Interest Rate Risk Exposure Report

Office of the Comptroller of the Currency

Credit and Market Risk Policy
Washington, DC 20219

Area: Assets $100 Mil - $1 Bill

All Reporting CMR | **Reporting Dockets: 285** | **September 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	11,437	-692	-6 %	13.07 %	-42 bp
+200 bp	12,022	-106	-1 %	13.56 %	+8 bp
+100 bp	12,276	147	+1 %	13.72 %	+24 bp
0 bp	12,129			13.49 %	
-100 bp	11,902	-226	-2 %	13.21 %	-27 bp

Risk Measure for a Given Rate Shock

	9/30/2011	6/30/2011	9/30/2010
Pre-shock NPV Ratio: NPV as % of PV Assets	13.49 %	14.33 %	13.34 %
Post-shock NPV Ratio	13.21 %	13.54 %	12.71 %
Sensitivity Measure: Decline in NPV Ratio	27 bp	79 bp	62 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Amounts in Millions

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	9,857	9,810	9,626	9,300	8,857	9,130	107.44	1.18
30-Year Mortgage Securities	1,533	1,526	1,493	1,436	1,363	1,417	107.67	1.30
15-Year Mortgages and MBS	10,902	10,849	10,641	10,355	10,017	10,168	106.70	1.20
Balloon Mortgages and MBS	3,474	3,460	3,416	3,372	3,325	3,301	104.82	0.85
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	872	874	867	861	855	848	103.08	0.27
7 Month to 2 Year Reset Frequency	5,244	5,276	5,262	5,236	5,195	4,979	105.97	-0.17
2+ to 5 Year Reset Frequency	3,270	3,263	3,239	3,232	3,206	3,084	105.82	0.47
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	108	108	107	105	104	103	104.54	0.81
2 Month to 5 Year Reset Frequency	1,143	1,138	1,123	1,108	1,089	1,097	103.75	0.88
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	2,923	2,908	2,871	2,835	2,799	2,860	101.67	0.89
Adjustable-Rate, Fully Amortizing	5,473	5,434	5,371	5,308	5,245	5,390	100.81	0.94
Fixed-Rate, Balloon	3,651	3,594	3,496	3,403	3,313	3,412	105.31	2.16
Fixed-Rate, Fully Amortizing	3,616	3,497	3,362	3,237	3,120	3,271	106.91	3.63
Construction and Land Loans								
Adjustable-Rate	1,302	1,300	1,295	1,290	1,285	1,302	99.82	0.28
Fixed-Rate	1,273	1,259	1,233	1,208	1,184	1,268	99.26	1.59
Second-Mortgage Loans and Securities								
Adjustable-Rate	2,813	2,811	2,802	2,794	2,786	2,806	100.18	0.19
Fixed-Rate	1,448	1,432	1,404	1,377	1,351	1,359	105.32	1.54
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,350	1,343	1,322	1,299	1,273	1,343	100.00	1.02
Accrued Interest Receivable	231	231	231	231	231	231	100.00	0.00
Advance for Taxes/Insurance	38	38	38	38	38	38	100.00	0.00
Float on Escrows on Owned Mortgages	4	10	19	30	41			-81.35
LESS: Value of Servicing on Mortgages Serviced by Others	2	2	3	3	4			-26.44
TOTAL MORTGAGE LOANS AND SECURITIES	**60,524**	**60,158**	**59,216**	**58,051**	**56,675**	**57,408**	**104.79**	**1.09**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	1,755	1,752	1,745	1,738	1,732	1,753	99.91	0.29
Fixed-Rate	2,185	2,134	2,065	2,000	1,938	1,962	108.77	2.80
Consumer Loans								
Adjustable-Rate	393	393	392	392	391	406	96.70	0.13
Fixed-Rate	1,673	1,659	1,632	1,605	1,580	1,652	100.45	1.24
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	3	3	3	2	2	3	100.00	4.88
Accrued Interest Receivable	43	43	43	43	43	43	100.00	0.00
TOTAL NONMORTGAGE LOANS	**6,052**	**5,983**	**5,880**	**5,780**	**5,685**	**5,819**	**102.83**	**1.44**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,551	2,551	2,551	2,551	2,551	2,551	100.00	0.00
Equities and All Mutual Funds	153	152	150	148	146	152	100.06	1.01
Zero-Coupon Securities	142	133	125	118	112	109	121.52	6.23
Government and Agency Securities	1,320	1,283	1,238	1,196	1,156	1,207	106.30	3.20
Term Fed Funds, Term Repos	6,569	6,559	6,540	6,523	6,507	6,545	100.20	0.22
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,042	999	954	912	873	970	102.99	4.43
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	2,630	2,593	2,550	2,454	2,362	2,625	98.79	1.54
Structured Securities (Complex)	3,313	3,272	3,183	3,057	2,903	3,262	100.30	1.99
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	2.04
TOTAL CASH, DEPOSITS, AND SECURITIES	**17,720**	**17,542**	**17,290**	**16,959**	**16,610**	**17,421**	**100.69**	**1.22**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	964	964	964	964	964	964	100.00	0.00
Real Estate Held for Investment	49	49	49	49	49	49	100.00	0.00
Investment in Unconsolidated Subsidiaries	51	48	45	41	38	48	100.00	6.80
Office Premises and Equipment	1,420	1,420	1,420	1,420	1,420	1,420	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,484**	**2,481**	**2,478**	**2,475**	**2,471**	**2,481**	**100.00**	**0.13**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	179	208	249	287	313			-16.82
Adjustable-Rate Servicing	5	5	5	6	6			-4.48
Float on Mortgages Serviced for Others	128	149	181	213	240			-17.62
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**312**	**362**	**434**	**505**	**558**			**-16.97**
OTHER ASSETS								
Purchased and Excess Servicing						266		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,508	2,508	2,508	2,508	2,508	2,508	100.00	0.00
Miscellaneous II						240		
Deposit Intangibles								
Retail CD Intangible	65	68	113	130	144			-34.53
Transaction Account Intangible	72	216	425	622	807			-81.92
MMDA Intangible	243	290	450	600	742			-35.66
Passbook Account Intangible	193	316	547	763	965			-55.96
Non-Interest-Bearing Account Intangible	-88	17	131	239	342			-634.91
TOTAL OTHER ASSETS	**2,993**	**3,416**	**4,174**	**4,863**	**5,508**	**3,015**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						193		
TOTAL ASSETS	**90,085**	**89,941**	**89,472**	**88,633**	**87,506**	**86,337**	**104/103***	**0.34/1.01***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	22,635	22,626	22,542	22,459	22,379	22,446	100.80	0.21
Fixed-Rate Maturing in 13 Months or More	13,804	13,595	13,237	12,900	12,586	12,811	106.12	2.08
Variable-Rate	453	453	452	450	449	450	100.60	0.15
Demand								
Transaction Accounts	7,937	7,937	7,937	7,937	7,937	7,937	100/97*	0.00/2.29*
MMDAs	10,933	10,933	10,933	10,933	10,933	10,933	100/97*	0.00/0.97*
Passbook Accounts	9,394	9,394	9,394	9,394	9,394	9,394	100/97*	0.00/1.95*
Non-Interest-Bearing Accounts	4,629	4,629	4,629	4,629	4,629	4,629	100/100*	0.00/2.37*
TOTAL DEPOSITS	**69,785**	**69,567**	**69,124**	**68,703**	**68,307**	**68,599**	**101/100***	**0.48/1.34***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	2,551	2,531	2,503	2,475	2,448	2,466	102.65	0.94
Fixed-Rate Maturing in 37 Months or More	1,398	1,328	1,261	1,199	1,140	1,196	111.02	5.16
Variable-Rate	330	330	329	329	329	326	101.10	0.15
TOTAL BORROWINGS	**4,279**	**4,190**	**4,094**	**4,003**	**3,917**	**3,989**	**105.03**	**2.22**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	524	524	524	524	524	524	100.00	0.00
Other Escrow Accounts	105	102	99	96	93	107	95.29	3.08
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	971	971	971	971	971	971	100.00	0.00
Miscellaneous II	0	0	0	0	0	42		
TOTAL OTHER LIABILITIES	**1,600**	**1,597**	**1,594**	**1,591**	**1,588**	**1,643**	**97.16**	**0.20**
Other Liabilities not Included Above								
Self-Valued	2,540	2,491	2,427	2,371	2,328	2,290	108.78	2.26
Unamortized Yield Adjustments						0		
TOTAL LIABILITIES	**78,204**	**77,844**	**77,239**	**76,668**	**76,140**	**76,522**	**102/101****	**0.62/1.39****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	33	25	-3	-42	-83			
ARMs	7	7	7	6	5			
Other Mortgages	1	0	-2	-4	-7			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	30	28	20	10	-3			
Sell Mortgages and MBS	-65	-51	-6	57	125			
Purchase Non-Mortgage Items	0	0	-1	-1	-2			
Sell Non-Mortgage Items	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-11	-4	5	14	22			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	-2	-4	-7			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-2	-2	-5	-7	-10			
Self-Valued	29	29	29	29	29			
TOTAL OFF-BALANCE-SHEET POSITIONS	**22**	**32**	**43**	**57**	**70**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	90,085	89,941	89,472	88,633	87,506	86,337	104/103***	0.34/1.01***
MINUS TOTAL LIABILITIES	78,204	77,844	77,239	76,668	76,140	76,522	102/101**	0.62/1.39**
PLUS OFF-BALANCE-SHEET POSITIONS	22	32	43	57	70			
TOTAL NET PORTFOLIO VALUE #	11,902	12,129	12,276	12,022	11,437	9,816	123.56	-1.54

* 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	$2,084	$3,912	$2,410	$537	$188
WARM	335 mo	310 mo	300 mo	270 mo	219 mo
WAC	4.46%	5.41%	6.32%	7.30%	9.05%
Amount of these that is FHA or VA Guaranteed	$193	$48	$30	$18	$20
Securities Backed by Conventional Mortgages	$733	$302	$77	$11	$1
WARM	291 mo	267 mo	273 mo	236 mo	124 mo
Weighted Average Pass-Through Rate	4.08%	5.27%	6.19%	7.20%	8.70%
Securities Backed by FHA or VA Mortgages	$171	$88	$30	$2	$1
WARM	278 mo	229 mo	273 mo	198 mo	138 mo
Weighted Average Pass-Through Rate	4.27%	5.23%	6.18%	7.17%	8.41%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,415	$2,183	$1,210	$477	$195
WAC	4.19%	5.39%	6.38%	7.33%	8.70%
Mortgage Securities	$2,161	$468	$54	$3	$0
Weighted Average Pass-Through Rate	3.68%	5.18%	6.06%	7.14%	8.59%
WARM (of 15-Year Loans and Securities)	145 mo	135 mo	130 mo	110 mo	78 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$707	$898	$888	$403	$248
WAC	4.15%	5.42%	6.39%	7.32%	9.78%
Mortgage Securities	$137	$17	$2	$1	$0
Weighted Average Pass-Through Rate	3.52%	5.38%	6.28%	7.03%	9.51%
WARM (of Balloon Loans and Securities)	96 mo	69 mo	47 mo	48 mo	58 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$24,017**

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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	$59	$33	$0	$1
WAC	4.22%	4.06%	5.19%	0.00%	5.61%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$847	$4,921	$3,051	$103	$1,096
Weighted Average Margin	183 bp	283 bp	276 bp	228 bp	277 bp
WAC	4.49%	4.27%	5.12%	3.51%	4.70%
WARM	188 mo	269 mo	292 mo	296 mo	273 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	42 mo	4 mo	16 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	$10,111

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	$13	$54	$82	$8	$2
Weighted Average Distance from Lifetime Cap	167 bp	173 bp	193 bp	71 bp	147 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$42	$110	$81	$0	$51
Weighted Average Distance from Lifetime Cap	301 bp	350 bp	332 bp	395 bp	388 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$561	$4,662	$2,728	$93	$994
Weighted Average Distance from Lifetime Cap	941 bp	714 bp	628 bp	729 bp	653 bp
Balances Without Lifetime Cap	$231	$153	$193	$1	$51
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$333	$4,588	$2,503	$11	$977
Weighted Average Periodic Rate Cap	167 bp	199 bp	218 bp	168 bp	166 bp
Balances Subject to Periodic Rate Floors	$233	$3,984	$2,026	$10	$825
MBS Included in ARM Balances	$253	$990	$455	$11	$95

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,860	$5,390
WARM	73 mo	208 mo
Remaining Term to Full Amortization	276 mo	
Rate Index Code	0	0
Margin	233 bp	267 bp
Reset Frequency	30 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$84	$126
Wghted Average Distance to Lifetime Cap	122 bp	108 bp
Fixed-Rate:		
Balances	$3,412	$3,271
WARM	40 mo	108 mo
Remaining Term to Full Amortization	243 mo	
WAC	6.32%	6.46%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$1,302	$1,268
WARM	36 mo	31 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	176 bp	6.09%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$2,806	$1,359
WARM	121 mo	105 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	83 bp	6.58%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$1,753	$1,962
WARM	43 mo	46 mo
Margin in Column 1; WAC in Column 2	137 bp	6.44%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$406	$1,652
WARM	74 mo	59 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	397 bp	7.68%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$16	$392
Fixed Rate		
Remaining WAL <= 5 Years	$235	$1,596
Remaining WAL 5-10 Years	$93	$117
Remaining WAL Over 10 Years	$37	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$56
CMO Residuals:		
Fixed Rate	$20	$4
Floating Rate	$22	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	8.50%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$423	$2,166

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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	$14,743	$10,700	$4,455	$631	$201
WARM	200 mo	274 mo	269 mo	235 mo	175 mo
Weighted Average Servicing Fee	29 bp	32 bp	35 bp	39 bp	36 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	227 loans				
FHA/VA	30 loans				
Subserviced by Others	6 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$363	$511	Total # of Adjustable-Rate Loans Serviced	6 loans
WARM (in months)	240 mo	297 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	20 bp	29 bp		

Total Balances of Mortgage Loans Serviced for Others **$31,605**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,551		
Equity Securities Carried at Fair Value	$152		
Zero-Coupon Securities	$109	2.66%	63 mo
Government & Agency Securities	$1,207	2.30%	47 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$6,545	0.34%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$970	4.04%	69 mo
Memo: Complex Securities (from supplemental reporting)	$3,262		

Total Cash, Deposits, and Securities **$14,796**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$2,209
Accrued Interest Receivable	$231
Advances for Taxes and Insurance	$38
Less: Unamortized Yield Adjustments	$-16
Valuation Allowances	$867
Unrealized Gains (Losses)	$115
ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$150
Accrued Interest Receivable	$43
Less: Unamortized Yield Adjustments	$-15
Valuation Allowances	$147
Unrealized Gains (Losses)	$4
OTHER ITEMS	
Real Estate Held for Investment	$49
Repossessed Assets	$964
Equity Investments Not Carried at Fair Value	$48
Office Premises and Equipment	
	$1,420
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$37
Valuation Allowances	$-5
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$266
Miscellaneous I	
Miscellaneous II	$2,508
	$240
TOTAL ASSETS	**$86,301**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$146
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$7
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$20
Mortgage-Related Mututal Funds	$132
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$381
Weighted Average Servicing Fee	19 bp
Adjustable-Rate Mortgage Loans Serviced	$540
Weighted Average Servicing Fee	23 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$52

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets $100 Mil - $1 Bill
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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	$4,947	$2,109	$341	$173
WAC	0.86%	1.92%	4.87%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$7,743	$6,151	$1,154	$150
WAC	0.89%	1.63%	4.55%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$5,959	$3,000	$88
WAC		1.55%	3.46%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$3,851	$39
WAC			2.65%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$35,256**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$686	$527	$533
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$10,983	$12,237	$7,053
Penalty in Months of Forgone Interest	3.36 mo	5.73 mo	5.66 mo
Balances in New Accounts	$787	$749	$293

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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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%	$604	$791	$477	1.53%
3.00 to 3.99%	$42	$462	$327	3.47%
4.00 to 4.99%	$43	$376	$224	4.53%
5.00 to 5.99%	$24	$119	$138	5.26%
6.00 to 6.99%	$0	$2	$12	6.20%
7.00 to 7.99%	$0	$1	$9	7.47%
8.00 to 8.99%	$0	$0	$8	8.25%
9.00 and Above	$0	$0	$1	9.99%
WARM	1 mo	19 mo	69 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$3,662**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$3,066
Book Value of Redeemable Preferred Stock	$66

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LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$7,937	0.36%	$186
Money Market Deposit Accounts (MMDAs)	$10,933	0.55%	$535
Passbook Accounts	$9,394	0.44%	$238
Non-Interest-Bearing Non-Maturity Deposits	$4,629		$141
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$164	0.13%	
Escrow for Mortgages Serviced for Others	$360	0.01%	
Other Escrows	$107	0.02%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$33,523		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$971		
Miscellaneous II	$42		
TOTAL LIABILITIES	**$76,522**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$4
EQUITY CAPITAL	$9,775
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$86,301**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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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		$37
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$6
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	26	$79
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	35	$32
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	13	$20
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	106	$423
1014	Opt commitment to orig 25- or 30-year FRMs	92	$450
1016	Opt commitment to orig "other" Mortgages	72	$140
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		$6
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$2
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$3
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	7	$12
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$2
2016	Commit/purchase "other" Mortgage loans, svc retained		$26
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$6
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	31	$314
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	39	$420
2036	Commit/sell "other" Mortgage loans, svc retained		$4
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$3
2054	Commit/purchase 25- to 30-year FRM MBS		$0
2074	Commit/sell 25- or 30-yr FRM MBS		$11
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$335
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$3
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	19	$84
2134	Commit/sell 25- or 30-yr FRM loans, svc released	33	$228

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SUPPLEMENTAL REPORTING

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2136	Commit/sell "other" Mortgage loans, svc released		$5
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	9	$241
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	6	$4
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	34	$49
2214	Firm commit/originate 25- or 30-year FRM loans	28	$67
2216	Firm commit/originate "other" Mortgage loans	25	$82
3032	Option to sell 10-, 15-, or 20-year FRMs		$3
3034	Option to sell 25- or 30-year FRMs		$1
3036	Option to sell "other" Mortgages		$0
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$36
4002	Commit/purchase non-Mortgage financial assets	19	$56
4006	Commit/purchase "other" liabilities		$4
4022	Commit/sell non-Mortgage financial assets		$10
5002	IR swap: pay fixed, receive 1-month LIBOR		$12
5004	IR swap: pay fixed, receive 3-month LIBOR		$404
5026	IR swap: pay 3-month LIBOR, receive fixed		$4
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$6
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2
6004	Interest rate Cap based on 3-month LIBOR		$10
9502	Fixed-rate construction loans in process	113	$225
9512	Adjustable-rate construction loans in process	73	$114

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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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		$0
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$35
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$165
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$0
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$30
120	Other investment securities, fixed-coupon securities		$17
122	Other investment securities, floating-rate securities		$2
125	Multi/nonres mtg loans; fixed-rate, Balloon		$58
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$101
130	Construction and land loans (adj-rate)		$52
140	Second Mortgages (adj-rate)		$12
150	Commercial loans (adj-rate)		$49
180	Consumer loans; loans on deposits		$1
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases		$2
184	Consumer loans; mobile home loans		$4
185	Consumer loans; credit cards		$1
187	Consumer loans; recreational vehicles		$24
189	Consumer loans; other		$3
200	Variable-rate, fixed-maturity CDs	75	$450
220	Variable-rate FHLB advances	16	$210
299	Other variable-rate	19	$116
300	Govt. & agency securities, fixed-coupon securities		$8
302	Govt. & agency securities, floating-rate securities		$0

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SUPPLEMENTAL REPORTING

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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	156	$3,262	$3,313	$3,272	$3,183	$3,057	$2,903
123 - Mortgage Derivatives - M/V estimate	112	$2,625	$2,630	$2,593	$2,550	$2,454	$2,362
129 - Mortgage-Related Mutual Funds - M/V estimate	15	$109	$109	$109	$108	$108	$107
280 - FHLB putable advance-M/V estimate	43	$842	$949	$925	$897	$872	$851
281 - FHLB convertible advance-M/V estimate	40	$910	$991	$978	$958	$940	$927
282 - FHLB callable advance-M/V estimate		$169	$192	$187	$182	$177	$174
289 - Other FHLB structured advances - M/V estimate	8	$144	$154	$152	$148	$145	$142
290 - Other structured borrowings - M/V estimate	10	$226	$254	$248	$244	$238	$234
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$28	$29	$29	$29	$29	$29