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: 679** **March 2011**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

Change in Rates	Net Portfolio Value (Dollars are in Millions) $Amount	$Change	%Change	NPV as % of PV of Assets NPV Ratio	Change
+300 bp	112,543	-18,106	-14 %	12.25 %	-144 bp
+200 bp	121,097	-9,552	-7 %	12.98 %	-71 bp
+100 bp	127,652	-2,996	-2 %	13.51 %	-18 bp
0 bp	130,649			13.69 %	
-100 bp	132,138	1,489	+1 %	13.74 %	+5 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	13.69 %	13.40 %	13.32 %
Post-shock NPV Ratio	12.98 %	12.93 %	12.70 %
Sensitivity Measure: Decline in NPV Ratio	71 bp	47 bp	61 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: US Total | **Reporting Dockets: 679**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:10:08 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	90,490	88,402	84,802	80,485	75,953	84,158	105.04	3.22
30-Year Mortgage Securities	26,242	25,122	23,667	22,159	20,659	25,263	99.44	5.12
15-Year Mortgages and MBS	66,299	64,785	62,601	60,238	57,836	62,300	103.99	2.85
Balloon Mortgages and MBS	36,746	36,166	35,359	34,503	33,617	36,020	100.40	1.92
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	15,390	15,348	15,225	15,077	14,895	14,791	103.76	0.54
7 Month to 2 Year Reset Frequency	49,461	49,383	49,004	48,367	47,495	47,813	103.29	0.46
2+ to 5 Year Reset Frequency	49,140	48,882	47,940	46,404	44,552	47,274	103.40	1.23
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	4,361	4,330	4,275	4,214	4,147	4,066	106.48	1.00
2 Month to 5 Year Reset Frequency	5,295	5,245	5,165	5,077	4,970	5,083	103.20	1.25
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	18,987	18,753	18,486	18,221	17,960	18,530	101.20	1.34
Adjustable-Rate, Fully Amortizing	33,058	32,825	32,533	32,225	31,868	32,718	100.33	0.80
Fixed-Rate, Balloon	17,082	16,571	16,057	15,566	15,097	15,560	106.50	3.09
Fixed-Rate, Fully Amortizing	28,576	27,701	26,825	26,000	25,221	26,015	106.48	3.16
Construction and Land Loans								
Adjustable-Rate	7,532	7,517	7,494	7,471	7,448	7,524	99.91	0.25
Fixed-Rate	4,161	4,061	3,953	3,851	3,755	4,154	97.75	2.56
Second-Mortgage Loans and Securities								
Adjustable-Rate	39,782	39,712	39,600	39,490	39,382	39,662	100.12	0.23
Fixed-Rate	15,365	15,060	14,727	14,409	14,104	14,393	104.64	2.12
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	16,201	15,955	15,608	15,220	14,800	15,955	100.00	1.86
Accrued Interest Receivable	2,124	2,124	2,124	2,124	2,124	2,124	100.00	0.00
Advance for Taxes/Insurance	362	362	362	362	362	362	100.00	0.00
Float on Escrows on Owned Mortgages	196	329	475	605	721			-42.38
LESS: Value of Servicing on Mortgages Serviced by Others	-72	-93	-117	-118	-119			-23.81
TOTAL MORTGAGE LOANS AND SECURITIES	**526,924**	**518,725**	**506,400**	**492,186**	**477,083**	**503,767**	**102.97**	**1.98**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: US Total | **Reporting Dockets: 679**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:10:09 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	20,805	20,760	20,704	20,649	20,595	20,831	99.66	0.24
Fixed-Rate	15,376	14,819	14,277	13,761	13,272	13,773	107.59	3.71
Consumer Loans								
Adjustable-Rate	43,022	42,992	42,923	42,855	42,788	42,606	100.91	0.11
Fixed-Rate	54,611	54,121	53,500	52,901	52,324	54,439	99.42	1.03
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-2,545	-2,535	-2,520	-2,506	-2,491	-2,535	0.00	0.49
Accrued Interest Receivable	595	595	595	595	595	595	100.00	0.00
TOTAL NONMORTGAGE LOANS	**131,865**	**130,752**	**129,479**	**128,256**	**127,083**	**129,709**	**100.80**	**0.91**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	13,065	13,065	13,065	13,065	13,065	13,065	100.00	0.00
Equities and All Mutual Funds	654	637	617	597	577	637	99.90	2.96
Zero-Coupon Securities	2,152	2,125	2,087	2,050	2,015	2,097	101.34	1.53
Government and Agency Securities	25,381	24,622	23,876	23,174	22,510	24,209	101.71	3.05
Term Fed Funds, Term Repos	56,144	56,125	56,038	55,951	55,866	56,107	100.03	0.09
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	20,342	19,659	18,993	18,371	17,790	20,388	96.43	3.43
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	78,812	77,380	75,146	72,681	70,161	76,996	100.50	2.37
Structured Securities (Complex)	39,482	38,726	37,637	36,460	35,333	39,111	99.02	2.38
LESS: Valuation Allowances for Investment Securities	9	8	8	8	7	8	100.00	4.24
TOTAL CASH, DEPOSITS, AND SECURITIES	**236,023**	**232,331**	**227,450**	**222,342**	**217,310**	**232,601**	**99.88**	**1.85**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: US Total | **Reporting Dockets: 679**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:10:09 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	4,447	4,447	4,447	4,447	4,447	4,447	100.00	0.00
Real Estate Held for Investment	128	128	128	128	128	128	100.00	0.00
Investment in Unconsolidated Subsidiaries	539	505	470	436	402	505	100.00	6.80
Office Premises and Equipment	6,201	6,201	6,201	6,201	6,201	6,201	100.00	0.00
TOTAL REAL ASSETS, ETC.	**11,314**	**11,280**	**11,246**	**11,211**	**11,177**	**11,280**	**100.00**	**0.30**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2,253	2,814	3,223	3,465	3,588			-17.23
Adjustable-Rate Servicing	619	756	891	886	866			-17.98
Float on Mortgages Serviced for Others	1,349	1,618	1,885	2,084	2,241			-16.57
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**4,221**	**5,188**	**5,998**	**6,434**	**6,695**			**-17.13**
OTHER ASSETS								
Purchased and Excess Servicing						3,114		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	36,353	36,353	36,353	36,353	36,353	36,353	100.00	0.00
Miscellaneous II						11,289		
Deposit Intangibles								
Retail CD Intangible	354	410	594	671	742			-29.26
Transaction Account Intangible	2,940	4,026	5,897	7,659	9,371			-36.73
MMDA Intangible	8,207	9,777	13,444	16,968	20,133			-26.78
Passbook Account Intangible	3,654	4,633	6,496	8,248	9,930			-30.67
Non-Interest-Bearing Account Intangible	105	851	1,593	2,298	2,968			-87.35
TOTAL OTHER ASSETS	**51,614**	**56,051**	**64,377**	**72,196**	**79,497**	**50,756**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-3,898		
TOTAL ASSETS	**961,961**	**954,327**	**944,950**	**932,626**	**918,845**	**924,215**	**103/101*** **	**0.89/1.59*** **

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: US Total | **Reporting Dockets: 679**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:10:09 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	140,845	140,716	140,219	139,739	139,289	139,662	100.76	0.22
Fixed-Rate Maturing in 13 Months or More	85,653	83,544	81,457	79,619	77,985	79,951	104.49	2.51
Variable-Rate	1,385	1,384	1,381	1,378	1,375	1,378	100.44	0.17
Demand								
Transaction Accounts	76,484	76,484	76,484	76,484	76,484	76,484	100/95*	0.00/2.04*
MMDAs	259,572	259,572	259,572	259,572	259,572	259,572	100/96*	0.00/1.05*
Passbook Accounts	80,300	80,300	80,300	80,300	80,300	80,300	100/94*	0.00/1.88*
Non-Interest-Bearing Accounts	31,994	31,994	31,994	31,994	31,994	31,994	100/97*	0.00/2.39*
TOTAL DEPOSITS	**676,234**	**673,995**	**671,406**	**669,086**	**666,999**	**669,341**	**101/98***	**0.36/1.34***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	48,872	48,479	48,023	47,576	47,137	47,441	102.19	0.88
Fixed-Rate Maturing in 37 Months or More	26,609	25,295	24,061	22,904	21,817	23,539	107.46	5.04
Variable-Rate	13,629	13,620	13,601	13,583	13,565	13,535	100.63	0.10
TOTAL BORROWINGS	**89,110**	**87,395**	**85,685**	**84,062**	**82,519**	**84,514**	**103.41**	**1.96**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	3,653	3,653	3,653	3,653	3,653	3,653	100.00	0.00
Other Escrow Accounts	1,537	1,491	1,446	1,405	1,365	1,616	92.26	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	699	699	699	699	699	699	100.00	0.00
Miscellaneous I	15,551	15,551	15,551	15,551	15,551	15,551	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,710		
TOTAL OTHER LIABILITIES	**21,439**	**21,394**	**21,349**	**21,307**	**21,268**	**23,228**	**92.10**	**0.21**
Other Liabilities not Included Above								
Self-Valued	41,999	40,553	39,205	38,123	37,290	37,264	108.83	3.44
Unamortized Yield Adjustments						96		
TOTAL LIABILITIES	**828,782**	**823,336**	**817,646**	**812,579**	**808,077**	**814,444**	**101/99****	**0.68/1.49****

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: US Total
All Reporting CMR
Report Prepared: 6/27/2011 11:10:10 AM

Amounts in Millions

Reporting Dockets: 679
March 2011
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	219	4	-334	-684	-1,027			
ARMs	8	4	-6	-20	-48			
Other Mortgages	8	0	-15	-32	-51			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	65	-4	-102	-204	-308			
Sell Mortgages and MBS	-322	-22	419	879	1,329			
Purchase Non-Mortgage Items	5	0	-5	-11	-15			
Sell Non-Mortgage Items	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-839	-210	363	898	1,398			
Pay Floating, Receive Fixed Swaps	239	132	27	-74	-170			
Basis Swaps	0	0	0	0	0			
Swaptions	2	-3	-8	-15	-22			
OTHER								
Options on Mortgages and MBS	0	1	92	202	315			
Interest-Rate Caps	54	83	120	169	228			
Interest-Rate Floors	38	26	19	14	11			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-7	-17	-33	-50	-66			
Self-Valued	-510	-336	-188	-22	199			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-1,041**	**-342**	**349**	**1,050**	**1,775**			

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: US Total **Reporting Dockets: 679**
All Reporting CMR **March 2011**
Report Prepared: 6/27/2011 11:10:10 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	961,961	954,327	944,950	932,626	918,845	924,215	103/101***	0.89/1.59***
MINUS TOTAL LIABILITIES	828,782	823,336	817,646	812,579	808,077	814,444	101/99**	0.68/1.49**
PLUS OFF-BALANCE-SHEET POSITIONS	-1,041	-342	349	1,050	1,775			
TOTAL NET PORTFOLIO VALUE #	132,138	130,649	127,652	121,097	112,543	109,771	119.02	1.72

* 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: US Total
All Reporting CMR
Report Prepared: 6/27/2011 11:10:10 AM

Amounts in Millions

Reporting Dockets: 679
March 2011
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	$15,710	$34,637	$24,710	$5,874	$3,226
WARM	336 mo	314 mo	306 mo	290 mo	264 mo
WAC	4.27%	5.48%	6.37%	7.37%	8.87%
Amount of these that is FHA or VA Guaranteed	$1,342	$1,568	$837	$504	$823
Securities Backed by Conventional Mortgages	$14,078	$3,652	$1,220	$91	$10
WARM	343 mo	304 mo	299 mo	253 mo	156 mo
Weighted Average Pass-Through Rate	3.87%	5.27%	6.11%	7.24%	8.48%
Securities Backed by FHA or VA Mortgages	$4,802	$856	$453	$22	$78
WARM	338 mo	312 mo	287 mo	210 mo	93 mo
Weighted Average Pass-Through Rate	3.58%	5.14%	6.22%	7.17%	9.55%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$16,282	$10,207	$5,286	$1,859	$913
WAC	4.31%	5.42%	6.39%	7.36%	8.89%
Mortgage Securities	$23,055	$4,090	$592	$15	$1
Weighted Average Pass-Through Rate	3.76%	5.18%	6.04%	7.15%	8.51%
WARM (of 15-Year Loans and Securities)	156 mo	136 mo	130 mo	118 mo	116 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$20,363	$4,781	$3,905	$1,030	$456
WAC	4.03%	5.36%	6.40%	7.32%	9.65%
Mortgage Securities	$5,203	$253	$29	$2	$0
Weighted Average Pass-Through Rate	3.48%	5.44%	6.18%	7.12%	8.75%
WARM (of Balloon Loans and Securities)	79 mo	81 mo	70 mo	63 mo	58 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$207,742**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: US Total
All Reporting CMR
Report Prepared: 6/27/2011 11:10:10 AM

Amounts in Millions

Reporting Dockets: 679
March 2011
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	$4	$266	$71	$0	$16
WAC	4.98%	3.85%	5.37%	0.00%	5.95%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$14,788	$47,547	$47,203	$4,066	$5,066
Weighted Average Margin	232 bp	241 bp	240 bp	265 bp	258 bp
WAC	3.89%	4.51%	4.69%	3.60%	4.86%
WARM	250 mo	292 mo	325 mo	354 mo	306 mo
Weighted Average Time Until Next Payment Reset	3 mo	13 mo	45 mo	5 mo	15 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$119,027**

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	$143	$475	$202	$36	$5
Weighted Average Distance from Lifetime Cap	136 bp	173 bp	135 bp	49 bp	156 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$539	$629	$351	$47	$236
Weighted Average Distance from Lifetime Cap	299 bp	340 bp	353 bp	359 bp	348 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$12,526	$46,170	$46,186	$3,827	$4,693
Weighted Average Distance from Lifetime Cap	766 bp	643 bp	586 bp	678 bp	638 bp
Balances Without Lifetime Cap	$1,583	$538	$535	$156	$149
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$9,205	$44,614	$44,589	$221	$3,587
Weighted Average Periodic Rate Cap	239 bp	205 bp	219 bp	480 bp	160 bp
Balances Subject to Periodic Rate Floors	$6,765	$40,008	$41,984	$113	$3,215
MBS Included in ARM Balances	$2,964	$8,980	$7,348	$1,356	$242

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: US Total
All Reporting CMR
Report Prepared: 6/27/2011 11:10:11 AM

Amounts in Millions

Reporting Dockets: 679
March 2011
Data as of: 06/25/2011

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$18,530	$32,718
WARM	75 mo	157 mo
Remaining Term to Full Amortization	282 mo	
Rate Index Code	0	0
Margin	225 bp	246 bp
Reset Frequency	36 mo	18 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$572	$553
Wghted Average Distance to Lifetime Cap	60 bp	139 bp
Fixed-Rate:		
Balances	$15,560	$26,015
WARM	46 mo	86 mo
Remaining Term to Full Amortization	256 mo	
WAC	6.15%	5.90%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$7,524	$4,154
WARM	29 mo	44 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	181 bp	6.18%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$39,662	$14,393
WARM	186 mo	147 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	29 bp	6.79%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$20,831	$13,773
WARM	40 mo	54 mo
Margin in Column 1; WAC in Column 2	212 bp	6.35%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$42,606	$54,439
WARM	89 mo	74 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	612 bp	10.05%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$889	$24,308
Fixed Rate		
Remaining WAL <= 5 Years	$2,941	$37,921
Remaining WAL 5-10 Years	$2,930	$4,253
Remaining WAL Over 10 Years	$441	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$169
CMO Residuals:		
Fixed Rate	$21	$3
Floating Rate	$28	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$10	$27
WAC	1.67%	5.97%
Principal-Only MBS	$9	$12
WAC	5.52%	6.26%
Total Mortgage-Derivative Securities - Book Value	$7,267	$66,695

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: US Total
All Reporting CMR
Report Prepared: 6/27/2011 11:10:11 AM

Amounts in Millions

Reporting Dockets: 679
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	$109,345	$87,750	$68,347	$16,421	$6,308
WARM	286 mo	289 mo	289 mo	276 mo	195 mo
Weighted Average Servicing Fee	28 bp	31 bp	32 bp	34 bp	41 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	1,550 loans				
FHA/VA	438 loans				
Subserviced by Others	69 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$88,537	$9,104	Total # of Adjustable-Rate Loans Serviced	464 loans
WARM (in months)	229 mo	308 mo	Number of These Subserviced by Others	3 loans
Weighted Average Servicing Fee	33 bp	36 bp		

Total Balances of Mortgage Loans Serviced for Others **$385,812**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$13,065		
Equity Securities Carried at Fair Value	$637		
Zero-Coupon Securities	$2,097	0.97%	21 mo
Government & Agency Securities	$24,209	2.04%	42 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$56,107	0.28%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$20,388	2.21%	50 mo
Memo: Complex Securities (from supplemental reporting)	$39,111		

Total Cash, Deposits, and Securities **$155,613**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: US Total
All Reporting CMR
Report Prepared: 6/27/2011 11:10:11 AM

Amounts in Millions

Reporting Dockets: 679
March 2011
Data as of: 06/25/2011

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$23,134
Accrued Interest Receivable	$2,124
Advances for Taxes and Insurance	$362
Less: Unamortized Yield Adjustments	$3,891
Valuation Allowances	$7,179
Unrealized Gains (Losses)	$-912

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,699
Accrued Interest Receivable	$595
Less: Unamortized Yield Adjustments	$192
Valuation Allowances	$4,234
Unrealized Gains (Losses)	$-34

OTHER ITEMS

Real Estate Held for Investment	$128
Repossessed Assets	$4,447
Equity Investments Not Carried at Fair Value	$505
Office Premises and Equipment	
	$6,201
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$154
Valuation Allowances	$-977
	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$3,114
Miscellaneous I	
Miscellaneous II	$36,353
	$11,289
TOTAL ASSETS	**$921,181**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$328
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$13
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$322
Mortgage-Related Mututal Funds	$315
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$35,668
Weighted Average Servicing Fee	18 bp
Adjustable-Rate Mortgage Loans Serviced	$34,932
Weighted Average Servicing Fee	15 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$15,099

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: US Total
All Reporting CMR
Report Prepared: 6/27/2011 11:10:11 AM

Amounts in Millions

Reporting Dockets: 679
March 2011
Data as of: 06/25/2011

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	$35,203	$12,133	$1,163	$506
WAC	0.84%	2.14%	4.65%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$51,939	$34,470	$4,755	$693
WAC	1.00%	2.01%	4.57%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$38,848	$17,209	$335
WAC		1.77%	3.99%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$23,894	$426
WAC			3.07%	
WARM			56 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$219,613**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$11,603	$14,786	$13,807
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$69,862	$65,405	$31,798
Penalty in Months of Forgone Interest	3.31 mo	5.88 mo	7.62 mo
Balances in New Accounts	$9,073	$8,893	$3,692

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: US Total
All Reporting CMR
Report Prepared: 6/27/2011 11:10:12 AM

Amounts in Millions

Reporting Dockets: 679
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%	$13,221	$13,322	$5,035	1.16%
3.00 to 3.99%	$497	$7,052	$5,751	3.36%
4.00 to 4.99%	$409	$5,735	$5,950	4.57%
5.00 to 5.99%	$1,161	$6,016	$5,164	5.44%
6.00 to 6.99%	$14	$9	$1,059	6.03%
7.00 to 7.99%	$0	$5	$23	7.31%
8.00 to 8.99%	$0	$1	$528	8.72%
9.00 and Above	$0	$0	$28	10.77%
WARM	1 mo	17 mo	70 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$70,980**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$52,227
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: US Total
All Reporting CMR
Report Prepared: 6/27/2011 11:10:12 AM

Amounts in Millions

Reporting Dockets: 679
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	$76,484	0.48%	$2,739
Money Market Deposit Accounts (MMDAs)	$259,572	0.61%	$8,872
Passbook Accounts	$80,300	0.56%	$5,149
Non-Interest-Bearing Non-Maturity Deposits	$31,994		$965
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,832	0.06%	
Escrow for Mortgages Serviced for Others	$1,820	0.06%	
Other Escrows	$1,616	0.07%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$453,618		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-30		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$126		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$699		
Miscellaneous I	$15,551		
Miscellaneous II	$1,710		
TOTAL LIABILITIES	**$814,494**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$191
EQUITY CAPITAL	$106,480
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$921,165**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total | **Reporting Dockets: 679**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:10:12 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		$30
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	12	$4
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	57	$447
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	80	$585
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	36	$527
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	226	$1,575
1014	Opt commitment to orig 25- or 30-year FRMs	225	$5,507
1016	Opt commitment to orig "other" Mortgages	161	$749
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
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		$4
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$9
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	14	$19
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	11	$79
2016	Commit/purchase "other" Mortgage loans, svc retained	6	$10
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$2
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	49	$281
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	69	$753
2036	Commit/sell "other" Mortgage loans, svc retained	7	$35
2042	Commit/purchase 1-month COFI ARM MBS		$891
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS	7	$21
2054	Commit/purchase 25- to 30-year FRM MBS	7	$351
2056	Commit/purchase "other" MBS		$151
2062	Commit/sell 1-month COFI ARM MBS		$79
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$25

Area: US Total **Reporting Dockets: 679**
All Reporting CMR **March 2011**
Report Prepared: 6/27/2011 11:10:12 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
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	8	$1,421
2074	Commit/sell 25- or 30-yr FRM MBS	12	$4,232
2076	Commit/sell "other" MBS		$67
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$7
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$9
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$17
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$24
2116	Commit/purchase "other" Mortgage loans, svc released		$16
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	7	$62
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	7	$26
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$3
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	44	$113
2134	Commit/sell 25- or 30-yr FRM loans, svc released	69	$735
2136	Commit/sell "other" Mortgage loans, svc released	10	$113
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	20	$224
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	11	$7
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	11	$136
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	75	$246
2214	Firm commit/originate 25- or 30-year FRM loans	72	$413
2216	Firm commit/originate "other" Mortgage loans	48	$233
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3016	Option to purchase "other" Mortgages		$1
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$251
3028	Option to sell 3- or 5-year Treasury ARMs		$5
3032	Option to sell 10-, 15-, or 20-year FRMs	9	$189
3034	Option to sell 25- or 30-year FRMs	10	$1,584
3036	Option to sell "other" Mortgages		$9

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total | **Reporting Dockets: 679**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:10:13 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
3054	Short option to purchase 25- or 30-yr FRMs		$14
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$1
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$19
3076	Short option to sell "other" Mortgages		$3
4002	Commit/purchase non-Mortgage financial assets	67	$347
4006	Commit/purchase "other" liabilities		$4
4022	Commit/sell non-Mortgage financial assets		$10
5002	IR swap: pay fixed, receive 1-month LIBOR	10	$1,432
5004	IR swap: pay fixed, receive 3-month LIBOR	10	$14,953
5006	IR swap: pay fixed, receive 6-month LIBOR		$225
5010	IR swap: pay fixed, receive 3-month Treasury		$55
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,042
5026	IR swap: pay 3-month LIBOR, receive fixed		$987
5044	IR swap: pay the prime rate, receive fixed		$17
5104	IR swaption: pay fixed, receive 3-month LIBOR		$710
5204	Short IR swaption: pay fixed, receive 3-mo LIBOR		$815
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
6002	Interest rate Cap based on 1-month LIBOR		$1,564
6004	Interest rate Cap based on 3-month LIBOR	6	$3,445
6034	Short interest rate Cap based on 3-month LIBOR		$15
7022	Interest rate floor based on the prime rate		$900
7050	Short int rate floor based on cost-of-funds index (COFI)		$22
9012	Long call option on Treasury bond futures contract		$4
9502	Fixed-rate construction loans in process	249	$687
9512	Adjustable-rate construction loans in process	162	$986

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total | **Reporting Dockets: 679**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:10:13 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
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		$437
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$1,327
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	6	$2,669
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$596
120	Other investment securities, fixed-coupon securities	13	$624
122	Other investment securities, floating-rate securities	8	$409
125	Multi/nonres mtg loans; fixed-rate, Balloon		$228
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	8	$278
130	Construction and land loans (adj-rate)		$63
140	Second Mortgages (adj-rate)		$81
150	Commercial loans (adj-rate)		$58
180	Consumer loans; loans on deposits	8	$10
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases	11	$6,902
184	Consumer loans; mobile home loans		$46
185	Consumer loans; credit cards		$13,763
187	Consumer loans; recreational vehicles	9	$2,105
189	Consumer loans; other	12	$2,475
200	Variable-rate, fixed-maturity CDs	170	$1,384
220	Variable-rate FHLB advances	42	$4,339
299	Other variable-rate	49	$9,240
300	Govt. & agency securities, fixed-coupon securities	9	$44
302	Govt. & agency securities, floating-rate securities	8	$102

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total
All Reporting CMR
Report Prepared: 6/27/2011 11:10:14 AM

Amounts in Millions

Reporting Dockets: 679
March 2011
Data as of: 06/25/2011

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	347	$39,111	$39,482	$38,726	$37,637	$36,460	$35,333
123 - Mortgage Derivatives - M/V estimate	282	$76,996	$78,812	$77,380	$75,146	$72,681	$70,161
129 - Mortgage-Related Mutual Funds - M/V estimate	31	$209	$210	$208	$205	$201	$197
280 - FHLB putable advance-M/V estimate	101	$18,028	$20,527	$19,776	$19,115	$18,588	$18,191
281 - FHLB convertible advance-M/V estimate	72	$3,185	$3,391	$3,347	$3,279	$3,223	$3,175
282 - FHLB callable advance-M/V estimate	10	$424	$473	$461	$449	$440	$434
283 - FHLB periodic floor floating rate advance-M/V Estimates		$30	$29	$29	$30	$30	$31
289 - Other FHLB structured advances - M/V estimate	24	$1,201	$1,198	$1,212	$1,207	$1,203	$1,202
290 - Other structured borrowings - M/V estimate	45	$14,397	$16,380	$15,727	$15,126	$14,640	$14,257
500 - Other OBS Positions w/o contract code or exceeds 16 positions	22	$18,290	$-510	$-336	$-188	$-22	$199