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: 423** | **June 2008**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	14,112	-4,302	-23 %	10.45 %	-257 bp
+200 bp	15,748	-2,666	-14 %	11.47 %	-155 bp
+100 bp	17,240	-1,174	-6 %	12.36 %	-66 bp
0 bp	18,414			13.02 %	
-100 bp	19,139	725	+4 %	13.38 %	+36 bp

Risk Measure for a Given Rate Shock

	6/30/2008	3/31/2008	6/30/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	13.02 %	12.68 %	13.72 %
Post-shock NPV Ratio	11.47 %	11.57 %	11.79 %
Sensitivity Measure: Decline in NPV Ratio	155 bp	111 bp	193 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	15,617	15,194	14,607	13,988	13,374	15,266	99.52	3.33
30-Year Mortgage Securities	2,790	2,697	2,585	2,472	2,362	2,757	97.79	3.81
15-Year Mortgages and MBS	17,279	16,832	16,296	15,725	15,150	16,844	99.93	2.92
Balloon Mortgages and MBS	5,232	5,158	5,070	4,966	4,850	5,159	99.98	1.58
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,334	1,326	1,319	1,313	1,304	1,328	99.86	0.57
7 Month to 2 Year Reset Frequency	8,002	7,937	7,866	7,775	7,644	7,902	100.44	0.86
2+ to 5 Year Reset Frequency	7,840	7,748	7,627	7,447	7,229	7,636	101.47	1.38
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	342	338	335	331	326	330	102.44	1.00
2 Month to 5 Year Reset Frequency	1,613	1,589	1,564	1,536	1,505	1,598	99.44	1.52
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,874	3,824	3,775	3,727	3,679	3,785	101.03	1.29
Adjustable-Rate, Fully Amortizing	9,189	9,072	8,956	8,839	8,721	8,959	101.26	1.28
Fixed-Rate, Balloon	4,498	4,353	4,216	4,084	3,958	4,142	105.11	3.24
Fixed-Rate, Fully Amortizing	5,958	5,722	5,503	5,299	5,109	5,452	104.96	3.97
Construction and Land Loans								
Adjustable-Rate	6,439	6,419	6,398	6,378	6,359	6,420	99.98	0.31
Fixed-Rate	3,547	3,479	3,414	3,351	3,290	3,502	99.36	1.92
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,574	4,558	4,542	4,526	4,510	4,552	100.13	0.35
Fixed-Rate	3,622	3,549	3,480	3,413	3,349	3,545	100.13	2.00
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	652	642	632	620	608	642	100.00	1.55
Accrued Interest Receivable	466	466	466	466	466	466	100.00	0.00
Advance for Taxes/Insurance	16	16	16	16	16	16	100.00	0.00
Float on Escrows on Owned Mortgages	20	36	55	71	85			-48.05
LESS: Value of Servicing on Mortgages Serviced by Others	8	10	12	13	14			-20.11
TOTAL MORTGAGE LOANS AND SECURITIES	**102,894**	**100,947**	**98,708**	**96,330**	**93,880**	**100,302**	**100.64**	**2.07**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	3,231	3,217	3,204	3,191	3,178	3,221	99.90	0.42
Fixed-Rate	2,879	2,783	2,692	2,605	2,523	2,630	105.85	3.36
Consumer Loans								
Adjustable-Rate	1,461	1,454	1,447	1,440	1,433	1,311	110.85	0.49
Fixed-Rate	3,830	3,765	3,702	3,642	3,584	3,815	98.67	1.70
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-88	-86	-85	-84	-83	-86	0.00	1.62
Accrued Interest Receivable	91	91	91	91	91	91	100.00	0.00
TOTAL NONMORTGAGE LOANS	**11,404**	**11,223**	**11,050**	**10,885**	**10,725**	**10,981**	**102.20**	**1.57**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,926	3,926	3,926	3,926	3,926	3,926	100.00	0.00
Equities and All Mutual Funds	809	788	765	748	727	791	99.58	2.76
Zero-Coupon Securities	94	87	80	75	70	74	117.31	7.53
Government and Agency Securities	1,702	1,660	1,620	1,583	1,548	1,604	103.46	2.46
Term Fed Funds, Term Repos	3,491	3,484	3,476	3,469	3,462	3,481	100.09	0.22
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,437	1,375	1,317	1,262	1,212	1,348	102.02	4.39
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,472	3,377	3,247	3,128	3,021	3,475	97.20	3.33
Structured Securities (Complex)	3,981	3,894	3,750	3,568	3,389	3,954	98.46	2.97
LESS: Valuation Allowances for Investment Securities	2	2	2	2	2	2	100.00	1.07
TOTAL CASH, DEPOSITS, AND SECURITIES	**18,910**	**18,588**	**18,179**	**17,758**	**17,353**	**18,651**	**99.66**	**1.97**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	416	416	416	416	416	416	100.00	0.00
Real Estate Held for Investment	58	58	58	58	58	58	100.00	0.00
Investment in Unconsolidated Subsidiaries	53	50	46	43	40	50	100.00	6.80
Office Premises and Equipment	2,416	2,416	2,416	2,416	2,416	2,416	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,944**	**2,940**	**2,937**	**2,934**	**2,930**	**2,940**	**100.00**	**0.12**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	162	211	261	288	297			-23.49
Adjustable-Rate Servicing	6	6	6	7	8			0.47
Float on Mortgages Serviced for Others	113	146	181	207	225			-23.20
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**281**	**363**	**448**	**502**	**530**			**-22.98**
OTHER ASSETS								
Purchased and Excess Servicing						329		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,758	3,758	3,758	3,758	3,758	3,758	100.00	0.00
Miscellaneous II						526		
Deposit Intangibles								
Retail CD Intangible	101	113	125	138	152			-10.86
Transaction Account Intangible	734	964	1,199	1,392	1,572			-24.14
MMDA Intangible	713	858	1,004	1,165	1,324			-16.98
Passbook Account Intangible	986	1,251	1,509	1,723	1,943			-20.89
Non-Interest-Bearing Account Intangible	319	464	603	735	861			-30.61
TOTAL OTHER ASSETS	**6,610**	**7,409**	**8,199**	**8,911**	**9,611**	**4,614**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-175		
TOTAL ASSETS	**143,043**	**141,471**	**139,521**	**137,319**	**135,029**	**137,314**	**103/100***	**1.24/1.85***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	43,941	43,806	43,673	43,543	43,415	43,527	100.64	0.31
Fixed-Rate Maturing in 13 Months or More	14,315	13,966	13,632	13,320	13,029	13,468	103.69	2.45
Variable-Rate	790	788	787	785	784	784	100.51	0.20
Demand								
Transaction Accounts	9,823	9,823	9,823	9,823	9,823	9,823	100/90*	0.00/2.63*
MMDAs	13,405	13,405	13,405	13,405	13,405	13,405	100/94*	0.00/1.16*
Passbook Accounts	12,448	12,448	12,448	12,448	12,448	12,448	100/90*	0.00/2.33*
Non-Interest-Bearing Accounts	6,502	6,502	6,502	6,502	6,502	6,502	100/93*	0.00/2.36*
TOTAL DEPOSITS	**101,224**	**100,738**	**100,270**	**99,826**	**99,406**	**99,958**	**101/97***	**0.47/1.31***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	9,296	9,191	9,088	8,987	8,888	9,128	100.69	1.13
Fixed-Rate Maturing in 37 Months or More	3,162	3,010	2,867	2,733	2,607	2,973	101.25	4.91
Variable-Rate	1,728	1,726	1,725	1,724	1,723	1,720	100.37	0.06
TOTAL BORROWINGS	**14,186**	**13,927**	**13,680**	**13,444**	**13,219**	**13,821**	**100.77**	**1.82**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	681	681	681	681	681	681	100.00	0.00
Other Escrow Accounts	98	95	92	90	87	107	88.67	2.96
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,452	1,452	1,452	1,452	1,452	1,452	100.00	0.00
Miscellaneous II	0	0	0	0	0	87		
TOTAL OTHER LIABILITIES	**2,231**	**2,228**	**2,226**	**2,223**	**2,221**	**2,328**	**95.74**	**0.13**
Other Liabilities not Included Above								
Self-Valued	6,385	6,248	6,147	6,072	6,017	6,102	102.39	1.91
Unamortized Yield Adjustments						-2		
TOTAL LIABILITIES	**124,026**	**123,141**	**122,322**	**121,566**	**120,862**	**122,206**	**101/98****	**0.69/1.38****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	16	-4	-34	-64	-94			
ARMs	3	1	-2	-5	-9			
Other Mortgages	8	0	-10	-23	-36			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	15	-3	-25	-48	-73			
Sell Mortgages and MBS	-5	12	34	57	80			
Purchase Non-Mortgage Items	1	0	-1	-3	-4			
Sell Non-Mortgage Items	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-6	-1	3	7	10			
Pay Floating, Receive Fixed Swaps	1	0	-1	-2	-3			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	6	14	21			
Interest-Rate Caps	0	1	2	3	5			
Interest-Rate Floors	1	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	3	-10	-22	-35	-47			
Self-Valued	85	88	90	92	93			
TOTAL OFF-BALANCE-SHEET POSITIONS	**122**	**84**	**41**	**-5**	**-55**			

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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	143,043	141,471	139,521	137,319	135,029	137,314	103/100***	1.24/1.85***
MINUS TOTAL LIABILITIES	124,026	123,141	122,322	121,566	120,862	122,206	101/98**	0.69/1.38**
PLUS OFF-BALANCE-SHEET POSITIONS	122	84	41	-5	-55			
TOTAL NET PORTFOLIO VALUE #	19,139	18,414	17,240	15,748	14,112	15,108	121.89	5.16

* 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	$161	$5,926	$7,456	$1,335	$388
WARM	284 mo	316 mo	328 mo	295 mo	248 mo
WAC	4.56%	5.63%	6.33%	7.30%	8.81%
Amount of these that is FHA or VA Guaranteed	$0	$54	$109	$40	$47
Securities Backed by Conventional Mortgages	$433	$1,704	$342	$35	$12
WARM	277 mo	297 mo	306 mo	283 mo	259 mo
Weighted Average Pass-Through Rate	4.43%	5.24%	6.11%	7.21%	8.40%
Securities Backed by FHA or VA Mortgages	$38	$120	$56	$13	$5
WARM	332 mo	272 mo	266 mo	199 mo	207 mo
Weighted Average Pass-Through Rate	4.68%	5.19%	6.24%	7.20%	8.75%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,860	$6,012	$3,204	$1,233	$524
WAC	4.69%	5.44%	6.37%	7.35%	8.70%
Mortgage Securities	$1,400	$2,297	$288	$23	$2
Weighted Average Pass-Through Rate	4.39%	5.20%	6.09%	7.19%	8.79%
WARM (of 15-Year Loans and Securities)	115 mo	151 mo	148 mo	114 mo	92 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$263	$1,165	$1,446	$866	$337
WAC	4.36%	5.51%	6.39%	7.37%	8.51%
Mortgage Securities	$635	$390	$52	$5	$0
Weighted Average Pass-Through Rate	4.26%	5.45%	6.16%	7.10%	9.30%
WARM (of Balloon Loans and Securities)	48 mo	72 mo	70 mo	53 mo	41 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities **$40,027**

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ASSETS (continued)

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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	$13	$199	$118	$0	$26
WAC	4.79%	5.64%	5.75%	0.00%	5.99%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,316	$7,704	$7,518	$330	$1,573
Weighted Average Margin	161 bp	269 bp	264 bp	283 bp	248 bp
WAC	5.79%	5.88%	6.05%	6.27%	6.30%
WARM	173 mo	283 mo	311 mo	354 mo	268 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	39 mo	6 mo	18 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$18,795**

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	$42	$215	$112	$12	$36
Weighted Average Distance from Lifetime Cap	103 bp	138 bp	87 bp	150 bp	169 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$128	$1,221	$412	$129	$341
Weighted Average Distance from Lifetime Cap	351 bp	343 bp	361 bp	352 bp	344 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$803	$6,260	$6,827	$168	$1,138
Weighted Average Distance from Lifetime Cap	978 bp	590 bp	589 bp	523 bp	622 bp
Balances Without Lifetime Cap	$354	$207	$284	$22	$83
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$558	$7,254	$6,641	$13	$1,216
Weighted Average Periodic Rate Cap	190 bp	196 bp	232 bp	147 bp	164 bp
Balances Subject to Periodic Rate Floors	$461	$6,447	$5,864	$13	$978
MBS Included in ARM Balances	$269	$1,455	$1,118	$23	$72

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,785	$8,959
WARM	95 mo	194 mo
Remaining Term to Full Amortization	275 mo	
Rate Index Code	0	0
Margin	229 bp	246 bp
Reset Frequency	33 mo	30 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$115	$329
Wghted Average Distance to Lifetime Cap	71 bp	127 bp
Fixed-Rate:		
Balances	$4,142	$5,452
WARM	49 mo	110 mo
Remaining Term to Full Amortization	240 mo	
WAC	6.88%	6.91%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,420	$3,502
WARM	21 mo	27 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	125 bp	7.18%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,552	$3,545
WARM	127 mo	118 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	64 bp	6.86%
Reset Frequency	5 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,221	$2,630
WARM	39 mo	49 mo
Margin in Column 1; WAC in Column 2	106 bp	7.24%
Reset Frequency	6 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$1,311	$3,815
WARM	138 mo	60 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	513 bp	7.80%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$129	$591
Fixed Rate		
Remaining WAL <= 5 Years	$259	$1,641
Remaining WAL 5-10 Years	$192	$289
Remaining WAL Over 10 Years	$111	
Superfloaters	$1	
Inverse Floaters & Super POs	$1	
Other	$6	$93
CMO Residuals:		
Fixed Rate	$0	$122
Floating Rate	$10	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	4.43%
Principal-Only MBS	$25	$0
WAC	5.77%	0.00%
Total Mortgage-Derivative Securities - Book Value	$734	$2,736

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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	$2,385	$14,320	$11,384	$1,491	$474
WARM	137 mo	245 mo	300 mo	269 mo	177 mo
Weighted Average Servicing Fee	27 bp	30 bp	32 bp	38 bp	46 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	262 loans
FHA/VA	29 loans
Subserviced by Others	0 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$991	$862
WARM (in months)	267 mo	37 mo
Weighted Average Servicing Fee	37 bp	29 bp

Total # of Adjustable-Rate Loans Serviced	11 loans
Number of These Subserviced by Others	1 loans

Total Balances of Mortgage Loans Serviced for Others **$31,907**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,926		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$788		
Zero-Coupon Securities	$74	5.52%	83 mo
Government & Agency Securities	$1,604	4.20%	34 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,481	2.45%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,348	4.93%	67 mo
Memo: Complex Securities (from supplemental reporting)	$3,954		

Total Cash, Deposits, and Securities **$15,175**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 9/25/2008 3:11:00 PM

Amounts in Millions

Reporting Dockets: 423
June 2008
Data as of: 09/24/2008

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,339
Accrued Interest Receivable	$466
Advances for Taxes and Insurance	$16
Less: Unamortized Yield Adjustments	$48
Valuation Allowances	$697
Unrealized Gains (Losses)	$-77

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$113
Accrued Interest Receivable	$91
Less: Unamortized Yield Adjustments	$-20
Valuation Allowances	$200
Unrealized Gains (Losses)	$-4

OTHER ITEMS	
Real Estate Held for Investment	$58
Repossessed Assets	$416
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$50
Office Premises and Equipment	$2,416
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-69
Less: Unamortized Yield Adjustments	$-3
Valuation Allowances	$2
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$329
Miscellaneous I	$3,758
Miscellaneous II	$526
TOTAL ASSETS	**$137,306**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$179
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$26
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$267
Mortgage-Related Mututal Funds	$521
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,348
Weighted Average Servicing Fee	21 bp
Adjustable-Rate Mortgage Loans Serviced	$1,995
Weighted Average Servicing Fee	32 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$96

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 9/25/2008 3:11:00 PM

Amounts in Millions

Reporting Dockets: 423
June 2008
Data as of: 09/24/2008

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	$13,841	$2,965	$452	$112
WAC	4.02%	4.94%	3.92%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$17,575	$7,319	$1,375	$204
WAC	3.50%	4.60%	4.13%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$6,386	$3,555	$62
WAC		3.97%	4.61%	
WARM		19 mo	23 mo	
Balances Maturing in 37 or More Months			$3,527	$15
WAC			4.57%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$56,996**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,827	$745	$608
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$26,871	$13,929	$7,166
Penalty in Months of Forgone Interest	3.02 mo	5.52 mo	6.14 mo
Balances in New Accounts	$2,683	$1,067	$269

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 9/25/2008 3:11:00 PM

Amounts in Millions

Reporting Dockets: 423
June 2008
Data as of: 09/24/2008

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%	$1,725	$1,006	$97	2.42%
3.00 to 3.99%	$312	$1,612	$755	3.54%
4.00 to 4.99%	$180	$2,546	$1,118	4.55%
5.00 to 5.99%	$277	$1,346	$894	5.29%
6.00 to 6.99%	$2	$80	$49	6.36%
7.00 to 7.99%	$1	$35	$34	7.39%
8.00 to 8.99%	$0	$4	$23	8.26%
9.00 and Above	$0	$0	$3	9.94%
WARM	1 mo	19 mo	70 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$12,101**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$8,606
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 9/25/2008 3:11:00 PM

Amounts in Millions

Reporting Dockets: 423
June 2008
Data as of: 09/24/2008

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$9,823	0.97%	$288
Money Market Deposit Accounts (MMDAs)	$13,405	2.07%	$680
Passbook Accounts	$12,448	1.24%	$322
Non-Interest-Bearing Non-Maturity Deposits	$6,502		$174
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$347	0.13%	
Escrow for Mortgages Serviced for Others	$334	0.70%	
Other Escrows	$107	0.47%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$42,966		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-5		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,452		
Miscellaneous II	$87		
TOTAL LIABILITIES	**$122,206**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$22
EQUITY CAPITAL	$15,077
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$137,306**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets $100 Mil - $1 Bill | **Reporting Dockets: 423**
All Reporting CMR | **June 2008**
Report Prepared: 9/25/2008 3:11:01 PM | **Amounts in Millions** | **Data as of: 09/24/2008**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs	8	$40
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	11	$18
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	46	$122
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	57	$119
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	33	$50
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	143	$187
1014	Opt commitment to orig 25- or 30-year FRMs	157	$617
1016	Opt commitment to orig "other" Mortgages	125	$520
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	7	$10
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	8	$16
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	9	$12
2016	Commit/purchase "other" Mortgage loans, svc retained	9	$17
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$2
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		$9
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	22	$22
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	43	$94
2036	Commit/sell "other" Mortgage loans, svc retained		$8
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$5
2054	Commit/purchase 25- to 30-year FRM MBS		$9
2074	Commit/sell 25- or 30-yr FRM MBS		$11
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$1

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets $100 Mil - $1 Bill **Reporting Dockets: 423**
All Reporting CMR **June 2008**
Report Prepared: 9/25/2008 3:11:01 PM **Amounts in Millions** **Data as of: 09/24/2008**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2116	Commit/purchase "other" Mortgage loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$49
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$4
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	21	$10
2134	Commit/sell 25- or 30-yr FRM loans, svc released	49	$283
2136	Commit/sell "other" Mortgage loans, svc released		$45
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$4
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	16	$28
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	22	$80
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	11	$24
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	50	$97
2214	Firm commit/originate 25- or 30-year FRM loans	56	$156
2216	Firm commit/originate "other" Mortgage loans	47	$233
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$4
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$2
3032	Option to sell 10-, 15-, or 20-year FRMs		$4
3034	Option to sell 25- or 30-year FRMs		$161
3036	Option to sell "other" Mortgages		$0
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$6
4002	Commit/purchase non-Mortgage financial assets	45	$140
4006	Commit/purchase "other" liabilities		$5
4022	Commit/sell non-Mortgage financial assets		$7
5004	IR swap: pay fixed, receive 3-month LIBOR		$131
5010	IR swap: pay fixed, receive 3-month Treasury		$15

AGGREGATE SCHEDULE CMR REPORT

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All Reporting CMR | **June 2008**
Report Prepared: 9/25/2008 3:11:01 PM | **Amounts in Millions** | **Data as of: 09/24/2008**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5044	IR swap: pay the prime rate, receive fixed		$25
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$5
6002	Interest rate Cap based on 1-month LIBOR		$103
6004	Interest rate Cap based on 3-month LIBOR		$115
7022	Interest rate floor based on the prime rate		$10
9502	Fixed-rate construction loans in process	197	$838
9512	Adjustable-rate construction loans in process	139	$1,104

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets $100 Mil - $1 Bill | **Reporting Dockets: 423**
All Reporting CMR | **June 2008**
Report Prepared: 9/25/2008 3:11:01 PM | **Amounts in Millions** | **Data as of: 09/24/2008**

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		$37
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$278
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$3
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$99
120	Other investment securities, fixed-coupon securities	7	$60
122	Other investment securities, floating-rate securities		$24
125	Multi/nonres mtg loans; fixed-rate, Balloon		$26
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	6	$102
130	Construction and land loans (adj-rate)		$45
140	Second Mortgages (adj-rate)		$5
150	Commercial loans (adj-rate)		$66
180	Consumer loans; loans on deposits		$13
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases	6	$172
184	Consumer loans; mobile home loans		$46
185	Consumer loans; credit cards		$19
187	Consumer loans; recreational vehicles		$231
189	Consumer loans; other	7	$24
200	Variable-rate, fixed-maturity CDs	125	$784
220	Variable-rate FHLB advances	53	$844
299	Other variable-rate	37	$876
300	Govt. & agency securities, fixed-coupon securities	6	$39
302	Govt. & agency securities, floating-rate securities		$3

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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All Reporting CMR | **June 2008**
Report Prepared: 9/25/2008 3:11:01 PM | **Amounts in Millions** | **Data as of: 09/24/2008**

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	229	$3,954	$3,981	$3,894	$3,750	$3,568	$3,389
123 - Mortgage Derivatives - M/V estimate	171	$3,475	$3,472	$3,377	$3,247	$3,128	$3,021
129 - Mortgage-Related Mutual Funds - M/V estimate	36	$334	$336	$331	$323	$321	$315
280 - FHLB putable advance-M/V estimate	84	$1,988	$2,100	$2,045	$2,006	$1,978	$1,957
281 - FHLB convertible advance-M/V estimate	80	$2,681	$2,810	$2,752	$2,709	$2,678	$2,656
282 - FHLB callable advance-M/V estimate	13	$369	$380	$374	$371	$368	$367
283 - FHLB periodic floor floating rate advance-M/V Estimates		$77	$80	$79	$78	$78	$77
289 - Other FHLB structured advances - M/V estimate	17	$430	$447	$436	$427	$419	$412
290 - Other structured borrowings - M/V estimate	21	$558	$568	$562	$556	$552	$547
500 - Other OBS Positions w/o contract code or exceeds 16 positions	9	$88	$85	$88	$90	$92	$93