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: 755** | **December 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	107,923	-8,488	-7 %	9.10 %	-43 bp
+200 bp	114,231	-2,180	-2 %	9.51 %	-2 bp
+100 bp	116,864	453	0 %	9.63 %	+11 bp
0 bp	116,411			9.53 %	
-100 bp	111,636	-4,775	-4 %	9.11 %	-42 bp

Risk Measure for a Given Rate Shock

	12/31/2008	9/30/2008	12/31/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	9.53 %	11.27 %	10.46 %
Post-shock NPV Ratio	9.11 %	10.02 %	9.41 %
Sensitivity Measure: Decline in NPV Ratio	42 bp	126 bp	105 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Report Prepared: 3/31/2009 8:28:05 AM — **Amounts in Millions** — **Data as of: 3/30/2009**

	-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	128,146	126,906	124,490	120,522	115,207	122,916	103.25	1.44
30-Year Mortgage Securities	26,058	25,781	25,214	24,256	23,115	25,049	102.92	1.64
15-Year Mortgages and MBS	54,559	54,008	52,815	51,224	49,438	52,465	102.94	1.61
Balloon Mortgages and MBS	30,138	29,893	29,427	28,849	28,141	29,625	100.90	1.19
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	23,437	23,442	23,362	23,318	23,258	24,470	95.80	0.16
7 Month to 2 Year Reset Frequency	63,740	63,393	62,874	62,181	60,982	63,215	100.28	0.68
2+ to 5 Year Reset Frequency	103,874	103,187	101,896	100,294	97,085	100,855	102.31	0.96
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	65,675	65,349	64,788	64,223	63,627	63,130	103.52	0.68
2 Month to 5 Year Reset Frequency	21,792	21,601	21,297	20,970	20,613	21,431	100.79	1.15
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	23,415	23,135	22,823	22,530	22,241	22,616	102.30	1.28
Adjustable-Rate, Fully Amortizing	41,673	41,369	41,033	40,712	40,385	40,810	101.37	0.77
Fixed-Rate, Balloon	18,508	17,843	17,190	16,570	15,982	16,941	105.33	3.69
Fixed-Rate, Fully Amortizing	28,809	27,851	26,899	26,006	25,167	26,479	105.18	3.43
Construction and Land Loans								
Adjustable-Rate	28,410	28,373	28,302	28,230	28,160	28,282	100.32	0.19
Fixed-Rate	8,558	8,400	8,218	8,045	7,879	8,435	99.59	2.02
Second-Mortgage Loans and Securities								
Adjustable-Rate	62,631	62,528	62,366	62,205	62,047	62,258	100.43	0.21
Fixed-Rate	42,767	41,844	40,850	39,903	39,001	39,295	106.49	2.29
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,393	1,313	1,225	1,115	962	1,313	100.00	6.40
Accrued Interest Receivable	3,579	3,579	3,579	3,579	3,579	3,579	100.00	0.00
Advance for Taxes/Insurance	550	550	550	550	550	550	100.00	0.00
Float on Escrows on Owned Mortgages	28	65	133	236	359			-80.90
LESS: Value of Servicing on Mortgages Serviced by Others	-144	-142	-153	-156	-183			-3.36
TOTAL MORTGAGE LOANS AND SECURITIES	**777,882**	**770,554**	**759,484**	**745,674**	**727,959**	**753,712**	**102.23**	**1.19**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	33,762	33,721	33,650	33,579	33,509	33,637	100.25	0.17
Fixed-Rate	16,675	16,033	15,407	14,813	14,250	14,670	109.29	3.95
Consumer Loans								
Adjustable-Rate	46,453	46,403	46,306	46,211	46,116	44,936	103.26	0.16
Fixed-Rate	52,213	51,715	51,100	50,508	49,937	51,347	100.72	1.08
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-3,397	-3,377	-3,352	-3,328	-3,305	-3,377	0.00	0.66
Accrued Interest Receivable	1,031	1,031	1,031	1,031	1,031	1,031	100.00	0.00
TOTAL NONMORTGAGE LOANS	**146,736**	**145,526**	**144,141**	**142,813**	**141,538**	**142,244**	**102.31**	**0.89**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	36,122	36,122	36,122	36,122	36,122	36,122	100.00	0.00
Equities and All Mutual Funds	2,920	2,811	2,700	2,590	2,480	2,815	99.84	3.92
Zero-Coupon Securities	5,331	5,320	5,296	5,273	5,252	5,264	101.07	0.33
Government and Agency Securities	6,740	6,632	6,507	6,392	6,285	6,291	105.42	1.75
Term Fed Funds, Term Repos	43,445	43,422	43,337	43,253	43,169	43,292	100.30	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	32,166	31,955	31,717	31,491	31,277	32,114	99.50	0.70
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	80,373	78,303	75,449	72,259	69,558	97,755	80.10	3.14
Structured Securities (Complex)	14,279	13,924	13,472	12,975	12,424	14,211	97.98	2.90
LESS: Valuation Allowances for Investment Securities	16	15	15	15	14	15	100.00	3.18
TOTAL CASH, DEPOSITS, AND SECURITIES	**221,359**	**218,473**	**214,585**	**210,341**	**206,552**	**237,848**	**91.85**	**1.55**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	3,914	3,914	3,914	3,914	3,914	3,914	100.00	0.00
Real Estate Held for Investment	124	124	124	124	124	124	100.00	0.00
Investment in Unconsolidated Subsidiaries	956	895	834	773	712	895	100.00	6.80
Office Premises and Equipment	8,253	8,253	8,253	8,253	8,253	8,253	100.00	0.00
TOTAL REAL ASSETS, ETC.	**13,247**	**13,186**	**13,125**	**13,064**	**13,003**	**13,186**	**100.00**	**0.46**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2,144	2,272	2,649	3,519	4,799			-11.13
Adjustable-Rate Servicing	733	704	686	674	834			3.37
Float on Mortgages Serviced for Others	1,188	1,285	1,462	1,688	1,933			-10.64
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**4,065**	**4,262**	**4,797**	**5,881**	**7,566**			**-8.58**
OTHER ASSETS								
Purchased and Excess Servicing						4,641		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	53,017	53,017	53,017	53,017	53,017	53,017	100.00	0.00
Miscellaneous II						16,963		
Deposit Intangibles								
Retail CD Intangible	326	360	449	510	571			-16.97
Transaction Account Intangible	1,386	2,954	4,514	5,992	7,416			-52.94
MMDA Intangible	6,336	9,706	13,080	16,231	19,207			-34.74
Passbook Account Intangible	1,689	2,954	4,219	5,426	6,527			-42.82
Non-Interest-Bearing Account Intangible	-36	812	1,617	2,381	3,106			-101.75
TOTAL OTHER ASSETS	**62,718**	**69,803**	**76,896**	**83,556**	**89,843**	**74,620**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-22,602		
TOTAL ASSETS	**1,226,008**	**1,221,803**	**1,213,028**	**1,201,329**	**1,186,462**	**1,199,008**	**102/101*** **	**0.53/1.13*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	256,597	256,281	255,418	254,566	253,727	252,666	101.43	0.23
Fixed-Rate Maturing in 13 Months or More	77,753	75,555	73,301	71,180	69,365	68,541	110.23	2.95
Variable-Rate	1,845	1,844	1,842	1,840	1,838	1,835	100.48	0.08
Demand								
Transaction Accounts	63,271	63,271	63,271	63,271	63,271	63,271	100/95*	0.00/2.59*
MMDAs	243,288	243,288	243,288	243,288	243,288	243,288	100/96*	0.00/1.44*
Passbook Accounts	55,594	55,594	55,594	55,594	55,594	55,594	100/95*	0.00/2.40*
Non-Interest-Bearing Accounts	33,959	33,959	33,959	33,959	33,959	33,959	100/98*	0.00/2.49*
TOTAL DEPOSITS	**732,307**	**729,793**	**726,674**	**723,698**	**721,043**	**719,155**	**101/99***	**0.39/1.39***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	130,771	129,636	128,508	127,402	126,318	127,112	101.99	0.87
Fixed-Rate Maturing in 37 Months or More	45,404	42,989	40,752	38,677	36,747	37,486	114.68	5.41
Variable-Rate	86,929	86,819	86,712	86,602	86,489	86,317	100.58	0.12
TOTAL BORROWINGS	**263,103**	**259,444**	**255,972**	**252,681**	**249,555**	**250,915**	**103.40**	**1.37**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	3,303	3,303	3,303	3,303	3,303	3,303	100.00	0.00
Other Escrow Accounts	1,428	1,382	1,340	1,300	1,262	1,476	93.66	3.19
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	19,284	19,284	19,284	19,284	19,284	19,284	100.00	0.00
Miscellaneous II	0	0	0	0	0	2,030		
TOTAL OTHER LIABILITIES	**24,014**	**23,969**	**23,926**	**23,886**	**23,849**	**26,092**	**91.86**	**0.18**
Other Liabilities not Included Above								
Self-Valued	98,919	95,750	92,577	89,917	87,784	87,146	109.87	3.31
Unamortized Yield Adjustments						1,723		
TOTAL LIABILITIES	**1,118,344**	**1,108,955**	**1,099,149**	**1,090,182**	**1,082,230**	**1,085,030**	**102/101****	**0.87/1.53****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	733	159	-1,289	-2,937	-4,546			
ARMs	-16	-21	-29	-36	-49			
Other Mortgages	45	0	-74	-162	-260			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	566	139	-786	-2,374	-3,960			
Sell Mortgages and MBS	-1,480	-399	2,051	6,076	9,940			
Purchase Non-Mortgage Items	17	0	-16	-31	-44			
Sell Non-Mortgage Items	-2	0	2	5	7			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-905	-606	-334	-85	142			
Pay Floating, Receive Fixed Swaps	1,168	766	398	58	-259			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	38	26	29	129	239			
Interest-Rate Caps	1	2	4	9	20			
Interest-Rate Floors	165	117	81	53	33			
Futures	12	0	-12	-24	-37			
Options on Futures	13	19	25	31	36			
Construction LIP	24	1	-45	-90	-135			
Self-Valued	3,593	3,361	2,978	2,463	2,564			
TOTAL OFF-BALANCE-SHEET POSITIONS	**3,972**	**3,563**	**2,985**	**3,084**	**3,691**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	1,226,008	1,221,803	1,213,028	1,201,329	1,186,462	1,199,008	102/101***	0.53/1.13***
MINUS TOTAL LIABILITIES	1,118,344	1,108,955	1,099,149	1,090,182	1,082,230	1,085,030	102/101**	0.87/1.53**
PLUS OFF-BALANCE-SHEET POSITIONS	3,972	3,563	2,985	3,084	3,691			
TOTAL NET PORTFOLIO VALUE #	111,636	116,411	116,864	114,231	107,923	113,978	102.13	-2.25

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,117	$42,338	$56,329	$15,138	$6,995
WARM	306 mo	320 mo	333 mo	326 mo	310 mo
WAC	4.49%	5.63%	6.39%	7.37%	8.90%
Amount of these that is FHA or VA Guaranteed	$47	$2,572	$6,668	$984	$544
Securities Backed by Conventional Mortgages	$2,841	$13,039	$4,164	$202	$38
WARM	313 mo	327 mo	330 mo	289 mo	223 mo
Weighted Average Pass-Through Rate	4.56%	5.29%	6.14%	7.20%	8.57%
Securities Backed by FHA or VA Mortgages	$347	$2,082	$1,149	$566	$621
WARM	330 mo	321 mo	327 mo	271 mo	156 mo
Weighted Average Pass-Through Rate	4.15%	5.26%	6.30%	7.24%	8.95%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$4,510	$16,988	$9,595	$3,390	$1,885
WAC	4.70%	5.47%	6.38%	7.37%	9.01%
Mortgage Securities	$5,932	$9,081	$1,038	$41	$5
Weighted Average Pass-Through Rate	4.36%	5.21%	6.06%	7.18%	9.02%
WARM (of 15-Year Loans and Securities)	115 mo	150 mo	153 mo	126 mo	123 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$578	$10,078	$13,075	$2,195	$997
WAC	4.21%	5.56%	6.34%	7.30%	9.79%
Mortgage Securities	$1,273	$1,300	$124	$4	$0
Weighted Average Pass-Through Rate	4.38%	5.42%	6.17%	7.10%	9.25%
WARM (of Balloon Loans and Securities)	59 mo	87 mo	103 mo	96 mo	74 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$230,055**

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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	$32	$523	$214	$4,140	$332
WAC	4.77%	5.14%	5.69%	7.25%	6.61%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$24,438	$62,692	$100,641	$58,990	$21,100
Weighted Average Margin	200 bp	252 bp	225 bp	303 bp	276 bp
WAC	4.20%	5.39%	5.85%	6.53%	6.00%
WARM	290 mo	307 mo	338 mo	325 mo	308 mo
Weighted Average Time Until Next Payment Reset	3 mo	17 mo	45 mo	7 mo	8 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$273,100**

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	$205	$364	$580	$124	$241
Weighted Average Distance from Lifetime Cap	130 bp	121 bp	161 bp	2 bp	61 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1,048	$2,718	$2,739	$3,231	$11,805
Weighted Average Distance from Lifetime Cap	339 bp	357 bp	352 bp	365 bp	316 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$19,302	$58,486	$94,626	$58,804	$9,224
Weighted Average Distance from Lifetime Cap	850 bp	566 bp	554 bp	527 bp	509 bp
Balances Without Lifetime Cap	$3,915	$1,646	$2,910	$970	$162
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$8,014	$58,115	$92,450	$396	$4,153
Weighted Average Periodic Rate Cap	236 bp	229 bp	226 bp	710 bp	208 bp
Balances Subject to Periodic Rate Floors	$10,643	$50,352	$83,814	$340	$13,893
MBS Included in ARM Balances	$4,491	$12,024	$19,421	$500	$497

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$22,616	$40,810
WARM	88 mo	137 mo
Remaining Term to Full Amortization	299 mo	
Rate Index Code	0	0
Margin	220 bp	214 bp
Reset Frequency	34 mo	17 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$682	$611
Wghted Average Distance to Lifetime Cap	63 bp	109 bp
Fixed-Rate:		
Balances	$16,941	$26,479
WARM	57 mo	95 mo
Remaining Term to Full Amortization	263 mo	
WAC	6.52%	6.35%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$28,282	$8,435
WARM	21 mo	33 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	117 bp	6.77%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$62,258	$39,295
WARM	218 mo	183 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	47 bp	7.62%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$33,637	$14,670
WARM	29 mo	57 mo
Margin in Column 1; WAC in Column 2	160 bp	6.43%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$44,936	$51,347
WARM	60 mo	53 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	767 bp	10.58%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$3,691	$21,584
Fixed Rate		
Remaining WAL <= 5 Years	$18,976	$34,272
Remaining WAL 5-10 Years	$7,409	$3,740
Remaining WAL Over 10 Years	$447	
Superfloaters	$29	
Inverse Floaters & Super POs	$1	
Other	$0	$468
CMO Residuals:		
Fixed Rate	$0	$141
Floating Rate	$34	$6
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$6	$335
WAC	6.34%	6.10%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$30,592	$60,546

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: US Total
All Reporting CMR
Report Prepared: 3/31/2009 8:28:06 AM

Amounts in Millions

Reporting Dockets: 755
December 2008
Data as of: 03/27/2009

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	$11,453	$157,509	$236,106	$47,926	$17,417
WARM	168 mo	292 mo	327 mo	316 mo	243 mo
Weighted Average Servicing Fee	28 bp	34 bp	38 bp	33 bp	40 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	2,409 loans				
FHA/VA	766 loans				
Subserviced by Others	953 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$155,959	$18,540	Total # of Adjustable-Rate Loans Serviced	717 loans
WARM (in months)	327 mo	302 mo	Number of These Subserviced by Others	84 loans
Weighted Average Servicing Fee	26 bp	33 bp		

Total Balances of Mortgage Loans Serviced for Others	**$644,910**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$36,122		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,811		
Zero-Coupon Securities	$5,264	2.11%	5 mo
Government & Agency Securities	$6,291	3.62%	26 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$43,292	2.47%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$32,114	3.15%	11 mo
Memo: Complex Securities (from supplemental reporting)	$14,291		
Total Cash, Deposits, and Securities	**$140,104**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: US Total
All Reporting CMR
Report Prepared: 3/31/2009 8:28:06 AM

Amounts in Millions

Reporting Dockets: 755
December 2008
Data as of: 03/27/2009

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$23,651
Accrued Interest Receivable	$3,579
Advances for Taxes and Insurance	$550
Less: Unamortized Yield Adjustments	$7,192
Valuation Allowances	$22,338
Unrealized Gains (Losses)	$-14,101

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,703
Accrued Interest Receivable	$1,031
Less: Unamortized Yield Adjustments	$298
Valuation Allowances	$5,080
Unrealized Gains (Losses)	$-422

OTHER ITEMS

Real Estate Held for Investment	$124
Repossessed Assets	$3,914
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$895
Office Premises and Equipment	$8,253
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-556
Less: Unamortized Yield Adjustments	$34
Valuation Allowances	$15
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$4,641
Miscellaneous I	$53,017
Miscellaneous II	$16,963
TOTAL ASSETS	**$1,192,387**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$2,032
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$53
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,243
Mortgage-Related Mututal Funds	$567
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$47,740
Weighted Average Servicing Fee	16 bp
Adjustable-Rate Mortgage Loans Serviced	$61,376
Weighted Average Servicing Fee	14 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$13,599

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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All Reporting CMR
Report Prepared: 3/31/2009 8:28:06 AM

Amounts in Millions

Reporting Dockets: 755
December 2008
Data as of: 03/27/2009

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	$78,600	$8,526	$2,626	$1,432
WAC	3.20%	4.65%	3.98%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$123,656	$32,021	$7,237	$2,030
WAC	3.49%	4.10%	4.20%	
WARM	7 mo	9 mo	8 mo	
Balances Maturing in 13 to 36 Months		$35,475	$13,565	$351
WAC		3.96%	4.80%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$19,501	$149
WAC			4.68%	
WARM			65 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$321,207**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$41,527	$14,070	$15,141
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$138,633	$57,617	$27,941
Penalty in Months of Forgone Interest	3.15 mo	6.02 mo	8.02 mo
Balances in New Accounts	$35,852	$8,207	$1,990

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: US Total
All Reporting CMR
Report Prepared: 3/31/2009 8:28:07 AM

Amounts in Millions

Reporting Dockets: 755
December 2008
Data as of: 03/27/2009

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%	$51,501	$6,143	$1,856	0.88%
3.00 to 3.99%	$3,844	$21,027	$3,456	3.49%
4.00 to 4.99%	$1,643	$32,511	$19,105	4.65%
5.00 to 5.99%	$574	$8,756	$10,090	5.35%
6.00 to 6.99%	$56	$833	$1,979	6.31%
7.00 to 7.99%	$6	$107	$452	7.22%
8.00 to 8.99%	$0	$46	$536	8.70%
9.00 and Above	$0	$66	$13	9.83%
WARM	2 mo	19 mo	75 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$164,598**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$175,298
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: US Total
All Reporting CMR
Report Prepared: 3/31/2009 8:28:07 AM

Amounts in Millions

Reporting Dockets: 755
December 2008
Data as of: 03/27/2009

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$63,271	1.03%	$3,826
Money Market Deposit Accounts (MMDAs)	$243,288	1.50%	$16,897
Passbook Accounts	$55,594	1.16%	$2,175
Non-Interest-Bearing Non-Maturity Deposits	$33,959		$1,023
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,729	0.08%	
Escrow for Mortgages Serviced for Others	$1,574	0.20%	
Other Escrows	$1,476	0.20%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$400,891		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$284		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1,439		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$19,284		
Miscellaneous II	$2,030		
TOTAL LIABILITIES	**$1,085,030**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$1,049
EQUITY CAPITAL	$106,279
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,192,359**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total | **Reporting Dockets: 755**
All Reporting CMR | **December 2008**
Report Prepared: 3/31/2009 8:28:07 AM | **Amounts in Millions** | **Data as of: 03/27/2009**

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	12	$62
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	16	$10
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	68	$371
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	81	$458
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	48	$368
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	227	$3,604
1014	Opt commitment to orig 25- or 30-year FRMs	246	$36,136
1016	Opt commitment to orig "other" Mortgages	174	$3,190
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	8	$9
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$10
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$4
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	14	$65
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	18	$3,622
2016	Commit/purchase "other" Mortgage loans, svc retained	9	$13
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$5
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$3
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	46	$294
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	73	$2,970
2036	Commit/sell "other" Mortgage loans, svc retained	6	$32
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$721
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$296
2054	Commit/purchase 25- to 30-year FRM MBS	8	$24,806
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$40
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	10	$2,028
2074	Commit/sell 25- or 30-yr FRM MBS	14	$66,885
2076	Commit/sell "other" MBS		$667

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total
All Reporting CMR
Report Prepared: 3/31/2009 8:28:07 AM

Amounts in Millions

Reporting Dockets: 755
December 2008
Data as of: 03/27/2009

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2084	Commit/sell low-risk fixed-rate mtg derivative product		$49
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$9
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$121
2116	Commit/purchase "other" Mortgage loans, svc released		$35
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	6	$142
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$5
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	34	$157
2134	Commit/sell 25- or 30-yr FRM loans, svc released	76	$2,119
2136	Commit/sell "other" Mortgage loans, svc released	9	$257
2202	Firm commitment to originate 1-month COFI ARM loans		$1
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	18	$126
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	26	$50
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	13	$251
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	76	$160
2214	Firm commit/originate 25- or 30-year FRM loans	85	$831
2216	Firm commit/originate "other" Mortgage loans	66	$663
3008	Option to purchase 3- or 5-yr Treasury ARMs		$3
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$0
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3014	Option to purchase 25- or 30-yr FRMs		$1,158
3016	Option to purchase "other" Mortgages		$3
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3028	Option to sell 3- or 5-year Treasury ARMs		$187
3032	Option to sell 10-, 15-, or 20-year FRMs	8	$18

AGGREGATE SCHEDULE CMR REPORT

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Area: US Total | **Reporting Dockets: 755**
All Reporting CMR | **December 2008**
Report Prepared: 3/31/2009 8:28:07 AM | **Amounts in Millions** | **Data as of: 03/27/2009**

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3034	Option to sell 25- or 30-year FRMs	15	$2,269
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$13
3074	Short option to sell 25- or 30-yr FRMs		$208
3076	Short option to sell "other" Mortgages		$2
4002	Commit/purchase non-Mortgage financial assets	67	$544
4006	Commit/purchase "other" liabilities		$5
4022	Commit/sell non-Mortgage financial assets	8	$267
5002	IR swap: pay fixed, receive 1-month LIBOR	6	$1,642
5004	IR swap: pay fixed, receive 3-month LIBOR	10	$3,004
5010	IR swap: pay fixed, receive 3-month Treasury		$15
5024	IR swap: pay 1-month LIBOR, receive fixed		$9,507
5026	IR swap: pay 3-month LIBOR, receive fixed		$586
5044	IR swap: pay the prime rate, receive fixed		$41
5124	IR swaption: pay 1-month LIBOR, receive fixed		$28
5224	Short IR swaption: pay 1-mo LIBOR, receive fixed		$28
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$5
6002	Interest rate Cap based on 1-month LIBOR		$1,035
6004	Interest rate Cap based on 3-month LIBOR		$2,200
6032	Short interest rate Cap based on 1-month LIBOR		$1,080
7002	Interest rate floor based on 1-month LIBOR		$600
7004	Interest rate floor based on 3-month LIBOR		$5
7022	Interest rate floor based on the prime rate		$1,910
8016	Long futures contract on 3-month Eurodollar		$4,998
8046	Short futures contract on 3-month Eurodollar		$184
9012	Long call option on Treasury bond futures contract		$43
9016	Long call option on 3-mo Eurodollar futures contract		$75
9036	Long put option on T-bond futures contract		$67
9502	Fixed-rate construction loans in process	309	$1,882

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total
All Reporting CMR
Report Prepared: 3/31/2009 8:28:08 AM

Amounts in Millions

Reporting Dockets: 755
December 2008
Data as of: 03/27/2009

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
9512	Adjustable-rate construction loans in process	205	$3,075

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total | **Reporting Dockets: 755**
All Reporting CMR | **December 2008**
Report Prepared: 3/31/2009 8:28:08 AM | **Amounts in Millions** | **Data as of: 03/27/2009**

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		$75
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$815
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap	7	$1,273
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$150
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap	7	$2,811
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap	6	$710
120	Other investment securities, fixed-coupon securities	14	$134
122	Other investment securities, floating-rate securities	6	$40
125	Multi/nonres mtg loans; fixed-rate, Balloon		$196
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	9	$311
130	Construction and land loans (adj-rate)		$184
140	Second Mortgages (adj-rate)		$213
150	Commercial loans (adj-rate)		$65
180	Consumer loans; loans on deposits	7	$14
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$1
183	Consumer loans; auto loans and leases	12	$7,131
184	Consumer loans; mobile home loans		$50
185	Consumer loans; credit cards		$6,748
187	Consumer loans; recreational vehicles	7	$2,055
189	Consumer loans; other	11	$463
200	Variable-rate, fixed-maturity CDs	196	$1,835
220	Variable-rate FHLB advances	82	$45,273
299	Other variable-rate	72	$41,044
300	Govt. & agency securities, fixed-coupon securities	12	$76
302	Govt. & agency securities, floating-rate securities		$3

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total | **Reporting Dockets: 755**
All Reporting CMR | **December 2008**
Report Prepared: 3/31/2009 8:28:08 AM | **Amounts in Millions** | **Data as of: 03/27/2009**

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	359	$14,211	$14,279	$13,924	$13,472	$12,975	$12,424
123 - Mortgage Derivatives - M/V estimate	302	$97,755	$80,373	$78,303	$75,449	$72,259	$69,558
129 - Mortgage-Related Mutual Funds - M/V estimate	47	$277	$276	$273	$268	$265	$260
280 - FHLB putable advance-M/V estimate	130	$29,166	$34,151	$32,661	$31,292	$30,229	$29,493
281 - FHLB convertible advance-M/V estimate	121	$10,808	$11,974	$11,704	$11,394	$11,164	$10,991
282 - FHLB callable advance-M/V estimate	19	$600	$678	$655	$633	$617	$606
283 - FHLB periodic floor floating rate advance-M/V Estimates		$255	$206	$250	$251	$252	$253
289 - Other FHLB structured advances - M/V estimate	30	$20,411	$22,051	$21,865	$21,480	$21,085	$20,635
290 - Other structured borrowings - M/V estimate	44	$25,906	$29,859	$28,614	$27,527	$26,569	$25,806
500 - Other OBS Positions w/o contract code or exceeds 16 positions	21	$43,510	$3,593	$3,361	$2,978	$2,463	$2,564