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: 387** | **December 2010**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	14,723	-2,991	-17 %	11.92 %	-182 bp
+200 bp	16,048	-1,667	-9 %	12.78 %	-96 bp
+100 bp	17,107	-608	-3 %	13.42 %	-32 bp
0 bp	17,715			13.74 %	
-100 bp	18,113	398	+2 %	13.93 %	+19 bp

Risk Measure for a Given Rate Shock

	12/31/2010	9/30/2010	12/31/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	13.74 %	13.34 %	13.34 %
Post-shock NPV Ratio	12.78 %	12.71 %	12.10 %
Sensitivity Measure: Decline in NPV Ratio	96 bp	62 bp	124 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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Report Prepared: 3/22/2011 3:18:04 PM | **Amounts in Millions** | **Data as of: 3/22/2011**

	-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	15,262	14,940	14,343	13,612	12,840	14,154	105.55	3.08
30-Year Mortgage Securities	2,050	1,999	1,915	1,818	1,718	1,908	104.81	3.37
15-Year Mortgages and MBS	14,581	14,333	13,918	13,447	12,957	13,674	104.82	2.31
Balloon Mortgages and MBS	4,572	4,555	4,515	4,464	4,398	4,256	107.03	0.62
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,365	1,362	1,351	1,341	1,328	1,309	104.06	0.49
7 Month to 2 Year Reset Frequency	7,151	7,163	7,121	7,052	6,941	6,878	104.16	0.22
2+ to 5 Year Reset Frequency	5,022	5,000	4,950	4,870	4,733	4,792	104.35	0.72
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	143	142	139	137	134	136	103.69	1.42
2 Month to 5 Year Reset Frequency	1,465	1,452	1,430	1,406	1,379	1,405	103.35	1.22
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	4,245	4,206	4,155	4,104	4,053	4,168	100.92	1.07
Adjustable-Rate, Fully Amortizing	7,746	7,668	7,570	7,473	7,378	7,609	100.77	1.14
Fixed-Rate, Balloon	5,283	5,145	4,997	4,855	4,719	4,706	109.32	2.79
Fixed-Rate, Fully Amortizing	5,652	5,445	5,237	5,045	4,866	4,885	111.47	3.81
Construction and Land Loans								
Adjustable-Rate	2,266	2,262	2,254	2,246	2,238	2,265	99.84	0.27
Fixed-Rate	2,234	2,199	2,155	2,113	2,073	2,217	99.22	1.78
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,134	4,127	4,115	4,102	4,090	4,121	100.15	0.24
Fixed-Rate	2,299	2,263	2,219	2,177	2,137	2,171	104.23	1.76
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,884	1,862	1,830	1,794	1,756	1,862	100.00	1.45
Accrued Interest Receivable	336	336	336	336	336	336	100.00	0.00
Advance for Taxes/Insurance	43	43	43	43	43	43	100.00	0.00
Float on Escrows on Owned Mortgages	20	35	53	70	84			-47.33
LESS: Value of Servicing on Mortgages Serviced by Others	3	3	4	4	5			-14.22
TOTAL MORTGAGE LOANS AND SECURITIES	**87,750**	**86,533**	**84,642**	**82,501**	**80,196**	**82,893**	**104.39**	**1.80**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,474	2,466	2,456	2,446	2,436	2,472	99.76	0.36
Fixed-Rate	2,645	2,573	2,496	2,422	2,352	2,446	105.19	2.90
Consumer Loans								
Adjustable-Rate	635	634	633	631	630	626	101.32	0.19
Fixed-Rate	2,929	2,894	2,848	2,804	2,762	2,895	99.98	1.39
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-19	-18	-18	-18	-17	-18	0.00	1.79
Accrued Interest Receivable	68	68	68	68	68	68	100.00	0.00
TOTAL NONMORTGAGE LOANS	**8,733**	**8,618**	**8,483**	**8,355**	**8,231**	**8,489**	**101.52**	**1.45**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,446	3,446	3,446	3,446	3,446	3,446	100.00	0.00
Equities and All Mutual Funds	234	231	227	222	217	231	100.12	1.59
Zero-Coupon Securities	206	196	187	180	172	174	112.51	4.62
Government and Agency Securities	2,181	2,102	2,024	1,951	1,883	2,045	102.82	3.73
Term Fed Funds, Term Repos	7,921	7,916	7,900	7,884	7,868	7,906	100.12	0.13
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,615	1,550	1,486	1,427	1,371	1,486	104.27	4.16
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	4,053	3,993	3,879	3,729	3,587	3,981	100.30	2.17
Structured Securities (Complex)	4,836	4,717	4,513	4,283	4,052	4,781	98.66	3.43
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	2.20
TOTAL CASH, DEPOSITS, AND SECURITIES	**24,491**	**24,150**	**23,661**	**23,122**	**22,597**	**24,050**	**100.42**	**1.72**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,253	1,253	1,253	1,253	1,253	1,253	100.00	0.00
Real Estate Held for Investment	68	68	68	68	68	68	100.00	0.00
Investment in Unconsolidated Subsidiaries	41	38	36	33	30	38	100.00	6.80
Office Premises and Equipment	2,092	2,092	2,092	2,092	2,092	2,092	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,454**	**3,451**	**3,448**	**3,446**	**3,443**	**3,451**	**100.00**	**0.08**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	197	237	268	285	293			-14.81
Adjustable-Rate Servicing	3	4	5	5	5			-24.34
Float on Mortgages Serviced for Others	93	111	128	142	152			-15.92
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**293**	**352**	**401**	**432**	**450**			**-15.25**
OTHER ASSETS								
Purchased and Excess Servicing						254		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,778	3,778	3,778	3,778	3,778	3,778	100.00	0.00
Miscellaneous II						512		
Deposit Intangibles								
Retail CD Intangible	94	102	147	167	185			-26.11
Transaction Account Intangible	396	549	831	1,097	1,356			-39.61
MMDA Intangible	459	541	762	970	1,158			-28.04
Passbook Account Intangible	550	694	999	1,285	1,562			-32.33
Non-Interest-Bearing Account Intangible	-5	144	296	439	576			-104.30
TOTAL OTHER ASSETS	**5,271**	**5,808**	**6,812**	**7,736**	**8,614**	**4,544**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-39		
TOTAL ASSETS	**129,991**	**128,912**	**127,447**	**125,591**	**123,531**	**123,387**	**104/103*** **	**0.99/1.61*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	32,790	32,759	32,642	32,528	32,417	32,489	100.83	0.23
Fixed-Rate Maturing in 13 Months or More	18,661	18,270	17,816	17,385	16,983	17,387	105.08	2.31
Variable-Rate	781	780	778	775	773	775	100.67	0.23
Demand								
Transaction Accounts	11,407	11,407	11,407	11,407	11,407	11,407	100/95*	0.00/2.00*
MMDAs	15,320	15,320	15,320	15,320	15,320	15,320	100/96*	0.00/1.03*
Passbook Accounts	12,960	12,960	12,960	12,960	12,960	12,960	100/95*	0.00/1.83*
Non-Interest-Bearing Accounts	6,464	6,464	6,464	6,464	6,464	6,464	100/98*	0.00/2.38*
TOTAL DEPOSITS	**98,383**	**97,960**	**97,386**	**96,839**	**96,325**	**96,802**	**101/99***	**0.51/1.32***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	4,570	4,528	4,478	4,428	4,379	4,403	102.85	1.02
Fixed-Rate Maturing in 37 Months or More	2,329	2,214	2,106	2,004	1,909	2,073	106.79	5.04
Variable-Rate	736	735	735	735	734	734	100.24	0.05
TOTAL BORROWINGS	**7,634**	**7,478**	**7,318**	**7,167**	**7,023**	**7,210**	**103.72**	**2.11**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	340	340	340	340	340	340	100.00	0.00
Other Escrow Accounts	148	143	139	135	131	155	92.65	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,367	1,367	1,367	1,367	1,367	1,367	100.00	0.00
Miscellaneous II	0	0	0	0	0	59		
TOTAL OTHER LIABILITIES	**1,855**	**1,850**	**1,846**	**1,842**	**1,838**	**1,921**	**96.34**	**0.23**
Other Liabilities not Included Above								
Self-Valued	4,086	4,010	3,912	3,830	3,767	3,749	106.96	2.18
Unamortized Yield Adjustments						-6		
TOTAL LIABILITIES	**111,959**	**111,297**	**110,462**	**109,678**	**108,953**	**109,675**	**101/100****	**0.67/1.39****

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	-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	30	4	-34	-75	-115			
ARMs	3	2	0	-1	-4			
Other Mortgages	-1	0	-2	-5	-10			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	25	12	-6	-25	-45			
Sell Mortgages and MBS	-35	21	93	165	236			
Purchase Non-Mortgage Items	2	0	-2	-4	-5			
Sell Non-Mortgage Items	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-6	-2	1	4	7			
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	-1	-2	-5	-9	-12			
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	0	-2	-6	-10	-15			
Self-Valued	63	67	82	95	107			
TOTAL OFF-BALANCE-SHEET POSITIONS	**80**	**100**	**122**	**135**	**146**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	129,991	128,912	127,447	125,591	123,531	123,387	104/103***	0.99/1.61***
MINUS TOTAL LIABILITIES	111,959	111,297	110,462	109,678	108,953	109,675	101/100**	0.67/1.39**
PLUS OFF-BALANCE-SHEET POSITIONS	80	100	122	135	146			
TOTAL NET PORTFOLIO VALUE #	18,113	17,715	17,107	16,048	14,723	13,712	129.19	2.84

* 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	$2,520	$6,269	$4,172	$915	$279
WARM	336 mo	312 mo	307 mo	281 mo	238 mo
WAC	4.48%	5.45%	6.33%	7.29%	9.00%
Amount of these that is FHA or VA Guaranteed	$194	$101	$105	$51	$26
Securities Backed by Conventional Mortgages	$708	$623	$155	$27	$6
WARM	267 mo	268 mo	275 mo	206 mo	107 mo
Weighted Average Pass-Through Rate	4.18%	5.24%	6.14%	7.24%	8.63%
Securities Backed by FHA or VA Mortgages	$203	$127	$50	$6	$3
WARM	313 mo	268 mo	274 mo	239 mo	154 mo
Weighted Average Pass-Through Rate	4.28%	5.24%	6.13%	7.08%	8.70%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,900	$3,653	$1,945	$746	$309
WAC	4.35%	5.40%	6.37%	7.33%	8.75%
Mortgage Securities	$2,021	$953	$141	$7	$0
Weighted Average Pass-Through Rate	3.86%	5.17%	6.09%	7.25%	8.65%
WARM (of 15-Year Loans and Securities)	147 mo	136 mo	131 mo	104 mo	87 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$596	$1,094	$1,292	$656	$313
WAC	4.23%	5.44%	6.39%	7.31%	9.75%
Mortgage Securities	$135	$156	$11	$3	$0
Weighted Average Pass-Through Rate	4.10%	5.39%	6.21%	7.10%	8.69%
WARM (of Balloon Loans and Securities)	86 mo	72 mo	50 mo	51 mo	60 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$33,991**

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ASSETS (continued)

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Report Prepared: 3/22/2011 3:18:07 PM

Amounts in Millions

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December 2010
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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	$3	$79	$52	$0	$1
WAC	4.79%	4.33%	5.44%	0.00%	5.78%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,306	$6,799	$4,740	$136	$1,404
Weighted Average Margin	192 bp	269 bp	272 bp	224 bp	270 bp
WAC	4.42%	4.49%	5.42%	3.55%	5.04%
WARM	184 mo	272 mo	297 mo	304 mo	270 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	40 mo	6 mo	15 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$14,519**

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	$15	$70	$121	$19	$2
Weighted Average Distance from Lifetime Cap	136 bp	112 bp	143 bp	83 bp	136 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$40	$146	$108	$0	$72
Weighted Average Distance from Lifetime Cap	308 bp	342 bp	333 bp	0 bp	386 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$890	$6,490	$4,295	$114	$1,278
Weighted Average Distance from Lifetime Cap	982 bp	696 bp	634 bp	731 bp	658 bp
Balances Without Lifetime Cap	$364	$171	$268	$3	$52
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$466	$6,369	$3,967	$10	$1,201
Weighted Average Periodic Rate Cap	176 bp	196 bp	217 bp	168 bp	160 bp
Balances Subject to Periodic Rate Floors	$353	$5,523	$3,438	$11	$939
MBS Included in ARM Balances	$287	$1,200	$552	$20	$92

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$4,168	$7,609
WARM	84 mo	197 mo
Remaining Term to Full Amortization	283 mo	
Rate Index Code	0	0
Margin	227 bp	254 bp
Reset Frequency	29 mo	29 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$129	$160
Wghted Average Distance to Lifetime Cap	69 bp	100 bp
Fixed-Rate:		
Balances	$4,706	$4,885
WARM	42 mo	104 mo
Remaining Term to Full Amortization	246 mo	
WAC	6.44%	6.52%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,265	$2,217
WARM	27 mo	31 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	176 bp	6.42%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,121	$2,171
WARM	120 mo	107 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	77 bp	6.68%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,472	$2,446
WARM	38 mo	45 mo
Margin in Column 1; WAC in Column 2	141 bp	6.31%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$626	$2,895
WARM	73 mo	62 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	501 bp	7.70%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$66	$477
Fixed Rate		
Remaining WAL <= 5 Years	$399	$2,691
Remaining WAL 5-10 Years	$41	$158
Remaining WAL Over 10 Years	$56	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$69
CMO Residuals:		
Fixed Rate	$25	$0
Floating Rate	$31	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	8.50%
Principal-Only MBS	$5	$0
WAC	4.94%	0.00%
Total Mortgage-Derivative Securities - Book Value	$623	$3,395

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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	$12,590	$10,188	$3,822	$577	$187
WARM	263 mo	275 mo	271 mo	235 mo	158 mo
Weighted Average Servicing Fee	26 bp	27 bp	27 bp	29 bp	42 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	213 loans
FHA/VA	16 loans
Subserviced by Others	8 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$545	$56
WARM (in months)	246 mo	310 mo
Weighted Average Servicing Fee	33 bp	4 bp

Total # of Adjustable-Rate Loans Serviced	6 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others **$27,965**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,446		
Equity Securities Carried at Fair Value	$231		
Zero-Coupon Securities	$174	3.32%	52 mo
Government & Agency Securities	$2,045	2.51%	53 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$7,906	0.38%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,486	3.98%	63 mo
Memo: Complex Securities (from supplemental reporting)	$4,781		

Total Cash, Deposits, and Securities **$20,069**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 3/22/2011 3:18:07 PM

Amounts in Millions

Reporting Dockets: 387
December 2010
Data as of: 03/21/2011

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$3,009
Accrued Interest Receivable	$336
Advances for Taxes and Insurance	$43
Less: Unamortized Yield Adjustments	$118
Valuation Allowances	$1,147
Unrealized Gains (Losses)	$80
ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$209
Accrued Interest Receivable	$68
Less: Unamortized Yield Adjustments	$-11
Valuation Allowances	$227
Unrealized Gains (Losses)	$-1
OTHER ITEMS	
Real Estate Held for Investment	$68
Repossessed Assets	$1,253
Equity Investments Not Carried at Fair Value	$38
Office Premises and Equipment	
	$2,092
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$-16
Valuation Allowances	$-5
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$254
Miscellaneous I	
Miscellaneous II	$3,778
	$512
TOTAL ASSETS	**$123,424**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$128
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$7
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$42
Mortgage-Related Mututal Funds	$189
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,456
Weighted Average Servicing Fee	17 bp
Adjustable-Rate Mortgage Loans Serviced	$1,215
Weighted Average Servicing Fee	31 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$95

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 3/22/2011 3:18:08 PM

Amounts in Millions

Reporting Dockets: 387
December 2010
Data as of: 03/21/2011

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	$7,771	$2,995	$524	$143
WAC	1.17%	2.40%	4.54%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$11,815	$8,286	$1,098	$174
WAC	1.16%	2.07%	4.67%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$8,667	$4,000	$116
WAC		1.90%	4.07%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$4,720	$37
WAC			2.96%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$49,876**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,058	$1,082	$669
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$17,003	$17,104	$8,859
Penalty in Months of Forgone Interest	3.26 mo	5.75 mo	5.93 mo
Balances in New Accounts	$1,185	$990	$322

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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All Reporting CMR
Report Prepared: 3/22/2011 3:18:08 PM

Amounts in Millions

Reporting Dockets: 387
December 2010
Data as of: 03/21/2011

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%	$829	$1,105	$673	1.66%
3.00 to 3.99%	$169	$881	$578	3.50%
4.00 to 4.99%	$122	$800	$388	4.56%
5.00 to 5.99%	$85	$397	$391	5.30%
6.00 to 6.99%	$5	$5	$16	6.23%
7.00 to 7.99%	$0	$3	$17	7.37%
8.00 to 8.99%	$0	$0	$10	8.20%
9.00 and Above	$0	$0	$1	10.00%
WARM	2 mo	19 mo	69 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$6,476**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$5,307
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 3/22/2011 3:18:08 PM

Amounts in Millions

Reporting Dockets: 387
December 2010
Data as of: 03/21/2011

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$11,407	0.49%	$234
Money Market Deposit Accounts (MMDAs)	$15,320	0.71%	$859
Passbook Accounts	$12,960	0.58%	$319
Non-Interest-Bearing Non-Maturity Deposits	$6,464		$152
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$215	0.17%	
Escrow for Mortgages Serviced for Others	$125	0.05%	
Other Escrows	$155	0.02%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$46,645		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,367		
Miscellaneous II	$59		
TOTAL LIABILITIES	**$109,725**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$7
EQUITY CAPITAL	$13,692
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$123,425**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 3/22/2011 3:18:08 PM

Amounts in Millions

Reporting Dockets: 387
December 2010
Data as of: 03/21/2011

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		$17
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	7	$6
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	30	$94
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	45	$54
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	28	$27
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	139	$394
1014	Opt commitment to orig 25- or 30-year FRMs	141	$510
1016	Opt commitment to orig "other" Mortgages	96	$209
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$7
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		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	9	$18
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$12
2016	Commit/purchase "other" Mortgage loans, svc retained	7	$15
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$3
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	43	$251
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	56	$453
2036	Commit/sell "other" Mortgage loans, svc retained	6	$26
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$2
2074	Commit/sell 25- or 30-yr FRM MBS		$20
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$10
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$3
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$54
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$4
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	28	$41
2134	Commit/sell 25- or 30-yr FRM loans, svc released	48	$373

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets $100 Mil - $1 Bill | **Reporting Dockets: 387**
All Reporting CMR | **December 2010**
Report Prepared: 3/22/2011 3:18:09 PM | **Amounts in Millions** | **Data as of: 03/21/2011**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2136	Commit/sell "other" Mortgage loans, svc released		$19
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	11	$17
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	12	$10
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	7	$15
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	47	$103
2214	Firm commit/originate 25- or 30-year FRM loans	49	$153
2216	Firm commit/originate "other" Mortgage loans	33	$51
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3016	Option to purchase "other" Mortgages		$1
3028	Option to sell 3- or 5-year Treasury ARMs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$2
3034	Option to sell 25- or 30-year FRMs		$5
3054	Short option to purchase 25- or 30-yr FRMs		$25
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$2
3074	Short option to sell 25- or 30-yr FRMs		$52
4002	Commit/purchase non-Mortgage financial assets	32	$84
4006	Commit/purchase "other" liabilities		$5
4022	Commit/sell non-Mortgage financial assets		$6
5002	IR swap: pay fixed, receive 1-month LIBOR		$12
5004	IR swap: pay fixed, receive 3-month LIBOR		$68
5010	IR swap: pay fixed, receive 3-month Treasury		$20
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		$10
9502	Fixed-rate construction loans in process	160	$388
9512	Adjustable-rate construction loans in process	113	$201

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets $100 Mil - $1 Bill | **Reporting Dockets: 387**
All Reporting CMR | **December 2010**
Report Prepared: 3/22/2011 3:18:10 PM | **Amounts in Millions** | **Data as of: 03/21/2011**

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		$0
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$35
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$202
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		$32
120	Other investment securities, fixed-coupon securities	7	$31
122	Other investment securities, floating-rate securities		$14
125	Multi/nonres mtg loans; fixed-rate, Balloon		$67
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$95
130	Construction and land loans (adj-rate)		$24
140	Second Mortgages (adj-rate)		$16
150	Commercial loans (adj-rate)		$63
180	Consumer loans; loans on deposits		$6
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases		$5
184	Consumer loans; mobile home loans		$44
185	Consumer loans; credit cards		$1
187	Consumer loans; recreational vehicles		$38
189	Consumer loans; other		$9
200	Variable-rate, fixed-maturity CDs	109	$786
220	Variable-rate FHLB advances	24	$387
299	Other variable-rate	24	$385
300	Govt. & agency securities, fixed-coupon securities		$19
302	Govt. & agency securities, floating-rate securities		$19

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets $100 Mil - $1 Bill | **Reporting Dockets: 387**
All Reporting CMR | **December 2010**
Report Prepared: 3/22/2011 3:18:10 PM | **Amounts in Millions** | **Data as of: 03/21/2011**

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	207	$4,781	$4,836	$4,717	$4,513	$4,283	$4,052
123 - Mortgage Derivatives - M/V estimate	169	$3,981	$4,053	$3,993	$3,879	$3,729	$3,587
129 - Mortgage-Related Mutual Funds - M/V estimate	22	$146	$147	$146	$145	$143	$140
280 - FHLB putable advance-M/V estimate	67	$1,424	$1,576	$1,532	$1,487	$1,450	$1,420
281 - FHLB convertible advance-M/V estimate	51	$1,271	$1,365	$1,354	$1,323	$1,298	$1,279
282 - FHLB callable advance-M/V estimate	7	$218	$247	$241	$235	$229	$225
283 - FHLB periodic floor floating rate advance-M/V Estimates		$29	$28	$28	$29	$29	$30
289 - Other FHLB structured advances - M/V estimate	12	$391	$416	$410	$402	$395	$391
290 - Other structured borrowings - M/V estimate	17	$416	$454	$444	$436	$429	$423
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$40	$63	$67	$82	$95	$107