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: 374** **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	15,181	-2,535	-14 %	12.76 %	-156 bp
+200 bp	16,375	-1,340	-8 %	13.55 %	-77 bp
+100 bp	17,295	-421	-2 %	14.12 %	-20 bp
0 bp	17,715			14.32 %	
-100 bp	17,929	214	+1 %	14.40 %	+8 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	14.32 %	14.02 %	13.83 %
Post-shock NPV Ratio	13.55 %	12.98 %	13.26 %
Sensitivity Measure: Decline in NPV Ratio	77 bp	104 bp	56 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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Report Prepared: 9/28/2011 8:30:39 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	14,631	14,397	13,879	13,210	12,484	13,489	106.73	2.61
30-Year Mortgage Securities	2,041	1,995	1,912	1,815	1,713	1,896	105.21	3.24
15-Year Mortgages and MBS	14,595	14,403	14,015	13,559	13,075	13,575	106.10	2.01
Balloon Mortgages and MBS	4,213	4,188	4,138	4,084	4,021	3,995	104.83	0.89
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,356	1,355	1,345	1,334	1,321	1,310	103.46	0.42
7 Month to 2 Year Reset Frequency	6,879	6,906	6,873	6,810	6,706	6,577	105.01	0.05
2+ to 5 Year Reset Frequency	4,611	4,609	4,589	4,544	4,439	4,359	105.73	0.24
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	133	131	129	127	125	126	104.04	1.20
2 Month to 5 Year Reset Frequency	1,402	1,392	1,371	1,348	1,323	1,341	103.78	1.12
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,994	3,959	3,911	3,863	3,815	3,920	100.99	1.05
Adjustable-Rate, Fully Amortizing	8,032	7,955	7,855	7,755	7,656	7,903	100.66	1.12
Fixed-Rate, Balloon	4,499	4,398	4,276	4,160	4,048	4,120	106.76	2.53
Fixed-Rate, Fully Amortizing	5,190	5,010	4,824	4,651	4,490	4,625	108.34	3.65
Construction and Land Loans								
Adjustable-Rate	1,890	1,886	1,879	1,871	1,864	1,893	99.63	0.29
Fixed-Rate	1,770	1,746	1,712	1,679	1,647	1,763	99.05	1.67
Second-Mortgage Loans and Securities								
Adjustable-Rate	3,866	3,861	3,849	3,838	3,826	3,852	100.21	0.22
Fixed-Rate	2,070	2,040	2,001	1,963	1,927	1,954	104.45	1.70
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,494	1,479	1,452	1,422	1,390	1,479	100.00	1.44
Accrued Interest Receivable	320	320	320	320	320	320	100.00	0.00
Advance for Taxes/Insurance	45	45	45	45	45	45	100.00	0.00
Float on Escrows on Owned Mortgages	16	31	48	64	79			-51.19
LESS: Value of Servicing on Mortgages Serviced by Others	8	11	12	13	13			-15.81
TOTAL MORTGAGE LOANS AND SECURITIES	**83,039**	**82,096**	**80,411**	**78,450**	**76,300**	**78,541**	**104.53**	**1.60**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,246	2,240	2,231	2,222	2,213	2,248	99.64	0.35
Fixed-Rate	2,492	2,429	2,355	2,286	2,219	2,279	106.57	2.82
Consumer Loans								
Adjustable-Rate	613	612	610	609	607	592	103.42	0.20
Fixed-Rate	2,664	2,635	2,593	2,552	2,513	2,618	100.66	1.34
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-23	-22	-22	-21	-21	-22	0.00	1.69
Accrued Interest Receivable	58	58	58	58	58	58	100.00	0.00
TOTAL NONMORTGAGE LOANS	**8,050**	**7,951**	**7,825**	**7,705**	**7,589**	**7,772**	**102.31**	**1.42**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,203	3,203	3,203	3,203	3,203	3,203	100.00	0.00
Equities and All Mutual Funds	195	192	189	185	181	192	100.09	1.59
Zero-Coupon Securities	258	249	241	234	228	231	108.10	3.32
Government and Agency Securities	2,362	2,284	2,201	2,125	2,054	2,218	102.97	3.52
Term Fed Funds, Term Repos	8,118	8,109	8,089	8,070	8,051	8,097	100.15	0.18
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,466	1,406	1,346	1,290	1,238	1,364	103.04	4.29
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	4,021	3,936	3,817	3,657	3,530	3,927	100.23	2.60
Structured Securities (Complex)	5,035	4,949	4,758	4,526	4,293	4,963	99.72	2.80
LESS: Valuation Allowances for Investment Securities	1	1	0	0	0	1	100.00	2.34
TOTAL CASH, DEPOSITS, AND SECURITIES	**24,658**	**24,327**	**23,843**	**23,288**	**22,775**	**24,194**	**100.55**	**1.67**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,162	1,162	1,162	1,162	1,162	1,162	100.00	0.00
Real Estate Held for Investment	64	64	64	64	64	64	100.00	0.00
Investment in Unconsolidated Subsidiaries	38	35	33	30	28	35	100.00	6.80
Office Premises and Equipment	2,007	2,007	2,007	2,007	2,007	2,007	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,272**	**3,269**	**3,267**	**3,265**	**3,262**	**3,269**	**100.00**	**0.07**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	289	348	397	429	446			-15.59
Adjustable-Rate Servicing	8	8	9	9	9			-11.09
Float on Mortgages Serviced for Others	171	209	249	281	307			-18.57
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**467**	**565**	**655**	**720**	**762**			**-16.63**
OTHER ASSETS								
Purchased and Excess Servicing						341		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,619	3,619	3,619	3,619	3,619	3,619	100.00	0.00
Miscellaneous II						439		
Deposit Intangibles								
Retail CD Intangible	92	100	152	173	192			-29.88
Transaction Account Intangible	357	499	776	1,038	1,291			-42.00
MMDA Intangible	437	504	722	930	1,119			-28.22
Passbook Account Intangible	504	629	927	1,208	1,476			-33.56
Non-Interest-Bearing Account Intangible	-23	124	275	420	557			-120.78
TOTAL OTHER ASSETS	**4,987**	**5,474**	**6,471**	**7,388**	**8,253**	**4,399**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						76		
TOTAL ASSETS	**124,473**	**123,683**	**122,473**	**120,816**	**118,941**	**118,252**	**105/103*** **	**0.81/1.43*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	29,953	29,935	29,827	29,720	29,617	29,695	100.81	0.21
Fixed-Rate Maturing in 13 Months or More	18,230	17,873	17,423	16,996	16,599	17,016	105.04	2.26
Variable-Rate	627	627	626	625	624	624	100.39	0.09
Demand								
Transaction Accounts	11,133	11,133	11,133	11,133	11,133	11,133	100/96*	0.00/1.97*
MMDAs	15,235	15,235	15,235	15,235	15,235	15,235	100/97*	0.00/0.97*
Passbook Accounts	12,648	12,648	12,648	12,648	12,648	12,648	100/95*	0.00/1.76*
Non-Interest-Bearing Accounts	6,417	6,417	6,417	6,417	6,417	6,417	100/98*	0.00/2.37*
TOTAL DEPOSITS	**94,244**	**93,869**	**93,309**	**92,775**	**92,273**	**92,770**	**101/99***	**0.50/1.32***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	3,982	3,948	3,904	3,860	3,817	3,847	102.63	0.98
Fixed-Rate Maturing in 37 Months or More	2,016	1,917	1,824	1,736	1,655	1,802	106.36	5.01
Variable-Rate	680	679	679	678	678	677	100.32	0.07
TOTAL BORROWINGS	**6,677**	**6,545**	**6,406**	**6,275**	**6,150**	**6,327**	**103.45**	**2.07**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	557	557	557	557	557	557	100.00	0.00
Other Escrow Accounts	102	99	96	94	91	107	93.03	3.01
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,500	1,500	1,500	1,500	1,500	1,500	100.00	0.00
Miscellaneous II	0	0	0	0	0	50		
TOTAL OTHER LIABILITIES	**2,160**	**2,157**	**2,154**	**2,151**	**2,149**	**2,214**	**97.42**	**0.14**
Other Liabilities not Included Above								
Self-Valued	3,551	3,492	3,413	3,346	3,295	3,257	107.22	1.98
Unamortized Yield Adjustments						2		
TOTAL LIABILITIES	**106,633**	**106,063**	**105,282**	**104,547**	**103,867**	**104,569**	**101/100****	**0.64/1.36****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	23	8	-19	-48	-77			
ARMs	8	8	6	4	2			
Other Mortgages	1	0	-2	-4	-8			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	23	16	4	-9	-23			
Sell Mortgages and MBS	-25	0	38	77	115			
Purchase Non-Mortgage Items	1	0	-1	-1	-2			
Sell Non-Mortgage Items	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-4	-1	2	4	6			
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	-1	-2	-3	-4			
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	-1	-1	-5	-8	-11			
Self-Valued	61	64	81	94	107			
TOTAL OFF-BALANCE-SHEET POSITIONS	**88**	**95**	**104**	**107**	**106**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	124,473	123,683	122,473	120,816	118,941	118,252	105/103***	0.81/1.43***
MINUS TOTAL LIABILITIES	106,633	106,063	105,282	104,547	103,867	104,569	101/100**	0.64/1.36**
PLUS OFF-BALANCE-SHEET POSITIONS	88	95	104	107	106			
TOTAL NET PORTFOLIO VALUE #	17,929	17,715	17,295	16,375	15,181	13,683	129.47	1.79

* 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	$2,484	$6,202	$3,710	$821	$273
WARM	330 mo	311 mo	300 mo	274 mo	224 mo
WAC	4.57%	5.43%	6.33%	7.30%	8.96%
Amount of these that is FHA or VA Guaranteed	$203	$124	$110	$55	$37
Securities Backed by Conventional Mortgages	$825	$513	$104	$13	$2
WARM	272 mo	269 mo	269 mo	242 mo	122 mo
Weighted Average Pass-Through Rate	4.09%	5.23%	6.13%	7.20%	8.71%
Securities Backed by FHA or VA Mortgages	$265	$118	$48	$6	$2
WARM	294 mo	254 mo	269 mo	229 mo	135 mo
Weighted Average Pass-Through Rate	4.14%	5.24%	6.22%	7.10%	8.48%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$4,045	$3,230	$1,722	$645	$258
WAC	4.34%	5.40%	6.38%	7.32%	8.72%
Mortgage Securities	$2,839	$737	$94	$5	$0
Weighted Average Pass-Through Rate	3.76%	5.18%	6.08%	7.18%	8.66%
WARM (of 15-Year Loans and Securities)	144 mo	135 mo	128 mo	106 mo	80 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$721	$1,062	$1,113	$522	$292
WAC	4.19%	5.44%	6.39%	7.32%	9.75%
Mortgage Securities	$192	$85	$7	$2	$0
Weighted Average Pass-Through Rate	3.62%	5.38%	6.11%	7.13%	8.90%
WARM (of Balloon Loans and Securities)	96 mo	71 mo	49 mo	50 mo	58 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$32,955**

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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	$2	$68	$44	$0	$1
WAC	5.10%	4.24%	5.35%	0.00%	5.21%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,309	$6,508	$4,314	$126	$1,340
Weighted Average Margin	178 bp	270 bp	270 bp	221 bp	272 bp
WAC	4.21%	4.32%	5.22%	3.48%	4.89%
WARM	188 mo	268 mo	298 mo	298 mo	267 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	41 mo	4 mo	17 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	$13,713

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	$17	$64	$104	$13	$1
Weighted Average Distance from Lifetime Cap	135 bp	129 bp	159 bp	77 bp	133 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$42	$131	$95	$0	$55
Weighted Average Distance from Lifetime Cap	302 bp	346 bp	331 bp	395 bp	388 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$916	$6,213	$3,900	$111	$1,236
Weighted Average Distance from Lifetime Cap	961 bp	709 bp	633 bp	730 bp	663 bp
Balances Without Lifetime Cap	$334	$169	$259	$2	$49
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$512	$6,041	$3,601	$17	$1,178
Weighted Average Periodic Rate Cap	165 bp	194 bp	211 bp	146 bp	160 bp
Balances Subject to Periodic Rate Floors	$396	$5,278	$3,008	$13	$912
MBS Included in ARM Balances	$325	$1,136	$599	$22	$96

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,920	$7,903
WARM	80 mo	202 mo
Remaining Term to Full Amortization	281 mo	
Rate Index Code	0	0
Margin	235 bp	251 bp
Reset Frequency	29 mo	28 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$118	$192
Wghted Average Distance to Lifetime Cap	73 bp	104 bp
Fixed-Rate:		
Balances	$4,120	$4,625
WARM	41 mo	104 mo
Remaining Term to Full Amortization	244 mo	
WAC	6.34%	6.41%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$1,893	$1,763
WARM	33 mo	30 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	169 bp	6.23%
Reset Frequency	7 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,852	$1,954
WARM	118 mo	106 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	160 bp	6.57%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,248	$2,279
WARM	43 mo	44 mo
Margin in Column 1; WAC in Column 2	139 bp	6.21%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$592	$2,618
WARM	73 mo	61 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	549 bp	7.49%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$27	$470
Fixed Rate		
Remaining WAL <= 5 Years	$371	$2,654
Remaining WAL 5-10 Years	$145	$181
Remaining WAL Over 10 Years	$33	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$56
CMO Residuals:		
Fixed Rate	$20	$8
Floating Rate	$27	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	8.50%
Principal-Only MBS	$4	$0
WAC	4.94%	0.00%
Total Mortgage-Derivative Securities - Book Value	$627	$3,370

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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	$16,991	$14,320	$5,912	$876	$298
WARM	222 mo	276 mo	272 mo	237 mo	163 mo
Weighted Average Servicing Fee	28 bp	31 bp	33 bp	37 bp	41 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	290 loans				
FHA/VA	37 loans				
Subserviced by Others	6 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$535	$528
WARM (in months)	240 mo	299 mo
Weighted Average Servicing Fee	34 bp	29 bp

Total # of Adjustable-Rate Loans Serviced	8 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others	**$39,462**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,203		
Equity Securities Carried at Fair Value	$192		
Zero-Coupon Securities	$231	2.01%	36 mo
Government & Agency Securities	$2,218	2.35%	53 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$8,097	0.34%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,364	3.70%	65 mo
Memo: Complex Securities (from supplemental reporting)	$4,963		

Total Cash, Deposits, and Securities	**$20,268**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$2,604
Accrued Interest Receivable	$320
Advances for Taxes and Insurance	$45
Less: Unamortized Yield Adjustments	$91
Valuation Allowances	$1,125
Unrealized Gains (Losses)	$106

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$183
Accrued Interest Receivable	$58
Less: Unamortized Yield Adjustments	$-13
Valuation Allowances	$205
Unrealized Gains (Losses)	$4

OTHER ITEMS	
Real Estate Held for Investment	$64
Repossessed Assets	$1,162
Equity Investments Not Carried at Fair Value	$35
Office Premises and Equipment	
	$2,007
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$33
Valuation Allowances	$-11
	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$341
Miscellaneous I	
Miscellaneous II	$3,619
	$439
TOTAL ASSETS	**$118,322**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$113
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	$37
Mortgage-Related Mututal Funds	$155
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$873
Weighted Average Servicing Fee	24 bp
Adjustable-Rate Mortgage Loans Serviced	$1,065
Weighted Average Servicing Fee	30 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$96

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$6,554	$3,017	$409	$188
WAC	0.93%	2.15%	4.77%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$10,597	$7,808	$1,310	$213
WAC	1.01%	1.77%	4.48%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$8,050	$4,047	$106
WAC		1.67%	3.69%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$4,919	$43
WAC			2.72%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$46,712**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$910	$917	$658
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$14,838	$16,261	$9,120
Penalty in Months of Forgone Interest	3.33 mo	5.81 mo	6.09 mo
Balances in New Accounts	$991	$856	$342

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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%	$876	$1,209	$653	1.51%
3.00 to 3.99%	$91	$656	$533	3.48%
4.00 to 4.99%	$67	$640	$335	4.54%
5.00 to 5.99%	$88	$210	$240	5.25%
6.00 to 6.99%	$1	$4	$13	6.21%
7.00 to 7.99%	$0	$3	$20	7.34%
8.00 to 8.99%	$0	$0	$8	8.24%
9.00 and Above	$0	$0	$1	10.06%
WARM	1 mo	19 mo	68 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$5,649**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$4,559
Book Value of Redeemable Preferred Stock	$0

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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	$11,133	0.42%	$430
Money Market Deposit Accounts (MMDAs)	$15,235	0.64%	$620
Passbook Accounts	$12,648	0.49%	$295
Non-Interest-Bearing Non-Maturity Deposits	$6,417		$240
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$258	0.19%	
Escrow for Mortgages Serviced for Others	$299	0.03%	
Other Escrows	$107	0.02%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$46,098		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,500		
Miscellaneous II	$50		
TOTAL LIABILITIES	**$104,569**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$6
EQUITY CAPITAL	$13,746
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$118,321**

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		$97
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$3
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	36	$62
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	36	$27
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	24	$32
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	129	$239
1014	Opt commitment to orig 25- or 30-year FRMs	122	$380
1016	Opt commitment to orig "other" Mortgages	84	$136
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		$4
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$0
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	8	$9
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	6	$5
2016	Commit/purchase "other" Mortgage loans, svc retained		$16
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$2
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	34	$128
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	44	$239
2036	Commit/sell "other" Mortgage loans, svc retained		$24
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$3
2054	Commit/purchase 25- to 30-year FRM MBS		$2
2074	Commit/sell 25- or 30-yr FRM MBS		$13
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$2
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

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SUPPLEMENTAL REPORTING

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	26	$33
2134	Commit/sell 25- or 30-yr FRM loans, svc released	39	$203
2136	Commit/sell "other" Mortgage loans, svc released		$5
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	14	$26
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	9	$7
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	6	$6
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	43	$46
2214	Firm commit/originate 25- or 30-year FRM loans	45	$115
2216	Firm commit/originate "other" Mortgage loans	31	$87
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3016	Option to purchase "other" Mortgages		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$2
3034	Option to sell 25- or 30-year FRMs		$7
3054	Short option to purchase 25- or 30-yr FRMs		$13
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$23
4002	Commit/purchase non-Mortgage financial assets	32	$59
4006	Commit/purchase "other" liabilities		$4
4022	Commit/sell non-Mortgage financial assets		$8
5002	IR swap: pay fixed, receive 1-month LIBOR		$12
5004	IR swap: pay fixed, receive 3-month LIBOR		$63
5026	IR swap: pay 3-month LIBOR, receive fixed		$4
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$7
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	154	$368
9512	Adjustable-rate construction loans in process	95	$136

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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		$36
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$168
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		$31
120	Other investment securities, fixed-coupon securities	7	$40
122	Other investment securities, floating-rate securities		$12
125	Multi/nonres mtg loans; fixed-rate, Balloon		$56
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$97
130	Construction and land loans (adj-rate)		$9
140	Second Mortgages (adj-rate)		$10
150	Commercial loans (adj-rate)		$54
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		$25
189	Consumer loans; other		$6
200	Variable-rate, fixed-maturity CDs	100	$624
220	Variable-rate FHLB advances	21	$347
299	Other variable-rate	23	$330
300	Govt. & agency securities, fixed-coupon securities		$24
302	Govt. & agency securities, floating-rate securities		$55

AGGREGATE SCHEDULE CMR REPORT

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	206	$4,963	$5,035	$4,949	$4,758	$4,526	$4,293
123 - Mortgage Derivatives - M/V estimate	157	$3,927	$4,021	$3,936	$3,817	$3,657	$3,530
129 - Mortgage-Related Mutual Funds - M/V estimate	17	$116	$116	$116	$115	$113	$112
280 - FHLB putable advance-M/V estimate	57	$1,243	$1,376	$1,340	$1,301	$1,268	$1,241
281 - FHLB convertible advance-M/V estimate	45	$1,084	$1,159	$1,152	$1,130	$1,114	$1,101
282 - FHLB callable advance-M/V estimate	6	$186	$210	$205	$200	$195	$192
283 - FHLB periodic floor floating rate advance-M/V Estimates		$5	$5	$5	$5	$5	$5
289 - Other FHLB structured advances - M/V estimate	11	$331	$361	$355	$348	$342	$339
290 - Other structured borrowings - M/V estimate	14	$408	$441	$434	$429	$422	$418
500 - Other OBS Positions w/o contract code or exceeds 16 positions	6	$35	$61	$64	$81	$94	$107