Interest Rate Risk Exposure Report

Office of the Comptroller of the Currency

Credit and Market Risk Policy
Washington, DC 20219

Area: Assets > $1 Bill

All Reporting CMR **Reporting Dockets: 97** **June 2011**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	99,321	-11,181	-10 %	12.80 %	-98 bp
+200 bp	105,891	-4,611	-4 %	13.45 %	-32 bp
+100 bp	110,129	-373	0 %	13.83 %	+5 bp
0 bp	110,502			13.77 %	
-100 bp	110,755	253	0 %	13.72 %	-6 bp

Risk Measure for a Given Rate Shock

	6/30/2011	3/31/2011	6/30/2010
Pre-shock NPV Ratio: NPV as % of PV Assets	13.77 %	13.58 %	13.22 %
Post-shock NPV Ratio	13.45 %	12.94 %	12.70 %
Sensitivity Measure: Decline in NPV Ratio	32 bp	64 bp	52 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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All Reporting CMR | **June 2011**
Report Prepared: 9/28/2011 8:55:49 AM | **Amounts in Millions** | **Data as of: 9/27/2011**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	74,115	72,866	70,288	66,971	63,337	68,679	106.10	2.63
30-Year Mortgage Securities	20,884	20,158	19,059	17,869	16,660	19,933	101.13	4.53
15-Year Mortgages and MBS	52,948	51,873	50,085	48,120	46,112	49,662	104.45	2.76
Balloon Mortgages and MBS	32,275	31,723	30,894	30,040	29,182	32,058	98.95	2.18
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	13,033	13,037	12,931	12,800	12,627	12,518	104.15	0.39
7 Month to 2 Year Reset Frequency	41,463	41,507	41,346	40,893	40,227	39,700	104.55	0.14
2+ to 5 Year Reset Frequency	43,074	43,209	43,131	41,940	40,347	40,930	105.57	-0.07
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	2,116	2,109	2,086	2,060	2,031	1,962	107.47	0.72
2 Month to 5 Year Reset Frequency	3,093	3,067	3,024	2,976	2,919	2,977	103.05	1.13
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	15,254	15,098	14,874	14,651	14,431	14,842	101.72	1.26
Adjustable-Rate, Fully Amortizing	24,132	24,018	23,847	23,658	23,416	23,934	100.35	0.59
Fixed-Rate, Balloon	12,026	11,673	11,290	10,924	10,575	10,991	106.20	3.15
Fixed-Rate, Fully Amortizing	22,449	21,847	21,187	20,563	19,971	20,571	106.21	2.89
Construction and Land Loans								
Adjustable-Rate	4,223	4,218	4,208	4,197	4,187	4,227	99.79	0.19
Fixed-Rate	1,766	1,713	1,656	1,602	1,552	1,800	95.17	3.22
Second-Mortgage Loans and Securities								
Adjustable-Rate	34,913	34,858	34,762	34,667	34,573	34,794	100.19	0.22
Fixed-Rate	12,465	12,237	11,958	11,692	11,438	11,620	105.31	2.07
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	13,098	12,933	12,670	12,366	12,034	12,933	100.00	1.65
Accrued Interest Receivable	1,680	1,680	1,680	1,680	1,680	1,680	100.00	0.00
Advance for Taxes/Insurance	291	291	291	291	291	291	100.00	0.00
Float on Escrows on Owned Mortgages	146	262	399	523	631			-48.30
LESS: Value of Servicing on Mortgages Serviced by Others	-81	-93	-130	-135	-137			-26.68
TOTAL MORTGAGE LOANS AND SECURITIES	**425,527**	**420,471**	**411,796**	**400,619**	**388,358**	**406,103**	**103.54**	**1.63**

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		Base Case						
	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	18,517	18,482	18,438	18,394	18,351	18,536	99.71	0.21
Fixed-Rate	12,234	11,795	11,355	10,936	10,538	10,767	109.55	3.73
Consumer Loans								
Adjustable-Rate	46,807	46,785	46,716	46,647	46,579	46,446	100.73	0.10
Fixed-Rate	51,726	51,356	50,786	50,237	49,707	51,431	99.85	0.91
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-2,343	-2,335	-2,320	-2,306	-2,293	-2,335	0.00	0.48
Accrued Interest Receivable	535	535	535	535	535	535	100.00	0.00
TOTAL NONMORTGAGE LOANS	**127,477**	**126,618**	**125,509**	**124,443**	**123,417**	**125,380**	**100.99**	**0.78**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	8,860	8,860	8,860	8,860	8,860	8,860	100.00	0.00
Equities and All Mutual Funds	169	163	157	150	144	163	99.51	3.70
Zero-Coupon Securities	948	945	937	930	923	938	100.68	0.60
Government and Agency Securities	22,074	21,585	20,982	20,415	19,879	21,056	102.51	2.53
Term Fed Funds, Term Repos	41,801	41,799	41,746	41,693	41,641	41,791	100.02	0.07
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	17,795	17,185	16,581	16,018	15,492	17,988	95.54	3.53
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	78,408	77,033	74,912	72,522	70,092	76,190	101.11	2.27
Structured Securities (Complex)	31,815	31,305	30,524	29,702	28,890	31,237	100.22	2.06
LESS: Valuation Allowances for Investment Securities	9	8	8	8	7	8	100.00	4.36
TOTAL CASH, DEPOSITS, AND SECURITIES	**201,862**	**198,866**	**194,691**	**190,283**	**185,916**	**198,215**	**100.33**	**1.80**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	2,903	2,903	2,903	2,903	2,903	2,903	100.00	0.00
Real Estate Held for Investment	56	56	56	56	56	56	100.00	0.00
Investment in Unconsolidated Subsidiaries	502	470	438	406	374	470	100.00	6.80
Office Premises and Equipment	3,638	3,638	3,638	3,638	3,638	3,638	100.00	0.00
TOTAL REAL ASSETS, ETC.	**7,099**	**7,067**	**7,035**	**7,003**	**6,971**	**7,067**	**100.00**	**0.45**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,755	2,191	2,560	2,808	2,943			-18.36
Adjustable-Rate Servicing	588	612	840	856	838			-20.57
Float on Mortgages Serviced for Others	1,122	1,307	1,547	1,723	1,860			-16.27
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**3,466**	**4,110**	**4,947**	**5,387**	**5,641**			**-18.03**
OTHER ASSETS								
Purchased and Excess Servicing						2,633		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	30,311	30,311	30,311	30,311	30,311	30,311	100.00	0.00
Miscellaneous II						10,568		
Deposit Intangibles								
Retail CD Intangible	243	262	407	464	514			-31.21
Transaction Account Intangible	2,021	2,824	4,403	5,889	7,331			-42.18
MMDA Intangible	6,990	7,987	11,507	14,889	17,862			-28.28
Passbook Account Intangible	2,592	3,258	4,796	6,246	7,642			-33.82
Non-Interest-Bearing Account Intangible	-85	449	1,001	1,526	2,025			-120.95
TOTAL OTHER ASSETS	**42,072**	**45,091**	**52,425**	**59,326**	**65,685**	**43,513**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-2,903		
TOTAL ASSETS	**807,502**	**802,223**	**796,402**	**787,060**	**775,987**	**777,375**	**103/101*** **	**0.69/1.36*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	99,949	99,895	99,561	99,245	98,954	99,188	100.71	0.19
Fixed-Rate Maturing in 13 Months or More	65,317	63,993	62,401	60,986	59,768	60,793	105.26	2.28
Variable-Rate	638	638	638	638	638	638	100.06	0.01
Demand								
Transaction Accounts	63,140	63,140	63,140	63,140	63,140	63,140	100/96*	0.00/1.98*
MMDAs	240,748	240,748	240,748	240,748	240,748	240,748	100/97*	0.00/0.97*
Passbook Accounts	65,235	65,235	65,235	65,235	65,235	65,235	100/95*	0.00/1.78*
Non-Interest-Bearing Accounts	23,440	23,440	23,440	23,440	23,440	23,440	100/98*	0.00/2.36*
TOTAL DEPOSITS	**558,468**	**557,091**	**555,163**	**553,433**	**551,923**	**553,183**	**101/98***	**0.30/1.26***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	40,626	40,397	40,066	39,741	39,422	39,617	101.97	0.69
Fixed-Rate Maturing in 37 Months or More	29,021	27,613	26,279	25,022	23,838	25,008	110.42	4.97
Variable-Rate	16,766	16,759	16,741	16,724	16,708	16,680	100.47	0.07
TOTAL BORROWINGS	**86,414**	**84,768**	**83,086**	**81,487**	**79,968**	**81,305**	**104.26**	**1.96**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	3,428	3,428	3,428	3,428	3,428	3,428	100.00	0.00
Other Escrow Accounts	1,292	1,254	1,217	1,181	1,148	1,346	93.17	3.01
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	747	747	747	747	747	747	100.00	0.00
Miscellaneous I	12,486	12,486	12,486	12,486	12,486	12,486	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,804		
TOTAL OTHER LIABILITIES	**17,954**	**17,916**	**17,878**	**17,843**	**17,809**	**19,812**	**90.43**	**0.21**
Other Liabilities not Included Above								
Self-Valued	32,602	31,431	30,331	29,443	28,751	28,527	110.18	3.61
Unamortized Yield Adjustments						38		
TOTAL LIABILITIES	**695,437**	**691,205**	**686,458**	**682,206**	**678,452**	**682,865**	**101/99****	**0.65/1.43****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	197	-9	-363	-730	-1,095			
ARMs	33	29	20	5	-23			
Other Mortgages	7	0	-11	-22	-34			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	15	-43	-139	-242	-349			
Sell Mortgages and MBS	-294	12	519	1,054	1,587			
Purchase Non-Mortgage Items	4	0	-5	-10	-15			
Sell Non-Mortgage Items	-1	0	1	2	2			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-878	-300	226	717	1,175			
Pay Floating, Receive Fixed Swaps	217	142	58	-24	-102			
Basis Swaps	0	0	0	0	0			
Swaptions	-2	-8	-25	-48	-72			
OTHER								
Options on Mortgages and MBS	1	1	110	243	377			
Interest-Rate Caps	38	62	92	135	188			
Interest-Rate Floors	30	24	16	11	9			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-15	-19	-31	-42	-54			
Self-Valued	-661	-406	-283	-10	191			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-1,310**	**-515**	**185**	**1,037**	**1,786**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	807,502	802,223	796,402	787,060	775,987	777,375	103/101***	0.69/1.36***
MINUS TOTAL LIABILITIES	695,437	691,205	686,458	682,206	678,452	682,865	101/99**	0.65/1.43**
PLUS OFF-BALANCE-SHEET POSITIONS	-1,310	-515	185	1,037	1,786			
TOTAL NET PORTFOLIO VALUE #	110,755	110,502	110,129	105,891	99,321	94,510	116.92	0.28

* 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	$15,658	$26,691	$18,961	$4,570	$2,801
WARM	337 mo	314 mo	304 mo	290 mo	263 mo
WAC	4.26%	5.49%	6.38%	7.39%	8.86%
Amount of these that is FHA or VA Guaranteed	$1,969	$1,391	$744	$443	$775
Securities Backed by Conventional Mortgages	$12,091	$2,976	$795	$70	$6
WARM	345 mo	313 mo	297 mo	253 mo	169 mo
Weighted Average Pass-Through Rate	3.84%	5.25%	6.07%	7.25%	8.42%
Securities Backed by FHA or VA Mortgages	$2,936	$629	$344	$14	$71
WARM	368 mo	311 mo	284 mo	199 mo	90 mo
Weighted Average Pass-Through Rate	3.80%	5.13%	6.23%	7.20%	9.57%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$13,003	$5,920	$2,882	$923	$527
WAC	4.27%	5.43%	6.40%	7.39%	8.99%
Mortgage Securities	$23,064	$2,925	$409	$7	$1
Weighted Average Pass-Through Rate	3.64%	5.18%	6.03%	7.12%	8.55%
WARM (of 15-Year Loans and Securities)	162 mo	135 mo	129 mo	124 mo	131 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$21,605	$2,945	$2,036	$287	$113
WAC	3.97%	5.32%	6.41%	7.33%	9.48%
Mortgage Securities	$4,946	$116	$11	$0	$0
Weighted Average Pass-Through Rate	3.41%	5.44%	6.19%	7.19%	8.00%
WARM (of Balloon Loans and Securities)	76 mo	85 mo	82 mo	91 mo	65 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$170,332**

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Amounts in Millions

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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	$0	$174	$17	$0	$0
WAC	3.52%	3.55%	5.53%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$12,518	$39,526	$40,913	$1,962	$2,977
Weighted Average Margin	236 bp	238 bp	237 bp	290 bp	254 bp
WAC	3.77%	4.40%	4.45%	3.75%	4.54%
WARM	254 mo	296 mo	329 mo	331 mo	323 mo
Weighted Average Time Until Next Payment Reset	3 mo	14 mo	45 mo	5 mo	15 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$98,087**

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	$39	$87	$70	$12	$1
Weighted Average Distance from Lifetime Cap	104 bp	126 bp	112 bp	4 bp	97 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$107	$204	$217	$32	$38
Weighted Average Distance from Lifetime Cap	307 bp	344 bp	373 bp	373 bp	351 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$11,135	$39,045	$40,146	$1,917	$2,865
Weighted Average Distance from Lifetime Cap	765 bp	644 bp	578 bp	705 bp	643 bp
Balances Without Lifetime Cap	$1,236	$364	$497	$1	$73
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$9,280	$38,482	$40,004	$157	$2,047
Weighted Average Periodic Rate Cap	320 bp	216 bp	225 bp	439 bp	156 bp
Balances Subject to Periodic Rate Floors	$6,602	$34,225	$37,664	$86	$1,973
MBS Included in ARM Balances	$1,998	$7,422	$6,758	$565	$116

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$14,842	$23,934
WARM	74 mo	148 mo
Remaining Term to Full Amortization	288 mo	
Rate Index Code	0	0
Margin	227 bp	256 bp
Reset Frequency	39 mo	13 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$458	$370
Wghted Average Distance to Lifetime Cap	48 bp	158 bp
Fixed-Rate:		
Balances	$10,991	$20,571
WARM	49 mo	81 mo
Remaining Term to Full Amortization	262 mo	
WAC	6.01%	5.66%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,227	$1,800
WARM	33 mo	60 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	218 bp	5.94%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$34,794	$11,620
WARM	193 mo	154 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	24 bp	6.77%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$18,536	$10,767
WARM	39 mo	54 mo
Margin in Column 1; WAC in Column 2	220 bp	6.47%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$46,446	$51,431
WARM	89 mo	68 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	614 bp	10.07%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$724	$25,614
Fixed Rate		
Remaining WAL <= 5 Years	$3,706	$36,967
Remaining WAL 5-10 Years	$3,226	$2,088
Remaining WAL Over 10 Years	$387	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$110
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$9	$23
WAC	1.67%	5.95%
Principal-Only MBS	$3	$13
WAC	5.97%	6.20%
Total Mortgage-Derivative Securities - Book Value	$8,055	$64,815

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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	$92,766	$71,168	$59,078	$14,730	$5,720
WARM	297 mo	291 mo	288 mo	276 mo	194 mo
Weighted Average Servicing Fee	28 bp	30 bp	31 bp	34 bp	41 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	1,220 loans
FHA/VA	400 loans
Subserviced by Others	68 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$85,768	$8,088
WARM (in months)	226 mo	307 mo
Weighted Average Servicing Fee	33 bp	37 bp

Total # of Adjustable-Rate Loans Serviced	445 loans
Number of These Subserviced by Others	4 loans

Total Balances of Mortgage Loans Serviced for Others	**$337,318**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$8,860		
Equity Securities Carried at Fair Value	$163		
Zero-Coupon Securities	$938	0.56%	10 mo
Government & Agency Securities	$21,056	1.99%	39 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$41,791	0.25%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$17,988	2.06%	51 mo
Memo: Complex Securities (from supplemental reporting)	$31,237		

Total Cash, Deposits, and Securities	**$122,033**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 9/28/2011 8:55:52 AM

Amounts in Millions

Reporting Dockets: 97
June 2011
Data as of: 09/26/2011

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$18,809
Accrued Interest Receivable	$1,680
Advances for Taxes and Insurance	$291
Less: Unamortized Yield Adjustments	$3,316
Valuation Allowances	$5,876
Unrealized Gains (Losses)	$-432

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,281
Accrued Interest Receivable	$535
Less: Unamortized Yield Adjustments	$168
Valuation Allowances	$3,616
Unrealized Gains (Losses)	$-30

OTHER ITEMS	
Real Estate Held for Investment	$56
Repossessed Assets	$2,903
Equity Investments Not Carried at Fair Value	$470
Office Premises and Equipment	
	$3,638
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$366
Valuation Allowances	$-678
	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$2,633
Miscellaneous I	
Miscellaneous II	$30,311
	$10,568
TOTAL ASSETS	**$774,054**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$239
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$6
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$114
Mortgage-Related Mututal Funds	$48
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$33,192
Weighted Average Servicing Fee	17 bp
Adjustable-Rate Mortgage Loans Serviced	$31,768
Weighted Average Servicing Fee	14 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$16,371

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets > $1 Bill
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Report Prepared: 9/28/2011 8:55:52 AM

Amounts in Millions

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June 2011
Data as of: 09/26/2011

FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$26,288	$9,034	$985	$300
WAC	0.78%	2.09%	5.06%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$34,363	$24,970	$3,549	$464
WAC	0.92%	1.85%	4.29%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$29,248	$12,751	$205
WAC		1.65%	3.89%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$18,794	$412
WAC			2.96%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$159,982**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$9,619	$13,972	$12,965
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$47,089	$45,942	$22,092
Penalty in Months of Forgone Interest	3.42 mo	6.00 mo	8.36 mo
Balances in New Accounts	$6,412	$7,046	$3,617

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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Report Prepared: 9/28/2011 8:55:52 AM

Amounts in Millions

Reporting Dockets: 97
June 2011
Data as of: 09/26/2011

FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$11,715	$11,412	$4,384	1.15%
3.00 to 3.99%	$599	$6,064	$4,780	3.32%
4.00 to 4.99%	$203	$3,640	$8,265	4.65%
5.00 to 5.99%	$766	$5,190	$5,988	5.42%
6.00 to 6.99%	$25	$1	$1,041	6.04%
7.00 to 7.99%	$0	$1	$6	7.20%
8.00 to 8.99%	$0	$0	$518	8.73%
9.00 and Above	$0	$0	$27	10.78%
WARM	1 mo	15 mo	68 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$64,626**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$45,844
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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All Reporting CMR
Report Prepared: 9/28/2011 8:55:52 AM

Amounts in Millions

Reporting Dockets: 97
June 2011
Data as of: 09/26/2011

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$63,140	0.49%	$2,084
Money Market Deposit Accounts (MMDAs)	$240,748	0.59%	$7,395
Passbook Accounts	$65,235	0.51%	$2,916
Non-Interest-Bearing Non-Maturity Deposits	$23,440		$713
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,702	0.04%	
Escrow for Mortgages Serviced for Others	$1,726	0.02%	
Other Escrows	$1,346	0.07%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$397,338		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-54		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$92		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$747		
Miscellaneous I	$12,486		
Miscellaneous II	$1,804		
TOTAL LIABILITIES	**$682,865**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$160
EQUITY CAPITAL	$91,006
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$774,031**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill | **Reporting Dockets: 97**
All Reporting CMR | **June 2011**
Report Prepared: 9/28/2011 8:55:53 AM | **Amounts in Millions** | **Data as of: 09/26/2011**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$15
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	16	$420
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	30	$654
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	11	$580
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	57	$1,758
1014	Opt commitment to orig 25- or 30-year FRMs	58	$5,563
1016	Opt commitment to orig "other" Mortgages	47	$462
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$12
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$8
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$41
2016	Commit/purchase "other" Mortgage loans, svc retained		$7
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$3
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	16	$506
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	23	$743
2036	Commit/sell "other" Mortgage loans, svc retained		$0
2042	Commit/purchase 1-month COFI ARM MBS		$1,244
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$25
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$10
2054	Commit/purchase 25- to 30-year FRM MBS		$373
2056	Commit/purchase "other" MBS		$103
2062	Commit/sell 1-month COFI ARM MBS		$624
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$30
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	8	$1,744
2074	Commit/sell 25- or 30-yr FRM MBS	10	$4,850
2076	Commit/sell "other" MBS		$40

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All Reporting CMR | **June 2011**
Report Prepared: 9/28/2011 8:55:53 AM | **Amounts in Millions** | **Data as of: 09/26/2011**

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$10
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$21
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$24
2116	Commit/purchase "other" Mortgage loans, svc released		$15
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$100
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$32
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	16	$133
2134	Commit/sell 25- or 30-yr FRM loans, svc released	22	$654
2136	Commit/sell "other" Mortgage loans, svc released	6	$102
2202	Firm commitment to originate 1-month COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	8	$226
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$125
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	14	$339
2214	Firm commit/originate 25- or 30-year FRM loans	17	$377
2216	Firm commit/originate "other" Mortgage loans	14	$154
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$287
3028	Option to sell 3- or 5-year Treasury ARMs		$8
3032	Option to sell 10-, 15-, or 20-year FRMs		$182
3034	Option to sell 25- or 30-year FRMs		$1,903
3036	Option to sell "other" Mortgages		$16
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$2
3074	Short option to sell 25- or 30-yr FRMs		$5
3076	Short option to sell "other" Mortgages		$3
4002	Commit/purchase non-Mortgage financial assets	21	$294
4022	Commit/sell non-Mortgage financial assets		$16
5002	IR swap: pay fixed, receive 1-month LIBOR	7	$437

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Report Prepared: 9/28/2011 8:55:53 AM | **Amounts in Millions** | **Data as of: 09/26/2011**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5004	IR swap: pay fixed, receive 3-month LIBOR	7	$12,727
5010	IR swap: pay fixed, receive 3-month Treasury		$35
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,024
5026	IR swap: pay 3-month LIBOR, receive fixed		$726
5044	IR swap: pay the prime rate, receive fixed		$17
5104	IR swaption: pay fixed, receive 3-month LIBOR		$290
5204	Short IR swaption: pay fixed, receive 3-mo LIBOR		$625
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$3
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$3
6002	Interest rate Cap based on 1-month LIBOR		$1,402
6004	Interest rate Cap based on 3-month LIBOR		$2,199
7022	Interest rate floor based on the prime rate		$900
9012	Long call option on Treasury bond futures contract		$2
9036	Long put option on T-bond futures contract		$1
9502	Fixed-rate construction loans in process	39	$362
9512	Adjustable-rate construction loans in process	32	$743

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill **Reporting Dockets: 97**
All Reporting CMR **June 2011**
Report Prepared: 9/28/2011 8:55:54 AM **Amounts in Millions** **Data as of: 09/26/2011**

SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$1
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$392
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$1,135
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$2
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,788
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$559
120	Other investment securities, fixed-coupon securities		$366
122	Other investment securities, floating-rate securities		$271
125	Multi/nonres mtg loans; fixed-rate, Balloon		$152
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$200
130	Construction and land loans (adj-rate)		$49
140	Second Mortgages (adj-rate)		$107
180	Consumer loans; loans on deposits		$5
183	Consumer loans; auto loans and leases	6	$7,589
184	Consumer loans; mobile home loans		$3
185	Consumer loans; credit cards		$13,970
187	Consumer loans; recreational vehicles	6	$2,054
189	Consumer loans; other	7	$2,513
200	Variable-rate, fixed-maturity CDs	31	$638
220	Variable-rate FHLB advances	10	$3,271
299	Other variable-rate	19	$13,409
300	Govt. & agency securities, fixed-coupon securities		$15
302	Govt. & agency securities, floating-rate securities		$14

AGGREGATE SCHEDULE CMR REPORT

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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	59	$31,237	$31,815	$31,305	$30,524	$29,702	$28,890
123 - Mortgage Derivatives - M/V estimate	76	$76,190	$78,408	$77,033	$74,912	$72,522	$70,092
129 - Mortgage-Related Mutual Funds - M/V estimate		$10	$10	$10	$9	$9	$9
280 - FHLB putable advance-M/V estimate	20	$12,008	$13,873	$13,341	$12,867	$12,478	$12,179
281 - FHLB convertible advance-M/V estimate	15	$2,297	$2,465	$2,431	$2,376	$2,332	$2,296
282 - FHLB callable advance-M/V estimate		$186	$210	$204	$197	$192	$188
283 - FHLB periodic floor floating rate advance-M/V Estimates		$410	$410	$410	$410	$410	$410
289 - Other FHLB structured advances - M/V estimate	7	$822	$795	$814	$818	$823	$827
290 - Other structured borrowings - M/V estimate	26	$12,803	$14,849	$14,231	$13,663	$13,209	$12,851
500 - Other OBS Positions w/o contract code or exceeds 16 positions	13	$20,114	$-661	$-406	$-283	$-10	$191