Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Central

All Reporting CMR **Reporting Dockets: 226** **March 2011**

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	14,039	-2,347	-14 %	11.33 %	-140 bp
+200 bp	15,191	-1,194	-7 %	12.08 %	-66 bp
+100 bp	16,037	-349	-2 %	12.58 %	-15 bp
0 bp	16,386			12.73 %	
-100 bp	16,399	14	0 %	12.66 %	-7 bp

Risk Measure for a Given Rate Shock

	3/31/2011	12/31/2010	3/31/2010
Pre-shock NPV Ratio: NPV as % of PV Assets	12.73 %	12.63 %	11.78 %
Post-shock NPV Ratio	12.08 %	11.62 %	11.13 %
Sensitivity Measure: Decline in NPV Ratio	66 bp	101 bp	65 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: 226**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:18:19 AM | **Amounts in Millions** | **Data as of: 6/27/2011**

	-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	13,763	13,401	12,790	12,084	11,361	12,875	104.09	3.63
30-Year Mortgage Securities	1,929	1,858	1,762	1,659	1,554	1,831	101.48	4.49
15-Year Mortgages and MBS	11,615	11,367	10,997	10,593	10,182	10,910	104.18	2.72
Balloon Mortgages and MBS	3,123	3,095	3,048	2,995	2,935	2,988	103.59	1.20
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,743	1,741	1,731	1,718	1,698	1,668	104.34	0.34
7 Month to 2 Year Reset Frequency	8,359	8,369	8,316	8,227	8,086	8,078	103.61	0.26
2+ to 5 Year Reset Frequency	5,010	4,976	4,878	4,736	4,554	4,814	103.37	1.33
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	60	59	57	56	54	57	102.72	2.16
2 Month to 5 Year Reset Frequency	656	649	639	627	614	623	104.19	1.29
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,352	3,322	3,283	3,245	3,207	3,309	100.37	1.03
Adjustable-Rate, Fully Amortizing	4,562	4,531	4,486	4,440	4,395	4,518	100.30	0.84
Fixed-Rate, Balloon	6,144	6,002	5,853	5,709	5,570	5,660	106.04	2.43
Fixed-Rate, Fully Amortizing	4,421	4,272	4,124	3,987	3,859	4,024	106.15	3.47
Construction and Land Loans								
Adjustable-Rate	1,212	1,210	1,206	1,202	1,198	1,213	99.72	0.25
Fixed-Rate	955	940	922	904	887	950	98.96	1.77
Second-Mortgage Loans and Securities								
Adjustable-Rate	8,456	8,442	8,419	8,397	8,374	8,429	100.15	0.22
Fixed-Rate	3,030	2,978	2,919	2,863	2,808	2,845	104.70	1.86
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,248	2,217	2,169	2,112	2,051	2,217	100.00	1.78
Accrued Interest Receivable	314	314	314	314	314	314	100.00	0.00
Advance for Taxes/Insurance	102	102	102	102	102	102	100.00	0.00
Float on Escrows on Owned Mortgages	22	39	56	70	83			-44.05
LESS: Value of Servicing on Mortgages Serviced by Others	-10	-13	-16	-17	-17			-23.92
TOTAL MORTGAGE LOANS AND SECURITIES	**81,086**	**79,897**	**78,088**	**76,057**	**73,904**	**77,426**	**103.19**	**1.88**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Central | **Reporting Dockets: 226**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:18:20 AM | **Amounts in Millions** | **Data as of: 6/27/2011**

	-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	2,890	2,883	2,873	2,864	2,855	2,887	99.85	0.29
Fixed-Rate	2,559	2,478	2,398	2,322	2,250	2,314	107.09	3.26
Consumer Loans								
Adjustable-Rate	4,589	4,577	4,560	4,544	4,528	4,213	108.65	0.31
Fixed-Rate	6,801	6,724	6,629	6,537	6,448	6,764	99.41	1.28
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-148	-147	-146	-144	-143	-147	0.00	0.73
Accrued Interest Receivable	75	75	75	75	75	75	100.00	0.00
TOTAL NONMORTGAGE LOANS	**16,766**	**16,590**	**16,389**	**16,197**	**16,012**	**16,106**	**103.01**	**1.13**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,158	2,158	2,158	2,158	2,158	2,158	100.00	0.00
Equities and All Mutual Funds	110	108	105	102	99	108	100.07	2.45
Zero-Coupon Securities	117	115	113	111	109	111	103.23	1.82
Government and Agency Securities	1,167	1,134	1,099	1,066	1,035	1,109	102.22	3.00
Term Fed Funds, Term Repos	6,948	6,944	6,931	6,919	6,907	6,942	100.02	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	861	829	798	769	742	801	103.54	3.81
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	7,596	7,423	7,158	6,876	6,598	7,456	99.55	2.95
Structured Securities (Complex)	2,872	2,818	2,706	2,575	2,442	2,850	98.86	2.94
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**21,829**	**21,527**	**21,068**	**20,576**	**20,089**	**21,534**	**99.97**	**1.77**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Central | **Reporting Dockets: 226**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:18:20 AM | **Amounts in Millions** | **Data as of: 6/27/2011**

	-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	1,429	1,429	1,429	1,429	1,429	1,429	100.00	0.00
Real Estate Held for Investment	49	49	49	49	49	49	100.00	0.00
Investment in Unconsolidated Subsidiaries	37	34	32	30	27	34	100.00	6.80
Office Premises and Equipment	1,415	1,415	1,415	1,415	1,415	1,415	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,929**	**2,927**	**2,924**	**2,922**	**2,920**	**2,927**	**100.00**	**0.08**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	754	959	1,119	1,208	1,248			-19.01
Adjustable-Rate Servicing	24	30	36	36	35			-20.59
Float on Mortgages Serviced for Others	405	507	603	674	727			-19.55
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,184**	**1,496**	**1,759**	**1,917**	**2,009**			**-19.23**
OTHER ASSETS								
Purchased and Excess Servicing						1,009		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,042	4,042	4,042	4,042	4,042	4,042	100.00	0.00
Miscellaneous II						683		
Deposit Intangibles								
Retail CD Intangible	86	104	152	171	189			-31.50
Transaction Account Intangible	371	506	741	962	1,177			-36.56
MMDA Intangible	606	734	1,007	1,268	1,501			-27.32
Passbook Account Intangible	587	743	1,042	1,323	1,589			-30.65
Non-Interest-Bearing Account Intangible	17	136	254	367	474			-87.32
TOTAL OTHER ASSETS	**5,709**	**6,265**	**7,239**	**8,134**	**8,972**	**5,734**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						240		
TOTAL ASSETS	**129,502**	**128,701**	**127,466**	**125,803**	**123,906**	**123,966**	**104/102***	**0.79/1.41***

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Central | **Reporting Dockets: 226**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:18:20 AM | **Amounts in Millions** | **Data as of: 6/27/2011**

	-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	28,448	28,421	28,318	28,217	28,122	28,195	100.80	0.23
Fixed-Rate Maturing in 13 Months or More	18,387	17,982	17,557	17,167	16,810	17,202	104.54	2.31
Variable-Rate	582	581	580	578	576	578	100.58	0.24
Demand								
Transaction Accounts	9,619	9,619	9,619	9,619	9,619	9,619	100/95*	0.00/2.03*
MMDAs	19,243	19,243	19,243	19,243	19,243	19,243	100/96*	0.00/1.08*
Passbook Accounts	12,908	12,908	12,908	12,908	12,908	12,908	100/94*	0.00/1.87*
Non-Interest-Bearing Accounts	5,095	5,095	5,095	5,095	5,095	5,095	100/97*	0.00/2.39*
TOTAL DEPOSITS	**94,282**	**93,849**	**93,319**	**92,826**	**92,373**	**92,839**	**101/99***	**0.51/1.36***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	4,308	4,268	4,224	4,181	4,139	4,162	102.54	0.98
Fixed-Rate Maturing in 37 Months or More	3,587	3,424	3,269	3,122	2,984	3,282	104.30	4.64
Variable-Rate	2,019	2,012	2,006	2,000	1,996	1,976	101.83	0.32
TOTAL BORROWINGS	**9,913**	**9,703**	**9,498**	**9,303**	**9,118**	**9,420**	**103.00**	**2.14**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	911	911	911	911	911	911	100.00	0.00
Other Escrow Accounts	135	131	127	123	120	141	92.44	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,737	1,737	1,737	1,737	1,737	1,737	100.00	0.00
Miscellaneous II	0	0	0	0	0	54		
TOTAL OTHER LIABILITIES	**2,783**	**2,779**	**2,775**	**2,771**	**2,768**	**2,843**	**97.74**	**0.14**
Other Liabilities not Included Above								
Self-Valued	6,188	6,006	5,834	5,693	5,584	5,629	106.70	2.95
Unamortized Yield Adjustments						-9		
TOTAL LIABILITIES	**113,166**	**112,337**	**111,426**	**110,594**	**109,843**	**110,722**	**101/99****	**0.77/1.48****

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Central | **Reporting Dockets: 226**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:18:21 AM | **Amounts in Millions** | **Data as of: 6/27/2011**

	-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	73	-18	-161	-309	-452			
ARMs	-1	-3	-7	-12	-24			
Other Mortgages	2	0	-3	-7	-11			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	-11	-21	-37	-53	-70			
Sell Mortgages and MBS	-111	48	289	541	787			
Purchase Non-Mortgage Items	2	0	-2	-3	-5			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-22	1	22	42	61			
Pay Floating, Receive Fixed Swaps	9	6	4	2	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	2	8	15	22			
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	-1	-3	-6	-10	-13			
Self-Valued	125	10	-112	-226	-323			
TOTAL OFF-BALANCE-SHEET POSITIONS	**63**	**22**	**-4**	**-17**	**-24**			

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Central — **Reporting Dockets: 226**
All Reporting CMR — **March 2011**
Report Prepared: 6/27/2011 11:18:21 AM — **Amounts in Millions** — **Data as of: 6/27/2011**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	129,502	128,701	127,466	125,803	123,906	123,966	104/102***	0.79/1.41***
MINUS TOTAL LIABILITIES	113,166	112,337	111,426	110,594	109,843	110,722	101/99**	0.77/1.48**
PLUS OFF-BALANCE-SHEET POSITIONS	63	22	-4	-17	-24			
TOTAL NET PORTFOLIO VALUE #	16,399	16,386	16,037	15,191	14,039	13,244	123.72	1.11

* 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 | **Reporting Dockets: 226**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:18:21 AM | **Amounts in Millions** | **Data as of: 06/25/2011**

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	$3,690	$5,576	$3,059	$455	$95
WARM	344 mo	316 mo	306 mo	278 mo	223 mo
WAC	4.54%	5.45%	6.37%	7.28%	8.77%
Amount of these that is FHA or VA Guaranteed	$309	$241	$28	$10	$6
Securities Backed by Conventional Mortgages	$966	$206	$142	$12	$3
WARM	329 mo	288 mo	306 mo	191 mo	166 mo
Weighted Average Pass-Through Rate	3.77%	5.29%	6.07%	7.15%	8.48%
Securities Backed by FHA or VA Mortgages	$102	$297	$100	$1	$1
WARM	335 mo	297 mo	322 mo	224 mo	139 mo
Weighted Average Pass-Through Rate	4.40%	5.04%	6.16%	7.16%	8.42%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,605	$2,172	$1,029	$267	$70
WAC	4.28%	5.40%	6.36%	7.31%	8.73%
Mortgage Securities	$3,060	$565	$139	$3	$0
Weighted Average Pass-Through Rate	3.84%	5.23%	6.05%	7.18%	8.36%
WARM (of 15-Year Loans and Securities)	153 mo	123 mo	123 mo	122 mo	100 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$936	$855	$585	$216	$51
WAC	4.26%	5.40%	6.38%	7.31%	8.57%
Mortgage Securities	$201	$126	$16	$1	$0
Weighted Average Pass-Through Rate	4.25%	5.32%	6.14%	7.30%	0.00%
WARM (of Balloon Loans and Securities)	84 mo	68 mo	51 mo	42 mo	31 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities **$28,604**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Central | **Reporting Dockets: 226**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:18:21 AM | **Amounts in Millions** | **Data as of: 06/25/2011**

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	$0	$189	$17	$0	$12
WAC	6.79%	3.38%	4.81%	0.00%	6.34%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,668	$7,889	$4,797	$57	$611
Weighted Average Margin	253 bp	273 bp	258 bp	269 bp	264 bp
WAC	4.34%	4.37%	4.79%	3.28%	5.06%
WARM	257 mo	281 mo	302 mo	357 mo	279 mo
Weighted Average Time Until Next Payment Reset	3 mo	9 mo	42 mo	8 mo	16 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$15,241**

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	$7	$39	$62	$19	$0
Weighted Average Distance from Lifetime Cap	137 bp	77 bp	102 bp	84 bp	90 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$23	$92	$31	$0	$4
Weighted Average Distance from Lifetime Cap	316 bp	361 bp	328 bp	0 bp	345 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,513	$7,756	$4,555	$37	$586
Weighted Average Distance from Lifetime Cap	723 bp	680 bp	574 bp	786 bp	682 bp
Balances Without Lifetime Cap	$125	$190	$166	$1	$33
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,378	$7,713	$4,550	$6	$512
Weighted Average Periodic Rate Cap	133 bp	191 bp	217 bp	185 bp	185 bp
Balances Subject to Periodic Rate Floors	$453	$5,963	$3,700	$5	$476
MBS Included in ARM Balances	$387	$1,134	$590	$9	$21

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Central
All Reporting CMR
Report Prepared: 6/27/2011 11:18:22 AM

Amounts in Millions

Reporting Dockets: 226
March 2011
Data as of: 06/25/2011

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,309	$4,518
WARM	65 mo	162 mo
Remaining Term to Full Amortization	265 mo	
Rate Index Code	0	0
Margin	236 bp	256 bp
Reset Frequency	28 mo	22 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$112	$79
Wghted Average Distance to Lifetime Cap	131 bp	101 bp
Fixed-Rate:		
Balances	$5,660	$4,024
WARM	35 mo	99 mo
Remaining Term to Full Amortization	249 mo	
WAC	6.03%	6.05%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$1,213	$950
WARM	57 mo	28 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	208 bp	5.71%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$8,429	$2,845
WARM	138 mo	119 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	44 bp	6.84%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,887	$2,314
WARM	41 mo	50 mo
Margin in Column 1; WAC in Column 2	102 bp	6.25%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$4,213	$6,764
WARM	96 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	665 bp	6.68%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$9	$538
Fixed Rate		
Remaining WAL <= 5 Years	$300	$5,480
Remaining WAL 5-10 Years	$710	$192
Remaining WAL Over 10 Years	$96	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$65
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$7	$0
WAC	0.36%	8.50%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$1,122	$6,275

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Central
All Reporting CMR
Report Prepared: 6/27/2011 11:18:22 AM

Amounts in Millions

Reporting Dockets: 226
March 2011
Data as of: 06/25/2011

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	$44,500	$36,581	$18,340	$2,760	$313
WARM	280 mo	308 mo	299 mo	279 mo	177 mo
Weighted Average Servicing Fee	26 bp	31 bp	32 bp	35 bp	32 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	586 loans				
FHA/VA	128 loans				
Subserviced by Others	42 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$4,407	$3	Total # of Adjustable-Rate Loans Serviced	22 loans
WARM (in months)	316 mo	153 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	29 bp	36 bp		

Total Balances of Mortgage Loans Serviced for Others	**$106,904**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,158		
Equity Securities Carried at Fair Value	$108		
Zero-Coupon Securities	$111	1.14%	21 mo
Government & Agency Securities	$1,109	2.24%	41 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$6,942	0.31%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$801	4.05%	57 mo
Memo: Complex Securities (from supplemental reporting)	$2,850		
Total Cash, Deposits, and Securities	**$14,078**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Central
All Reporting CMR
Report Prepared: 6/27/2011 11:18:22 AM

Amounts in Millions

Reporting Dockets: 226
March 2011
Data as of: 06/25/2011

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$3,803
Accrued Interest Receivable	$314
Advances for Taxes and Insurance	$102
Less: Unamortized Yield Adjustments	$-78
Valuation Allowances	$1,586
Unrealized Gains (Losses)	$137

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$248
Accrued Interest Receivable	$75
Less: Unamortized Yield Adjustments	$-31
Valuation Allowances	$395
Unrealized Gains (Losses)	$-1

OTHER ITEMS

Real Estate Held for Investment	$49
Repossessed Assets	$1,429
Equity Investments Not Carried at Fair Value	$34
Office Premises and Equipment	
	$1,415
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$-12
Valuation Allowances	$-7
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$1,009
Miscellaneous I	
Miscellaneous II	$4,042
	$683

TOTAL ASSETS	**$123,907**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$7
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$11
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$43
Mortgage-Related Mututal Funds	$65
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$3,549
Weighted Average Servicing Fee	13 bp
Adjustable-Rate Mortgage Loans Serviced	$2,523
Weighted Average Servicing Fee	18 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$730

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Central
All Reporting CMR
Report Prepared: 6/27/2011 11:18:22 AM

Amounts in Millions

Reporting Dockets: 226
March 2011
Data as of: 06/25/2011

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$5,937	$3,078	$307	$78
WAC	0.89%	2.11%	4.51%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$9,245	$8,353	$1,275	$135
WAC	1.00%	1.89%	4.68%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$7,727	$5,036	$73
WAC		1.64%	3.95%	
WARM		19 mo	23 mo	
Balances Maturing in 37 or More Months			$4,439	$34
WAC			3.08%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$45,396**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,335	$3,049	$1,884
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$14,147	$17,899	$9,885
Penalty in Months of Forgone Interest	3.64 mo	6.37 mo	7.10 mo
Balances in New Accounts	$1,217	$1,023	$384

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Central
All Reporting CMR
Report Prepared: 6/27/2011 11:18:23 AM

Amounts in Millions

Reporting Dockets: 226
March 2011
Data as of: 06/25/2011

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%	$1,432	$778	$881	1.37%
3.00 to 3.99%	$102	$353	$1,587	3.28%
4.00 to 4.99%	$18	$1,200	$382	4.33%
5.00 to 5.99%	$89	$182	$379	5.20%
6.00 to 6.99%	$1	$6	$44	6.51%
7.00 to 7.99%	$0	$1	$9	7.31%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	13.13%
WARM	1 mo	20 mo	62 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$7,444**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$8,183
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Central
All Reporting CMR
Report Prepared: 6/27/2011 11:18:23 AM

Amounts in Millions

Reporting Dockets: 226
March 2011
Data as of: 06/25/2011

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$9,619	0.42%	$235
Money Market Deposit Accounts (MMDAs)	$19,243	0.80%	$811
Passbook Accounts	$12,908	0.48%	$491
Non-Interest-Bearing Non-Maturity Deposits	$5,095		$185
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$216	0.02%	
Escrow for Mortgages Serviced for Others	$695	0.02%	
Other Escrows	$141	0.12%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$47,917		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-9		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,737		
Miscellaneous II	$54		
TOTAL LIABILITIES	**$110,722**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$6
EQUITY CAPITAL	$13,179
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$123,907**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Central | **Reporting Dockets: 226**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:18:23 AM | **Amounts in Millions** | **Data as of: 06/25/2011**

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		$28
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	24	$74
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	34	$271
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	18	$10
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	80	$692
1014	Opt commitment to orig 25- or 30-year FRMs	76	$2,391
1016	Opt commitment to orig "other" Mortgages	61	$162
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$3
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$4
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$18
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	23	$173
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	32	$418
2036	Commit/sell "other" Mortgage loans, svc retained		$5
2042	Commit/purchase 1-month COFI ARM MBS		$891
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$3
2062	Commit/sell 1-month COFI ARM MBS		$79
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$25
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$666
2074	Commit/sell 25- or 30-yr FRM MBS		$2,813
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$2
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	11	$6
2134	Commit/sell 25- or 30-yr FRM loans, svc released	23	$47
2136	Commit/sell "other" Mortgage loans, svc released		$3

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Central | **Reporting Dockets: 226**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:18:23 AM | **Amounts in Millions** | **Data as of: 06/25/2011**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2202	Firm commitment to originate 1-month COFI ARM loans		$7
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	9	$49
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$0
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	22	$33
2214	Firm commit/originate 25- or 30-year FRM loans	20	$18
2216	Firm commit/originate "other" Mortgage loans	12	$15
3032	Option to sell 10-, 15-, or 20-year FRMs		$2
3034	Option to sell 25- or 30-year FRMs		$15
4002	Commit/purchase non-Mortgage financial assets	20	$46
4022	Commit/sell non-Mortgage financial assets		$5
5002	IR swap: pay fixed, receive 1-month LIBOR		$41
5004	IR swap: pay fixed, receive 3-month LIBOR		$659
5010	IR swap: pay fixed, receive 3-month Treasury		$35
5024	IR swap: pay 1-month LIBOR, receive fixed		$25
5044	IR swap: pay the prime rate, receive fixed		$17
5104	IR swaption: pay fixed, receive 3-month LIBOR		$175
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$10
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$3
6004	Interest rate Cap based on 3-month LIBOR		$25
6034	Short interest rate Cap based on 3-month LIBOR		$15
9012	Long call option on Treasury bond futures contract		$4
9502	Fixed-rate construction loans in process	82	$296
9512	Adjustable-rate construction loans in process	53	$199

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Central | **Reporting Dockets: 226**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:18:24 AM | **Amounts in Millions** | **Data as of: 06/25/2011**

SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$35
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$158
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		$1
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$31
120	Other investment securities, fixed-coupon securities	6	$13
122	Other investment securities, floating-rate securities		$13
125	Multi/nonres mtg loans; fixed-rate, Balloon		$9
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$5
130	Construction and land loans (adj-rate)		$56
150	Commercial loans (adj-rate)		$28
180	Consumer loans; loans on deposits		$4
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases		$270
184	Consumer loans; mobile home loans		$3
185	Consumer loans; credit cards		$62
187	Consumer loans; recreational vehicles		$387
189	Consumer loans; other		$33
200	Variable-rate, fixed-maturity CDs	68	$578
220	Variable-rate FHLB advances	14	$154
299	Other variable-rate	22	$1,822
300	Govt. & agency securities, fixed-coupon securities		$2
302	Govt. & agency securities, floating-rate securities		$0

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Central | **Reporting Dockets: 226**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:18:24 AM | **Amounts in Millions** | **Data as of: 06/25/2011**

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	133	$2,850	$2,872	$2,818	$2,706	$2,575	$2,442
123 - Mortgage Derivatives - M/V estimate	83	$7,456	$7,596	$7,423	$7,158	$6,876	$6,598
129 - Mortgage-Related Mutual Funds - M/V estimate	8	$51	$52	$51	$51	$50	$49
280 - FHLB putable advance-M/V estimate	44	$2,832	$3,144	$3,043	$2,948	$2,879	$2,832
281 - FHLB convertible advance-M/V estimate	16	$750	$798	$786	$773	$760	$749
282 - FHLB callable advance-M/V estimate		$186	$208	$201	$195	$191	$187
289 - Other FHLB structured advances - M/V estimate		$9	$10	$10	$10	$9	$9
290 - Other structured borrowings - M/V estimate	12	$1,851	$2,028	$1,966	$1,909	$1,854	$1,806
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$418	$125	$10	$-112	$-226	$-323