Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets > $1 Bill

All Reporting CMR | **Reporting Dockets: 102** | **March 2006**

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	96,314	-50,060	-34 %	7.50 %	-334 bp
+200 bp	115,802	-30,571	-21 %	8.85 %	-199 bp
+100 bp	132,621	-13,753	-9 %	9.96 %	-87 bp
0 bp	146,374			10.84 %	
-100 bp	155,266	8,893	+6 %	11.37 %	+54 bp
-200 bp	156,528	10,154	+7 %	11.41 %	+58 bp

Risk Measure for a Given Rate Shock

	03/31/2006	12/31/2005	03/31/2005
Pre-shock NPV Ratio: NPV as % of PV Assets	10.84 %	10.71 %	11.20 %
Post-shock NPV Ratio	8.85 %	8.98 %	9.74 %
Sensitivity Measure: Decline in NPV Ratio	199 bp	173 bp	146 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Beginning with the March 2005 cycle, the Sensitivity Measure was once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 bps increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. As a result, the results may not be comparable to those from the September 2004 cycle.
In the event that neither a -200 nor a +200 basis point change in rates produces a reduction in the NPV ratio, the institution is assigned a Sensitivity Measure of zero.

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/20/2006 10:57:12 AM

Reporting Dockets: 102
March 2006
Data as of: 06/18/2006

Amounts in Millions

	-200 bp	-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	117,735	116,725	113,174	108,007	102,466	97,009	113,819	99.43	3.85
30-Year Mortgage Securities	27,071	26,718	25,513	24,047	22,615	21,280	26,224	97.29	5.23
15-Year Mortgages and MBS	61,984	60,502	58,323	55,868	53,367	50,929	59,047	98.77	3.97
Balloon Mortgages and MBS	38,002	37,256	36,273	35,052	33,631	32,070	36,866	98.39	3.04
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	24,781	24,742	24,682	24,577	24,400	24,141	24,004	102.83	0.34
7 Month to 2 Year Reset Frequency	77,245	76,469	75,397	74,014	72,334	70,339	75,820	99.44	1.63
2+ to 5 Year Reset Frequency	136,523	133,573	129,948	125,819	121,340	116,613	133,221	97.54	2.98
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	227,095	225,688	223,895	221,248	217,063	211,367	216,731	103.31	0.99
2 Month to 5 Year Reset Frequency	26,155	25,758	25,298	24,766	24,157	23,485	25,656	98.60	1.96
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	26,211	26,001	25,804	25,599	25,353	25,091	25,957	99.41	0.78
Adjustable-Rate, Fully Amortizing	51,390	51,127	50,857	50,349	49,756	49,189	51,121	99.48	0.76
Fixed-Rate, Balloon	10,932	10,435	9,973	9,542	9,139	8,762	10,017	99.56	4.48
Fixed-Rate, Fully Amortizing	12,962	12,392	11,862	11,368	10,908	10,478	11,783	100.67	4.31
Construction and Land Loans									
Adjustable-Rate	24,735	24,696	24,659	24,623	24,588	24,555	24,671	99.95	0.15
Fixed-Rate	7,232	7,006	6,800	6,611	6,437	6,278	7,017	96.90	2.91
Second-Mortgage Loans and Securities									
Adjustable-Rate	85,268	85,232	85,206	85,186	85,175	85,182	84,786	100.50	0.03
Fixed-Rate	49,390	48,144	46,961	45,838	44,770	43,753	46,577	100.82	2.45
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	4,947	4,886	4,805	4,702	4,583	4,452	4,805	100.00	1.91
Accrued Interest Receivable	4,734	4,734	4,734	4,734	4,734	4,734	4,734	100.00	0.00
Advance for Taxes/Insurance	341	341	341	341	341	341	341	100.00	0.00
Float on Escrows on Owned Mortgages	161	268	382	482	571	652			-28.05
LESS: Value of Servicing on Mortgages Serviced by Others	-74	-39	5	18	19	18			-605.32
TOTAL MORTGAGE LOANS AND SECURITIES	**1,014,969**	**1,002,733**	**984,882**	**962,754**	**937,708**	**910,679**	**983,198**	**100.17**	**2.03**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/20/2006 10:57:12 AM

Amounts in Millions

Reporting Dockets: 102
March 2006
Data as of: 06/18/2006

	-200 bp	-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	36,283	36,251	36,222	36,196	36,173	36,156	36,252	99.92	0.07
Fixed-Rate	10,888	10,435	10,008	9,604	9,223	8,862	10,389	96.33	4.15
Consumer Loans									
Adjustable-Rate	34,166	34,123	34,081	34,041	34,003	33,966	32,952	103.43	0.12
Fixed-Rate	39,177	38,623	38,088	37,571	37,073	36,591	38,556	98.78	1.38
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-2,072	-2,056	-2,041	-2,026	-2,012	-1,999	-2,041	0.00	0.72
Accrued Interest Receivable	734	734	734	734	734	734	734	100.00	0.00
TOTAL NONMORTGAGE LOANS	**119,177**	**118,110**	**117,092**	**116,121**	**115,193**	**114,309**	**116,843**	**100.21**	**0.85**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	21,716	21,716	21,716	21,716	21,716	21,716	21,716	100.00	0.00
Equities and All Mutual Funds	2,453	2,360	2,264	2,167	2,068	1,969	2,264	100.00	4.27
Zero-Coupon Securities	177	169	162	156	150	145	163	99.26	4.14
Government and Agency Securities	13,086	12,635	12,207	11,803	11,419	11,056	12,307	99.19	3.41
Term Fed Funds, Term Repos	7,218	7,201	7,185	7,170	7,155	7,140	7,194	99.88	0.22
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	3,735	3,473	3,239	3,029	2,840	2,669	3,259	99.38	6.86
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	81,539	80,745	79,322	77,429	75,415	73,346	80,160	98.95	2.09
Structured Securities (Complex)	24,962	24,495	23,873	23,133	22,457	21,839	24,155	98.83	2.85
LESS: Valuation Allowances for Investment Securities	4	4	4	4	4	4	4	100.00	1.62
TOTAL CASH, DEPOSITS, AND SECURITIES	**154,882**	**152,791**	**149,965**	**146,598**	**143,216**	**139,876**	**151,214**	**99.17**	**2.07**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/20/2006 10:57:13 AM

Reporting Dockets: 102
March 2006
Data as of: 06/18/2006

Amounts in Millions

	-200 bp	-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	861	861	861	861	861	861	861	100.00	0.00
Real Estate Held for Investment	111	111	111	111	111	111	111	100.00	0.00
Investment in Unconsolidated Subsidiaries	1,595	1,602	1,544	1,434	1,297	1,134	1,544	100.00	5.44
Office Premises and Equipment	8,578	8,578	8,578	8,578	8,578	8,578	8,578	100.00	0.00
TOTAL REAL ASSETS, ETC.	**11,144**	**11,151**	**11,093**	**10,983**	**10,846**	**10,683**	**11,093**	**100.00**	**0.76**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	3,436	4,862	5,712	5,941	5,914	5,795			-9.44
Adjustable-Rate Servicing	3,030	3,110	3,187	3,264	3,298	3,322			-2.42
Float on Mortgages Serviced for Others	3,167	3,928	4,540	4,990	5,346	5,632			-11.69
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**9,633**	**11,900**	**13,439**	**14,195**	**14,558**	**14,749**			**-8.54**
OTHER ASSETS									
Purchased and Excess Servicing							12,926		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	36,351	36,351	36,351	36,351	36,351	36,351	36,351	100.00	0.00
Miscellaneous II							23,220		
Deposit Intangibles									
Retail CD Intangible	431	479	523	573	615	658			-9.05
Transaction Account Intangible	6,216	8,266	9,777	11,091	12,693	14,218			-14.44
MMDA Intangible	9,069	10,697	12,483	14,452	16,754	18,979			-15.04
Passbook Account Intangible	6,466	7,938	9,132	10,745	12,344	13,843			-15.37
Non-Interest-Bearing Account Intangible	3,396	4,821	6,176	7,461	8,688	9,852			-21.37
TOTAL OTHER ASSETS	**61,929**	**68,552**	**74,441**	**80,672**	**87,445**	**93,900**	**72,497**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							4,705		
TOTAL ASSETS	**1,371,734**	**1,365,236**	**1,350,913**	**1,331,322**	**1,308,966**	**1,284,197**	**1,339,549**	**101/98*** **	**1.25/1.75*** **

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/20/2006 10:57:13 AM

Amounts in Millions

Reporting Dockets: 102
March 2006
Data as of: 06/18/2006

	-200 bp	-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	239,679	238,742	237,813	236,891	235,989	235,084	238,572	99.68	0.39
Fixed-Rate Maturing in 13 Months or More	70,226	68,274	66,414	64,641	62,947	61,329	67,932	97.77	2.74
Variable-Rate	12,865	12,851	12,837	12,823	12,809	12,795	12,828	100.07	0.11
Demand									
Transaction Accounts	80,989	80,989	80,989	80,989	80,989	80,989	80,989	100/88*	0.00/1.98*
MMDAs	178,113	178,113	178,113	178,113	178,113	178,113	178,113	100/93*	0.00/1.14*
Passbook Accounts	78,539	78,539	78,539	78,539	78,539	78,539	78,539	100/88*	0.00/2.02*
Non-Interest-Bearing Accounts	63,603	63,603	63,603	63,603	63,603	63,603	63,603	100/90*	0.00/2.30*
TOTAL DEPOSITS	**724,014**	**721,110**	**718,308**	**715,598**	**712,989**	**710,451**	**720,576**	**100/94***	**0.38/1.30***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	182,209	181,030	179,874	178,739	177,625	176,532	181,441	99.14	0.64
Fixed-Rate Maturing in 37 Months or More	38,868	37,129	35,494	33,956	32,506	31,139	36,716	96.67	4.47
Variable-Rate	164,584	164,330	164,077	163,825	163,575	163,326	163,200	100.54	0.15
TOTAL BORROWINGS	**385,662**	**382,489**	**379,445**	**376,519**	**373,705**	**370,996**	**381,357**	**99.50**	**0.79**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	7,663	7,663	7,663	7,663	7,663	7,663	7,663	100.00	0.00
Other Escrow Accounts	5,998	5,822	5,656	5,499	5,352	5,213	6,657	84.96	2.85
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	33,285	33,285	33,285	33,285	33,285	33,285	33,285	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	5,315		
TOTAL OTHER LIABILITIES	**46,946**	**46,770**	**46,604**	**46,447**	**46,300**	**46,161**	**52,919**	**88.07**	**0.35**
Other Liabilities not Included Above									
Self-Valued	62,408	60,739	59,717	58,998	58,423	57,872	60,485	98.73	1.46
Unamortized Yield Adjustments							-479		
TOTAL LIABILITIES	**1,219,030**	**1,211,107**	**1,204,073**	**1,197,564**	**1,191,417**	**1,185,481**	**1,214,858**	**99/96****	**0.56/1.10****

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/20/2006 10:57:13 AM

Amounts in Millions

Reporting Dockets: 102
March 2006
Data as of: 06/18/2006

	-200 bp	-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	544	465	-94	-1,062	-2,079	-3,052			
ARMs	324	248	108	-98	-373	-720			
Other Mortgages	1,259	767	0	-962	-2,072	-3,285			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	2,504	1,947	-666	-4,498	-8,378	-12,050			
Sell Mortgages and MBS	-3,840	-3,077	176	4,938	9,838	14,553			
Purchase Non-Mortgage Items	-98	-48	0	45	88	129			
Sell Non-Mortgage Items	-23	-11	0	11	21	31			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-2,621	-956	609	2,083	3,472	4,782			
Pay Floating, Receive Fixed Swaps	2,119	577	-855	-2,188	-3,429	-4,586			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	93	72	58	169	297	416			
Interest-Rate Caps	0	0	1	1	1	1			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	464	220	0	-202	-450	-680			
Options on Futures	164	53	9	3	3	4			
Construction LIP	151	46	-57	-158	-258	-355			
Self-Valued	2,783	833	246	780	1,571	2,411			
TOTAL OFF-BALANCE-SHEET POSITIONS	**3,824**	**1,137**	**-466**	**-1,138**	**-1,747**	**-2,402**			

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets > $1 Bill | **Reporting Dockets: 102**
All Reporting CMR | **March 2006**
Report Prepared: 06/20/2006 10:57:13 AM | **Data as of: 06/18/2006**

Amounts in Millions

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	1,371,734	1,365,236	1,350,913	1,331,322	1,308,966	1,284,197	1,339,549	101/98***	1.25/1.75***
MINUS TOTAL LIABILITIES	1,219,030	1,211,107	1,204,073	1,197,564	1,191,417	1,185,481	1,214,858	99/96**	0.56/1.10**
PLUS OFF-BALANCE-SHEET POSITIONS	3,824	1,137	-466	-1,138	-1,747	-2,402			
TOTAL NET PORTFOLIO VALUE #	156,528	155,266	146,374	132,621	115,802	96,314	124,690	117.39	7.74

* 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: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/20/2006 10:57:13 AM

Amounts in Millions

Reporting Dockets: 102
March 2006
Data as of: 06/16/2006

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	$1,571	$40,475	$45,491	$14,566	$11,717
WARM	316 mo	336 mo	342 mo	330 mo	309 mo
WAC	4.51%	5.65%	6.40%	7.43%	8.98%
Amount of these that is FHA or VA Guaranteed	$22	$866	$1,947	$821	$1,826
Securities Backed by Conventional Mortgages	$3,018	$15,312	$3,551	$231	$81
WARM	377 mo	352 mo	326 mo	246 mo	204 mo
Weighted Average Pass-Through Rate	4.70%	5.23%	6.20%	7.23%	8.75%
Securities Backed by FHA or VA Mortgages	$386	$2,610	$225	$188	$622
WARM	335 mo	340 mo	296 mo	244 mo	158 mo
Weighted Average Pass-Through Rate	4.07%	5.23%	6.30%	7.41%	9.24%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$5,302	$18,829	$11,213	$3,837	$2,705
WAC	4.71%	5.49%	6.42%	7.42%	9.18%
Mortgage Securities	$8,506	$7,911	$627	$95	$22
Weighted Average Pass-Through Rate	4.32%	5.13%	6.12%	7.26%	8.76%
WARM (of 15-Year Loans and Securities)	145 mo	167 mo	168 mo	159 mo	157 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$3,205	$20,638	$7,271	$631	$308
WAC	4.65%	5.52%	6.26%	7.34%	9.76%
Mortgage Securities	$2,907	$1,360	$544	$3	$0
Weighted Average Pass-Through Rate	4.32%	5.26%	6.49%	7.48%	8.51%
WARM (of Balloon Loans and Securities)	77 mo	142 mo	202 mo	179 mo	229 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$235,957**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill | **Reporting Dockets: 102**
All Reporting CMR | **March 2006**
Report Prepared: 06/20/2006 10:57:13 AM | **Amounts in Millions** | **Data as of: 06/16/2006**

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	$1,299	$1,574	$448	$5,864	$553
WAC	4.80%	4.47%	5.78%	2.31%	3.77%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$22,705	$74,246	$132,774	$210,867	$25,103
Weighted Average Margin	318 bp	329 bp	258 bp	310 bp	266 bp
WAC	6.88%	5.75%	5.20%	6.70%	5.47%
WARM	327 mo	336 mo	343 mo	344 mo	317 mo
Weighted Average Time Until Next Payment Reset	3 mo	14 mo	44 mo	5 mo	26 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$475,432**

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	$405	$672	$178	$1,188	$13
Weighted Average Distance from Lifetime Cap	127 bp	115 bp	87 bp	167 bp	129 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$3,542	$2,910	$939	$72,706	$640
Weighted Average Distance from Lifetime Cap	319 bp	370 bp	372 bp	339 bp	341 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$16,294	$70,608	$129,730	$142,595	$24,925
Weighted Average Distance from Lifetime Cap	636 bp	591 bp	539 bp	529 bp	642 bp
Balances Without Lifetime Cap	$3,764	$1,630	$2,375	$242	$78
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$9,903	$63,029	$122,885	$923	$8,079
Weighted Average Periodic Rate Cap	157 bp	208 bp	356 bp	360 bp	194 bp
Balances Subject to Periodic Rate Floors	$6,108	$46,076	$111,396	$821	$7,690
MBS Included in ARM Balances	$2,498	$15,045	$13,022	$2,793	$1,475

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/20/2006 10:57:13 AM

Amounts in Millions

Reporting Dockets: 102
March 2006
Data as of: 06/16/2006

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$25,957	$51,121
WARM	104 mo	226 mo
Remaining Term to Full Amortization	264 mo	
Rate Index Code	0	0
Margin	238 bp	243 bp
Reset Frequency	22 mo	9 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,871	$5,526
Wghted Average Distance to Lifetime Cap	76 bp	107 bp
Fixed-Rate:		
Balances	$10,017	$11,783
WARM	79 mo	118 mo
Remaining Term to Full Amortization	249 mo	
WAC	6.24%	6.60%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$24,671	$7,017
WARM	17 mo	53 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	140 bp	6.75%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$84,786	$46,577
WARM	282 mo	206 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	38 bp	7.68%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$36,252	$10,389
WARM	34 mo	63 mo
Margin in Column 1; WAC in Column 2	261 bp	7.11%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$32,952	$38,556
WARM	68 mo	62 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	699 bp	9.60%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1,474	$26,156
Fixed Rate		
Remaining WAL <= 5 Years	$1,121	$45,309
Remaining WAL 5-10 Years	$2,151	$2,050
Remaining WAL Over 10 Years	$728	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$22	$0
Floating Rate	$148	$48
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$674	$267
WAC	6.22%	6.42%
Principal-Only MBS	$13	$0
WAC	5.72%	0.00%
Total Mortgage-Derivative Securities - Book Value	$6,330	$73,830

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/20/2006 10:57:13 AM

Amounts in Millions

Reporting Dockets: 102
March 2006
Data as of: 06/16/2006

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	$39,167	$291,729	$204,619	$51,477	$26,414
WARM	164 mo	274 mo	290 mo	256 mo	198 mo
Weighted Average Servicing Fee	26 bp	30 bp	32 bp	36 bp	43 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	4,316 loans
FHA/VA	869 loans
Subserviced by Others	122 loans

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$192,021	$109,009	Total # of Adjustable-Rate Loans Serviced	1,390 loans
WARM (in months)	245 mo	339 mo	Number of These Subserviced by Others	11 loans
Weighted Average Servicing Fee	33 bp	55 bp		

Total Balances of Mortgage Loans Serviced for Others	**$914,437**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$21,716		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,264		
Zero-Coupon Securities	$163	3.93%	47 mo
Government & Agency Securities	$12,307	4.31%	47 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$7,194	4.65%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$3,259	5.42%	115 mo
Memo: Complex Securities (from supplemental reporting)	$24,155		

Total Cash, Deposits, and Securities	**$71,057**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/20/2006 10:57:13 AM

Amounts in Millions

Reporting Dockets: 102
March 2006
Data as of: 06/16/2006

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$8,032
Accrued Interest Receivable	$4,734
Advances for Taxes and Insurance	$341
Less: Unamortized Yield Adjustments	$-7,398
Valuation Allowances	$3,227
Unrealized Gains (Losses)	$-1,788

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$660
Accrued Interest Receivable	$734
Less: Unamortized Yield Adjustments	$134
Valuation Allowances	$2,701
Unrealized Gains (Losses)	$-81

OTHER ITEMS	
Real Estate Held for Investment	$111
Repossessed Assets	$861
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$1,544
Office Premises and Equipment	$8,578
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-765
Less: Unamortized Yield Adjustments	$-74
Valuation Allowances	$4
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$12,926
Miscellaneous I	$36,351
Miscellaneous II	$23,220
TOTAL ASSETS	**$1,339,549**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$9,364
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$79
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,041
Mortgage-Related Mututal Funds	$223
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$35,375
Weighted Average Servicing Fee	28 bp
Adjustable-Rate Mortgage Loans Serviced	$48,875
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$8,499

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/20/2006 10:57:13 AM

Amounts in Millions

Reporting Dockets: 102
March 2006
Data as of: 06/16/2006

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$80,936	$11,479	$2,097	$506
WAC	4.00%	3.16%	5.00%	
WARM	1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$97,076	$36,213	$10,770	$1,085
WAC	4.24%	3.72%	4.85%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$26,864	$20,998	$398
WAC		4.11%	4.25%	
WARM		19 mo	23 mo	
Balances Maturing in 37 or More Months			$20,071	$207
WAC			4.60%	
WARM			66 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$306,504**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$33,789	$10,037	$15,328
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$144,868	$64,811	$42,502
Penalty in Months of Forgone Interest	2.82 mo	5.54 mo	8.37 mo
Balances in New Accounts	$28,295	$5,617	$1,373

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/20/2006 10:57:13 AM

Amounts in Millions

Reporting Dockets: 102
March 2006
Data as of: 06/16/2006

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%	$8,840	$11,632	$1,881	1.88%
3.00 to 3.99%	$11,000	$31,353	$2,682	3.54%
4.00 to 4.99%	$80,789	$26,947	$22,063	4.66%
5.00 to 5.99%	$5,627	$4,449	$7,498	5.35%
6.00 to 6.99%	$21	$291	$2,306	6.54%
7.00 to 7.99%	$4	$202	$145	7.20%
8.00 to 8.99%	$14	$172	$19	8.46%
9.00 and Above	$4	$95	$124	9.55%
WARM	1 mo	18 mo	64 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$218,157**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$236,514
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/20/2006 10:57:13 AM

Amounts in Millions

Reporting Dockets: 102
March 2006
Data as of: 06/16/2006

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$80,989	1.94%	$3,807
Money Market Deposit Accounts (MMDAs)	$178,113	3.03%	$18,729
Passbook Accounts	$78,539	1.90%	$6,488
Non-Interest-Bearing Non-Maturity Deposits	$63,603		$2,808
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,728	0.39%	
Escrow for Mortgages Serviced for Others	$5,936	0.09%	
Other Escrows	$6,657	0.02%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$415,563		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-381		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-98		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$33,285		
Miscellaneous II	$5,315		
TOTAL LIABILITIES	**$1,214,858**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$2,696
EQUITY CAPITAL	$122,022
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,339,576**

Report Prepared: 06/20/2006 10:57:13 AM | Amounts in Millions | Data as of: 06/16/2006

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	9	$1,007
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$7
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	40	$9,782
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	36	$5,585
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	26	$1,849
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	66	$3,194
1014	Opt commitment to orig 25- or 30-year FRMs	62	$18,637
1016	Opt commitment to orig "other" Mortgages	53	$34,374
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$201
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$599
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	8	$196
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$5
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	7	$39
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	8	$1,441
2016	Commit/purchase "other" Mortgage loans, svc retained	8	$502
2022	Commit/sell 1-mo COFI ARM loans, svc retained		$37
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$301
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	8	$716
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$7
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	23	$176
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	35	$2,744
2036	Commit/sell "other" Mortgage loans, svc retained		$1,282
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$245
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$394
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$4,248
2054	Commit/purchase 25- to 30-year FRM MBS	10	$50,806
2056	Commit/purchase "other" MBS		$30
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$90

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/20/2006 10:57:14 AM

Amounts in Millions

Reporting Dockets: 102
March 2006
Data as of: 06/16/2006

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$171
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	17	$6,716
2074	Commit/sell 25- or 30-yr FRM MBS	19	$63,289
2076	Commit/sell "other" MBS		$17
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$13
2102	Commit/purchase 1-mo COFI ARM loans, svc released		$73
2104	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc released		$3
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1,982
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$460
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$26
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released	6	$468
2114	Commit/purchase 25- or 30-yr FRM loans, svc released	6	$6,098
2116	Commit/purchase "other" Mortgage loans, svc released		$789
2122	Commit/sell 1-mo COFI ARM loans, svc released		$102
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	8	$11,126
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	11	$1,195
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$883
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	17	$563
2134	Commit/sell 25- or 30-yr FRM loans, svc released	29	$7,507
2136	Commit/sell "other" Mortgage loans, svc released	9	$2,443
2202	Firm commitment to originate 1-month COFI ARM loans		$239
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$71
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	15	$189
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	13	$662
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	9	$138
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	22	$499
2214	Firm commit/originate 25- or 30-year FRM loans	22	$1,248

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill | **Reporting Dockets: 102**
All Reporting CMR | **March 2006**
Report Prepared: 06/20/2006 10:57:14 AM | **Amounts in Millions** | **Data as of: 06/16/2006**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2216	Firm commit/originate "other" Mortgage loans	23	$1,656
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3014	Option to purchase 25- or 30-yr FRMs		$1,500
3016	Option to purchase "other" Mortgages		$298
3028	Option to sell 3- or 5-year Treasury ARMs		$15
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$14
3034	Option to sell 25- or 30-year FRMs	8	$3,169
3036	Option to sell "other" Mortgages		$3
3068	Short option to sell 3- or 5-yr Treasury ARMs		$10
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$823
3076	Short option to sell "other" Mortgages		$157
4002	Commit/purchase non-Mortgage financial assets	23	$955
4006	Commit/purchase "other" liabilities		$2,250
4022	Commit/sell non-Mortgage financial assets	6	$960
5002	IR swap: pay fixed, receive 1-month LIBOR	7	$3,610
5004	IR swap: pay fixed, receive 3-month LIBOR	13	$47,854
5024	IR swap: pay 1-month LIBOR, receive fixed		$17,879
5026	IR swap: pay 3-month LIBOR, receive fixed	8	$22,473
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$1,716
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$57
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$133
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$11
6004	Interest rate Cap based on 3-month LIBOR		$30
6034	Short interest rate Cap based on 3-month LIBOR		$30
8006	Long futures contract on 2-year Treasury note		$4,393
8010	Long futures contract on 10-year Treasury note		$4,638

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/20/2006 10:57:14 AM

Amounts in Millions

Reporting Dockets: 102
March 2006
Data as of: 06/16/2006

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
8016	Long futures contract on 3-month Eurodollar		$3
8036	Short futures contract on 2-year Treasury note		$1
8038	Short futures contract on 5-year Treasury note		$34
8040	Short futures contract on 10-year Treasury note		$32
8042	Short futures contract on Treasury bond		$3
8046	Short futures contract on 3-month Eurodollar		$57,718
9006	Long call option on 2-year T-note futures contract		$350
9008	Long call option on 5-year T-note futures contract		$789
9010	Long call option on 10-year T-note futures contract		$1,361
9012	Long call option on Treasury bond futures contract		$11
9036	Long put option on T-bond futures contract		$12
9502	Fixed-rate construction loans in process	46	$3,483
9512	Adjustable-rate construction loans in process	42	$8,150

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/20/2006 10:57:14 AM

Amounts in Millions

Reporting Dockets: 102
March 2006
Data as of: 06/16/2006

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		$66
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$542
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$683
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$201
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,167
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$437
120	Other investment securities, fixed-coupon securities		$38
122	Other investment securities, floating-rate securities		$27
125	Multi/nonres mtg loans; fixed-rate, Balloon		$129
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$197
140	Second Mortgages (adj-rate)		$109
180	Consumer loans; loans on deposits		$0
182	Consumer loans; education loans		$46
183	Consumer loans; auto loans and leases		$3,723
185	Consumer loans; credit cards		$6,882
187	Consumer loans; recreational vehicles		$2,650
189	Consumer loans; other		$725
200	Variable-rate, fixed-maturity CDs	39	$12,828
220	Variable-rate FHLB advances	22	$122,332
299	Other variable-rate	29	$40,868
300	Govt. & agency securities, fixed-coupon securities		$252
302	Govt. & agency securities, floating-rate securities		$3

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill | **Reporting Dockets: 102**
All Reporting CMR | **March 2006**
Report Prepared: 06/20/2006 10:57:14 AM | **Amounts in Millions** | **Data as of: 06/16/2006**

SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	**#Firms if # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	53	$24,155	$24,962	$24,495	$23,873	$23,133	$22,457	$21,839
123 - Mortgage Derivatives - M/V estimate	69	$79,570	$81,539	$80,745	$79,322	$77,429	$75,415	$73,346
129 - Mortgage-Related Mutual Funds - M/V estimate		$107	$111	$110	$107	$104	$101	$99
280 - FHLB putable advance-M/V estimate	26	$11,684	$12,250	$11,791	$11,541	$11,351	$11,194	$11,042
281 - FHLB convertible advance-M/V estimate	22	$6,801	$7,083	$6,874	$6,747	$6,666	$6,608	$6,552
282 - FHLB callable advance-M/V estimate	8	$6,510	$6,719	$6,547	$6,431	$6,340	$6,262	$6,187
283 - FHLB periodic floor floating rate advance-M/V Estimates		$178	$179	$179	$177	$173	$168	$164
289 - Other FHLB structured advances - M/V estimate	13	$19,271	$19,505	$19,249	$19,020	$18,877	$18,777	$18,686
290 - Other structured borrowings - M/V estimate	18	$16,043	$16,671	$16,098	$15,801	$15,591	$15,413	$15,241
500 - Other OBS Positions w/o contract code or exceeds 16 positions	21	$224,539	$2,783	$833	$246	$780	$1,571	$2,411