,212	13,102	12,969	12,806	12,688	104.13	0.57
7 Month to 2 Year Reset Frequency	52,958	52,866	52,552	51,792	50,722	50,776	104.12	0.38
2+ to 5 Year Reset Frequency	65,951	65,566	64,906	63,357	61,167	62,664	104.63	0.80
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	6,602	6,541	6,449	6,350	6,241	6,312	103.62	1.17
2 Month to 5 Year Reset Frequency	6,274	6,203	6,093	5,973	5,843	6,037	102.75	1.47
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	22,003	21,720	21,414	21,113	20,809	21,414	101.43	1.36
Adjustable-Rate, Fully Amortizing	33,726	33,471	33,168	32,856	32,498	33,229	100.73	0.83
Fixed-Rate, Balloon	19,386	18,753	18,139	17,553	16,994	17,961	104.41	3.33
Fixed-Rate, Fully Amortizing	26,467	25,665	24,879	24,136	23,433	24,337	105.46	3.09
Construction and Land Loans								
Adjustable-Rate	14,093	14,071	14,035	13,999	13,963	14,079	99.94	0.21
Fixed-Rate	6,293	6,162	6,025	5,894	5,769	6,196	99.45	2.17
Second-Mortgage Loans and Securities								
Adjustable-Rate	43,058	42,977	42,857	42,740	42,624	42,916	100.14	0.23
Fixed-Rate	19,841	19,438	19,019	18,618	18,235	18,597	104.53	2.11
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	18,388	18,147	17,808	17,405	16,961	18,147	100.00	1.60
Accrued Interest Receivable	2,460	2,460	2,460	2,460	2,460	2,460	100.00	0.00
Advance for Taxes/Insurance	403	403	403	403	403	403	100.00	0.00
Float on Escrows on Owned Mortgages	213	344	481	601	708			-38.90
LESS: Value of Servicing on Mortgages Serviced by Others	-79	-91	-125	-133	-139			-24.96
TOTAL MORTGAGE LOANS AND SECURITIES	**558,203**	**550,113**	**538,718**	**524,848**	**509,662**	**531,710**	**103.46**	**1.77**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	22,366	22,325	22,271	22,219	22,167	22,389	99.71	0.21
Fixed-Rate	14,878	14,351	13,841	13,357	12,896	13,576	105.71	3.61
Consumer Loans								
Adjustable-Rate	43,075	43,035	42,956	42,878	42,801	42,297	101.74	0.14
Fixed-Rate	45,884	45,424	44,902	44,398	43,911	45,263	100.35	1.08
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-3,952	-3,936	-3,917	-3,897	-3,879	-3,936	0.00	0.45
Accrued Interest Receivable	881	881	881	881	881	881	100.00	0.00
TOTAL NONMORTGAGE LOANS	**123,131**	**122,078**	**120,935**	**119,835**	**118,778**	**120,469**	**101.34**	**0.90**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	18,965	18,965	18,965	18,965	18,965	18,965	100.00	0.00
Equities and All Mutual Funds	3,600	3,458	3,315	3,171	3,030	3,460	99.93	4.13
Zero-Coupon Securities	2,929	2,917	2,902	2,888	2,875	2,902	100.51	0.45
Government and Agency Securities	25,875	25,326	24,758	24,211	23,683	24,979	101.39	2.21
Term Fed Funds, Term Repos	36,118	36,110	36,056	36,002	35,949	36,088	100.06	0.09
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	20,133	19,647	19,160	18,697	18,256	19,131	102.69	2.48
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	68,762	67,474	65,538	63,240	61,119	70,399	95.85	2.39
Structured Securities (Complex)	47,241	46,308	45,103	43,815	42,576	45,838	101.03	2.31
LESS: Valuation Allowances for Investment Securities	11	11	10	10	10	11	100.00	3.44
TOTAL CASH, DEPOSITS, AND SECURITIES	**223,612**	**220,194**	**215,786**	**210,980**	**206,443**	**221,751**	**99.30**	**1.78**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	4,409	4,409	4,409	4,409	4,409	4,409	100.00	0.00
Real Estate Held for Investment	172	172	172	172	172	172	100.00	0.00
Investment in Unconsolidated Subsidiaries	413	386	360	334	307	386	100.00	6.80
Office Premises and Equipment	6,671	6,671	6,671	6,671	6,671	6,671	100.00	0.00
TOTAL REAL ASSETS, ETC.	**11,665**	**11,638**	**11,612**	**11,586**	**11,559**	**11,638**	**100.00**	**0.23**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2,226	2,673	3,036	3,268	3,384			-15.15
Adjustable-Rate Servicing	768	825	1,083	1,107	1,093			-19.09
Float on Mortgages Serviced for Others	1,379	1,634	1,918	2,127	2,290			-16.50
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**4,373**	**5,132**	**6,037**	**6,502**	**6,767**			**-16.21**
OTHER ASSETS								
Purchased and Excess Servicing						3,043		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	44,735	44,735	44,735	44,735	44,735	44,735	100.00	0.00
Miscellaneous II						11,738		
Deposit Intangibles								
Retail CD Intangible	353	384	560	633	705			-27.01
Transaction Account Intangible	3,025	4,344	5,921	7,408	8,848			-33.34
MMDA Intangible	7,649	10,141	13,270	16,280	19,011			-27.71
Passbook Account Intangible	3,346	4,495	5,958	7,347	8,650			-29.05
Non-Interest-Bearing Account Intangible	460	1,174	1,871	2,533	3,164			-60.08
TOTAL OTHER ASSETS	**59,567**	**65,273**	**72,315**	**78,936**	**85,112**	**59,516**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-11,792		
TOTAL ASSETS	**980,550**	**974,428**	**965,402**	**952,686**	**938,322**	**933,292**	**104/102*** **	**0.78/1.46*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	179,236	179,000	178,375	177,764	177,177	177,185	101.02	0.24
Fixed-Rate Maturing in 13 Months or More	76,478	74,288	72,413	70,753	69,255	70,598	105.23	2.74
Variable-Rate	1,358	1,356	1,353	1,351	1,348	1,350	100.46	0.18
Demand								
Transaction Accounts	66,264	66,264	66,264	66,264	66,264	66,264	100/93*	0.00/2.34*
MMDAs	232,231	232,231	232,231	232,231	232,231	232,231	100/96*	0.00/1.27*
Passbook Accounts	65,301	65,301	65,301	65,301	65,301	65,301	100/93*	0.00/2.15*
Non-Interest-Bearing Accounts	30,862	30,862	30,862	30,862	30,862	30,862	100/96*	0.00/2.38*
TOTAL DEPOSITS	**651,730**	**649,301**	**646,799**	**644,525**	**642,438**	**643,790**	**101/98***	**0.38/1.41***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	67,327	66,820	66,280	65,749	65,229	65,529	101.97	0.78
Fixed-Rate Maturing in 37 Months or More	28,528	27,117	25,793	24,553	23,388	25,041	108.29	5.04
Variable-Rate	16,613	16,601	16,579	16,557	16,535	16,483	100.72	0.10
TOTAL BORROWINGS	**112,468**	**110,538**	**108,652**	**106,859**	**105,153**	**107,053**	**103.26**	**1.73**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	3,431	3,431	3,431	3,431	3,431	3,431	100.00	0.00
Other Escrow Accounts	1,337	1,297	1,259	1,223	1,190	1,424	91.09	3.00
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	14,738	14,738	14,738	14,738	14,738	14,738	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,718		
TOTAL OTHER LIABILITIES	**19,506**	**19,466**	**19,428**	**19,392**	**19,359**	**21,311**	**91.34**	**0.20**
Other Liabilities not Included Above								
Self-Valued	66,315	64,305	62,428	60,940	59,797	60,091	107.01	3.02
Unamortized Yield Adjustments						366		
TOTAL LIABILITIES	**850,018**	**843,610**	**837,307**	**831,716**	**826,746**	**832,610**	**101/99****	**0.75/1.54****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	218	-8	-325	-654	-973			
ARMs	15	14	5	-7	-26			
Other Mortgages	9	0	-18	-39	-62			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	171	-20	-273	-536	-801			
Sell Mortgages and MBS	-275	157	719	1,298	1,858			
Purchase Non-Mortgage Items	5	0	-6	-11	-17			
Sell Non-Mortgage Items	-2	0	2	3	5			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-473	-138	164	444	704			
Pay Floating, Receive Fixed Swaps	264	150	42	-62	-163			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	10	27	43	60			
Interest-Rate Caps	34	52	75	104	141			
Interest-Rate Floors	64	43	32	23	16			
Futures	0	0	0	0	0			
Options on Futures	1	1	1	1	1			
Construction LIP	18	9	-9	-27	-44			
Self-Valued	-544	-396	-402	-455	-490			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-495**	**-126**	**33**	**125**	**209**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	980,550	974,428	965,402	952,686	938,322	933,292	104/102***	0.78/1.46***
MINUS TOTAL LIABILITIES	850,018	843,610	837,307	831,716	826,746	832,610	101/99**	0.75/1.54**
PLUS OFF-BALANCE-SHEET POSITIONS	-495	-126	33	125	209			
TOTAL NET PORTFOLIO VALUE #	130,037	130,691	128,128	121,095	111,784	100,681	129.81	0.73

* 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	$7,516	$41,313	$34,315	$7,458	$3,976
WARM	337 mo	317 mo	319 mo	305 mo	283 mo
WAC	4.44%	5.54%	6.36%	7.37%	8.87%
Amount of these that is FHA or VA Guaranteed	$656	$2,570	$854	$430	$636
Securities Backed by Conventional Mortgages	$5,627	$6,745	$4,225	$210	$25
WARM	332 mo	315 mo	327 mo	288 mo	192 mo
Weighted Average Pass-Through Rate	4.01%	5.30%	6.24%	7.14%	8.41%
Securities Backed by FHA or VA Mortgages	$549	$674	$516	$43	$105
WARM	328 mo	317 mo	317 mo	216 mo	110 mo
Weighted Average Pass-Through Rate	4.14%	5.19%	6.18%	7.28%	9.62%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$8,563	$14,327	$7,247	$2,585	$1,304
WAC	4.62%	5.43%	6.39%	7.37%	8.96%
Mortgage Securities	$11,458	$7,466	$1,047	$27	$6
Weighted Average Pass-Through Rate	4.19%	5.20%	6.05%	7.17%	8.89%
WARM (of 15-Year Loans and Securities)	143 mo	144 mo	143 mo	123 mo	126 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$5,810	$9,003	$6,597	$1,443	$660
WAC	4.29%	5.39%	6.35%	7.32%	9.69%
Mortgage Securities	$1,673	$900	$79	$3	$0
Weighted Average Pass-Through Rate	4.19%	5.41%	6.11%	7.12%	8.68%
WARM (of Balloon Loans and Securities)	71 mo	77 mo	77 mo	66 mo	67 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities **$193,495**

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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	$47	$1,469	$119	$0	$72
WAC	4.62%	5.53%	5.75%	0.00%	5.20%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$12,641	$49,307	$62,545	$6,312	$5,965
Weighted Average Margin	243 bp	244 bp	232 bp	251 bp	277 bp
WAC	4.21%	4.87%	5.52%	3.52%	5.51%
WARM	239 mo	300 mo	329 mo	338 mo	270 mo
Weighted Average Time Until Next Payment Reset	3 mo	15 mo	44 mo	4 mo	21 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$138,476**

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	$153	$617	$572	$12	$86
Weighted Average Distance from Lifetime Cap	122 bp	160 bp	156 bp	88 bp	47 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$704	$1,730	$1,248	$73	$579
Weighted Average Distance from Lifetime Cap	305 bp	316 bp	295 bp	362 bp	338 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$10,435	$48,006	$59,774	$5,965	$5,211
Weighted Average Distance from Lifetime Cap	752 bp	600 bp	568 bp	646 bp	604 bp
Balances Without Lifetime Cap	$1,396	$423	$1,069	$263	$160
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$7,224	$47,078	$59,450	$159	$3,601
Weighted Average Periodic Rate Cap	272 bp	211 bp	211 bp	859 bp	197 bp
Balances Subject to Periodic Rate Floors	$5,572	$43,118	$57,284	$161	$2,576
MBS Included in ARM Balances	$2,566	$12,512	$11,172	$2,001	$451

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$21,414	$33,229
WARM	86 mo	156 mo
Remaining Term to Full Amortization	289 mo	
Rate Index Code	0	0
Margin	216 bp	234 bp
Reset Frequency	37 mo	19 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$594	$450
Wghted Average Distance to Lifetime Cap	61 bp	128 bp
Fixed-Rate:		
Balances	$17,961	$24,337
WARM	50 mo	84 mo
Remaining Term to Full Amortization	262 mo	
WAC	6.42%	6.20%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$14,079	$6,196
WARM	23 mo	35 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	164 bp	6.42%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$42,916	$18,597
WARM	191 mo	144 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	31 bp	7.04%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$22,868	$13,576
WARM	39 mo	52 mo
Margin in Column 1; WAC in Column 2	234 bp	6.24%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$42,297	$45,263
WARM	68 mo	53 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	650 bp	10.19%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1,726	$20,529
Fixed Rate		
Remaining WAL <= 5 Years	$6,093	$36,788
Remaining WAL 5-10 Years	$1,219	$1,968
Remaining WAL Over 10 Years	$484	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$1
CMO Residuals:		
Fixed Rate	$22	$3
Floating Rate	$25	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$4	$44
WAC	4.58%	5.91%
Principal-Only MBS	$7	$13
WAC	6.11%	6.08%
Total Mortgage-Derivative Securities - Book Value	$9,581	$59,345

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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	$51,841	$94,605	$89,587	$21,288	$7,849
WARM	275 mo	290 mo	304 mo	291 mo	208 mo
Weighted Average Servicing Fee	28 bp	30 bp	31 bp	34 bp	40 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	1,434 loans				
FHA/VA	452 loans				
Subserviced by Others	37 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$104,777	$12,546
WARM (in months)	254 mo	312 mo
Weighted Average Servicing Fee	34 bp	36 bp

Total # of Adjustable-Rate Loans Serviced	531 loans
Number of These Subserviced by Others	4 loans

Total Balances of Mortgage Loans Serviced for Others	**$382,495**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$18,965		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$3,458		
Zero-Coupon Securities	$2,902	0.38%	6 mo
Government & Agency Securities	$24,979	2.16%	29 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$36,088	0.35%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$19,131	3.26%	35 mo
Memo: Complex Securities (from supplemental reporting)	$45,838		

Total Cash, Deposits, and Securities	**$151,361**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$26,158
Accrued Interest Receivable	$2,460
Advances for Taxes and Insurance	$403
Less: Unamortized Yield Adjustments	$10,431
Valuation Allowances	$8,011
Unrealized Gains (Losses)	$-2,167

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,895
Accrued Interest Receivable	$881
Less: Unamortized Yield Adjustments	$172
Valuation Allowances	$5,831
Unrealized Gains (Losses)	$-35

OTHER ITEMS	
Real Estate Held for Investment	$172
Repossessed Assets	$4,409
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$386
Office Premises and Equipment	$6,671
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$175
Less: Unamortized Yield Adjustments	$-838
Valuation Allowances	$11
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$3,043
Miscellaneous I	$44,735
Miscellaneous II	$11,738
TOTAL ASSETS	**$932,296**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$728
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$44
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$3,013
Mortgage-Related Mututal Funds	$445
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$42,849
Weighted Average Servicing Fee	17 bp
Adjustable-Rate Mortgage Loans Serviced	$40,673
Weighted Average Servicing Fee	16 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$13,772

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LIABILITIES

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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	$52,855	$10,654	$2,103	$1,275
WAC	1.70%	3.74%	4.32%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$75,076	$31,692	$4,804	$1,071
WAC	1.70%	3.11%	4.56%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$37,741	$14,735	$260
WAC		2.50%	4.48%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$18,122	$269
WAC			4.02%	
WARM			62 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$247,782**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$12,569	$14,471	$8,407
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$103,264	$60,814	$25,000
Penalty in Months of Forgone Interest	3.27 mo	5.77 mo	8.16 mo
Balances in New Accounts	$13,543	$9,646	$2,514

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LIABILITIES (continued)

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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$20,297	$7,360	$1,613	1.00%
3.00 to 3.99%	$1,242	$10,283	$4,008	3.42%
4.00 to 4.99%	$1,424	$14,532	$8,392	4.62%
5.00 to 5.99%	$3,846	$6,202	$8,147	5.38%
6.00 to 6.99%	$44	$143	$1,968	6.18%
7.00 to 7.99%	$51	$37	$329	7.10%
8.00 to 8.99%	$0	$1	$565	8.71%
9.00 and Above	$0	$66	$19	9.90%
WARM	1 mo	16 mo	72 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$90,570**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$77,930
Book Value of Redeemable Preferred Stock	$1,047

Amounts in Millions

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$66,264	0.72%	$3,797
Money Market Deposit Accounts (MMDAs)	$232,231	0.81%	$9,489
Passbook Accounts	$65,301	0.76%	$4,073
Non-Interest-Bearing Non-Maturity Deposits	$30,862		$1,061
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,481	0.15%	
Escrow for Mortgages Serviced for Others	$1,950	0.02%	
Other Escrows	$1,424	0.12%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$399,512		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$125		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$241		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$14,738		
Miscellaneous II	$1,718		
TOTAL LIABILITIES	**$832,616**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$186
EQUITY CAPITAL	$99,476
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$932,278**

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SUPPLEMENTAL REPORTING

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs	8	$23
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	56	$364
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	82	$502
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	44	$286
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	241	$1,403
1014	Opt commitment to orig 25- or 30-year FRMs	225	$5,519
1016	Opt commitment to orig "other" Mortgages	159	$954
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$2
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		$5
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$13
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$95
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	19	$78
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	18	$278
2016	Commit/purchase "other" Mortgage loans, svc retained	8	$16
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$36
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$5
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	58	$592
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	77	$2,139
2036	Commit/sell "other" Mortgage loans, svc retained	10	$266
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$1,244
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$24
2054	Commit/purchase 25- to 30-year FRM MBS	7	$2,137
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$328
2074	Commit/sell 25- or 30-yr FRM MBS	8	$3,468
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$7
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$36
2116	Commit/purchase "other" Mortgage loans, svc released		$5
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	8	$222
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$37
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	6	$43
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	40	$384
2134	Commit/sell 25- or 30-yr FRM loans, svc released	75	$2,402
2136	Commit/sell "other" Mortgage loans, svc released	8	$37
2202	Firm commitment to originate 1-month COFI ARM loans		$7
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	20	$125
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	19	$15
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	18	$490
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	79	$299
2214	Firm commit/originate 25- or 30-year FRM loans	79	$756
2216	Firm commit/originate "other" Mortgage loans	61	$312
3014	Option to purchase 25- or 30-yr FRMs		$2
3016	Option to purchase "other" Mortgages		$1
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$137
3028	Option to sell 3- or 5-year Treasury ARMs		$9
3032	Option to sell 10-, 15-, or 20-year FRMs		$10
3034	Option to sell 25- or 30-year FRMs	11	$272
3036	Option to sell "other" Mortgages		$8
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$21
3076	Short option to sell "other" Mortgages		$5
4002	Commit/purchase non-Mortgage financial assets	61	$512

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
4006	Commit/purchase "other" liabilities		$5
4022	Commit/sell non-Mortgage financial assets		$57
5002	IR swap: pay fixed, receive 1-month LIBOR	11	$3,400
5004	IR swap: pay fixed, receive 3-month LIBOR	12	$4,982
5006	IR swap: pay fixed, receive 6-month LIBOR		$225
5010	IR swap: pay fixed, receive 3-month Treasury		$15
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,066
5026	IR swap: pay 3-month LIBOR, receive fixed		$29
5044	IR swap: pay the prime rate, receive fixed		$37
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$42
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2
6002	Interest rate Cap based on 1-month LIBOR		$1,661
6004	Interest rate Cap based on 3-month LIBOR	6	$3,047
6020	Interest rate Cap based on cost-of-funds index (COFI)		$40
6034	Short interest rate Cap based on 3-month LIBOR		$17
7022	Interest rate floor based on the prime rate		$1,900
9012	Long call option on Treasury bond futures contract		$5
9036	Long put option on T-bond futures contract		$2
9502	Fixed-rate construction loans in process	287	$1,005
9512	Adjustable-rate construction loans in process	179	$1,432

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$1
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$496
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap	8	$1,293
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	$2,283
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap	6	$626
120	Other investment securities, fixed-coupon securities	13	$116
122	Other investment securities, floating-rate securities	7	$36
125	Multi/nonres mtg loans; fixed-rate, Balloon		$206
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	8	$302
130	Construction and land loans (adj-rate)		$129
140	Second Mortgages (adj-rate)		$260
150	Commercial loans (adj-rate)		$72
180	Consumer loans; loans on deposits	7	$15
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$0
183	Consumer loans; auto loans and leases	12	$7,037
184	Consumer loans; mobile home loans		$49
185	Consumer loans; credit cards		$9,952
187	Consumer loans; recreational vehicles	7	$1,762
189	Consumer loans; other	11	$382
200	Variable-rate, fixed-maturity CDs	191	$1,355
220	Variable-rate FHLB advances	54	$906
299	Other variable-rate	58	$15,577
300	Govt. & agency securities, fixed-coupon securities	11	$36
302	Govt. & agency securities, floating-rate securities		$29

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # > 5	Balance	Estimated Market Value After Specified Rate Shock				
			-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	352	$45,838	$47,241	$46,308	$45,103	$43,815	$42,576
123 - Mortgage Derivatives - M/V estimate	302	$70,399	$68,762	$67,474	$65,538	$63,240	$61,119
129 - Mortgage-Related Mutual Funds - M/V estimate	45	$252	$251	$249	$243	$239	$237
280 - FHLB putable advance-M/V estimate	118	$26,879	$30,004	$28,957	$28,135	$27,513	$27,063
281 - FHLB convertible advance-M/V estimate	107	$8,076	$8,567	$8,504	$8,341	$8,207	$8,098
282 - FHLB callable advance-M/V estimate	15	$500	$547	$535	$524	$514	$507
283 - FHLB periodic floor floating rate advance-M/V Estimates		$49	$43	$49	$49	$49	$49
289 - Other FHLB structured advances - M/V estimate	24	$700	$727	$730	$716	$703	$687
290 - Other structured borrowings - M/V estimate	43	$23,889	$26,428	$25,531	$24,664	$23,954	$23,393
500 - Other OBS Positions w/o contract code or exceeds 16 positions	16	$22,007	$-544	$-396	$-402	$-455	$-490