Interest Rate Risk Exposure Report

Office of the Comptroller of the Currency

Credit and Market Risk Policy
Washington, DC 20219

Area: Northeast

All Reporting CMR | **Reporting Dockets: 93** | **December 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	24,837	-541	-2 %	15.50 %	-16 bp
+200 bp	26,078	701	+3 %	16.12 %	+45 bp
+100 bp	26,067	690	+3 %	16.07 %	+40 bp
0 bp	25,377			15.66 %	
-100 bp	24,741	-636	-3 %	15.30 %	-36 bp

Risk Measure for a Given Rate Shock

	12/31/2011	9/30/2011	12/31/2010
Pre-shock NPV Ratio: NPV as % of PV Assets	15.66 %	14.68 %	13.39 %
Post-shock NPV Ratio	15.30 %	14.36 %	12.53 %
Sensitivity Measure: Decline in NPV Ratio	36 bp	31 bp	86 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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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	5,901	5,873	5,765	5,566	5,296	5,474	107.29	1.16
30-Year Mortgage Securities	3,102	3,102	3,028	2,879	2,700	2,886	107.48	1.19
15-Year Mortgages and MBS	12,740	12,662	12,361	11,944	11,478	11,993	105.58	1.50
Balloon Mortgages and MBS	17,163	17,060	16,686	16,245	15,794	17,013	100.27	1.40
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	6,054	6,056	5,984	5,924	5,854	5,861	103.33	0.58
7 Month to 2 Year Reset Frequency	12,929	13,022	12,945	12,976	12,861	12,260	106.22	-0.06
2+ to 5 Year Reset Frequency	21,556	21,584	21,833	21,727	21,028	20,520	105.18	-0.64
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	501	501	498	494	489	470	106.66	0.32
2 Month to 5 Year Reset Frequency	185	184	181	177	172	182	101.48	1.23
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,814	3,792	3,739	3,687	3,637	3,703	102.40	0.99
Adjustable-Rate, Fully Amortizing	1,697	1,685	1,659	1,634	1,609	1,655	101.78	1.14
Fixed-Rate, Balloon	1,195	1,156	1,109	1,065	1,023	1,105	104.60	3.73
Fixed-Rate, Fully Amortizing	1,282	1,238	1,187	1,140	1,096	1,164	106.39	3.81
Construction and Land Loans								
Adjustable-Rate	318	317	316	315	314	318	99.65	0.27
Fixed-Rate	162	159	155	151	147	163	97.33	2.17
Second-Mortgage Loans and Securities								
Adjustable-Rate	1,859	1,858	1,854	1,849	1,845	1,857	100.06	0.16
Fixed-Rate	1,273	1,255	1,226	1,198	1,172	1,213	103.50	1.89
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,523	1,517	1,495	1,469	1,433	1,517	100.00	0.91
Accrued Interest Receivable	285	285	285	285	285	285	100.00	0.00
Advance for Taxes/Insurance	22	22	22	22	22	22	100.00	0.00
Float on Escrows on Owned Mortgages	5	12	25	39	50			-78.37
LESS: Value of Servicing on Mortgages Serviced by Others	-48	-60	-75	-99	-100			-22.74
TOTAL MORTGAGE LOANS AND SECURITIES	**93,615**	**93,398**	**92,425**	**90,885**	**88,405**	**89,658**	**104.17**	**0.64**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	1,246	1,244	1,241	1,238	1,235	1,250	99.52	0.17
Fixed-Rate	836	810	778	748	719	739	109.71	3.55
Consumer Loans								
Adjustable-Rate	215	215	214	214	214	225	95.21	0.07
Fixed-Rate	395	391	384	378	372	387	100.97	1.34
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-47	-46	-45	-44	-43	-46	0.00	2.59
Accrued Interest Receivable	18	18	18	18	18	18	100.00	0.00
TOTAL NONMORTGAGE LOANS	**2,661**	**2,632**	**2,591**	**2,552**	**2,515**	**2,573**	**102.28**	**1.33**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,282	1,282	1,282	1,282	1,282	1,282	100.00	0.00
Equities and All Mutual Funds	114	112	109	107	104	112	100.04	2.18
Zero-Coupon Securities	46	42	39	36	33	31	136.16	8.01
Government and Agency Securities	7,874	7,848	7,752	7,658	7,567	7,688	102.09	0.78
Term Fed Funds, Term Repos	9,481	9,480	9,469	9,457	9,445	9,476	100.04	0.07
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,413	1,357	1,296	1,240	1,188	1,290	105.14	4.32
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	21,278	20,939	20,547	20,139	19,724	20,355	102.87	1.75
Structured Securities (Complex)	14,133	14,007	13,836	13,695	13,511	13,826	101.31	1.06
LESS: Valuation Allowances for Investment Securities	9	8	8	8	7	8	100.00	4.62
TOTAL CASH, DEPOSITS, AND SECURITIES	**55,612**	**55,059**	**54,321**	**53,605**	**52,847**	**54,051**	**101.86**	**1.17**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	361	361	361	361	361	361	100.00	0.00
Real Estate Held for Investment	7	7	7	7	7	7	100.00	0.00
Investment in Unconsolidated Subsidiaries	64	60	56	51	47	60	100.00	6.80
Office Premises and Equipment	801	801	801	801	801	801	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,233**	**1,229**	**1,224**	**1,220**	**1,216**	**1,229**	**100.00**	**0.33**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	138	161	210	257	288			-22.30
Adjustable-Rate Servicing	98	120	116	169	171			-7.28
Float on Mortgages Serviced for Others	131	139	154	172	184			-8.43
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**367**	**420**	**480**	**597**	**643**			**-13.41**
OTHER ASSETS								
Purchased and Excess Servicing						325		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,444	6,444	6,444	6,444	6,444	6,444	100.00	0.00
Miscellaneous II						402		
Deposit Intangibles								
Retail CD Intangible	44	47	78	91	100			-36.49
Transaction Account Intangible	145	571	1,123	1,643	2,156			-85.75
MMDA Intangible	1,430	1,833	2,817	3,741	4,539			-37.84
Passbook Account Intangible	207	375	645	891	1,127			-58.51
Non-Interest-Bearing Account Intangible	-57	12	84	152	217			-589.31
TOTAL OTHER ASSETS	**8,212**	**9,281**	**11,191**	**12,962**	**14,583**	**7,171**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-739		
TOTAL ASSETS	**161,701**	**162,018**	**162,232**	**161,822**	**160,209**	**153,942**	**105/103***	**-0.16/0.77***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	16,650	16,643	16,578	16,514	16,455	16,519	100.75	0.22
Fixed-Rate Maturing in 13 Months or More	9,499	9,363	9,109	8,873	8,658	8,816	106.20	2.09
Variable-Rate	93	92	92	92	91	91	101.73	0.48
Demand								
Transaction Accounts	20,918	20,918	20,918	20,918	20,918	20,918	100/97*	0.00/2.40*
MMDAs	67,150	67,150	67,150	67,150	67,150	67,150	100/97*	0.00/1.06*
Passbook Accounts	10,789	10,789	10,789	10,789	10,789	10,789	100/97*	0.00/2.10*
Non-Interest-Bearing Accounts	2,939	2,939	2,939	2,939	2,939	2,939	100/100*	0.00/2.40*
TOTAL DEPOSITS	**128,039**	**127,895**	**127,576**	**127,276**	**127,001**	**127,223**	**101/98***	**0.18/1.38***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	2,884	2,865	2,838	2,811	2,785	2,828	101.30	0.81
Fixed-Rate Maturing in 37 Months or More	664	629	595	564	535	605	104.01	5.48
Variable-Rate	17	17	17	16	16	16	108.12	0.89
TOTAL BORROWINGS	**3,565**	**3,510**	**3,450**	**3,392**	**3,337**	**3,448**	**101.80**	**1.65**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	315	315	315	315	315	315	100.00	0.00
Other Escrow Accounts	17	17	16	16	15	18	95.40	3.13
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	958	958	958	958	958	958	100.00	0.00
Miscellaneous II	0	0	0	0	0	9		
TOTAL OTHER LIABILITIES	**1,290**	**1,290**	**1,289**	**1,289**	**1,288**	**1,299**	**99.24**	**0.04**
Other Liabilities not Included Above								
Self-Valued	4,103	3,975	3,852	3,752	3,670	3,543	112.21	3.15
Unamortized Yield Adjustments						17		
TOTAL LIABILITIES	**136,997**	**136,670**	**136,166**	**135,708**	**135,295**	**135,530**	**101/99****	**0.30/1.42****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	11	-1	-30	-64	-99			
ARMs	25	30	28	21	9			
Other Mortgages	1	0	-2	-4	-6			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	8	5	-2	-11	-21			
Sell Mortgages and MBS	-5	-3	3	10	18			
Purchase Non-Mortgage Items	0	0	-1	-2	-3			
Sell Non-Mortgage Items	0	0	0	0	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-1	0	0	0	0			
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	7	16	24			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	-4	-3	-3	-2	-1			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	0	-1	-1	-2	-2			
Self-Valued	2	2	2	2	2			
TOTAL OFF-BALANCE-SHEET POSITIONS	**37**	**30**	**1**	**-36**	**-78**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	161,701	162,018	162,232	161,822	160,209	153,942	105/103***	-0.16/0.77***
MINUS TOTAL LIABILITIES	136,997	136,670	136,166	135,708	135,295	135,530	101/99**	0.30/1.42**
PLUS OFF-BALANCE-SHEET POSITIONS	37	30	1	-36	-78			
TOTAL NET PORTFOLIO VALUE #	24,741	25,377	26,067	26,078	24,837	18,412	137.83	-2.61

* 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	$1,688	$2,342	$1,030	$183	$229
WARM	331 mo	306 mo	294 mo	265 mo	374 mo
WAC	4.38%	5.40%	6.31%	7.34%	9.21%
Amount of these that is FHA or VA Guaranteed	$44	$35	$5	$1	$1
Securities Backed by Conventional Mortgages	$519	$376	$55	$8	$1
WARM	322 mo	302 mo	285 mo	263 mo	139 mo
Weighted Average Pass-Through Rate	4.18%	5.17%	6.12%	7.11%	8.64%
Securities Backed by FHA or VA Mortgages	$1,780	$128	$17	$3	$1
WARM	375 mo	334 mo	275 mo	223 mo	81 mo
Weighted Average Pass-Through Rate	3.54%	5.02%	6.27%	7.11%	8.57%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$4,183	$1,266	$491	$123	$46
WAC	4.16%	5.39%	6.39%	7.37%	8.72%
Mortgage Securities	$5,287	$562	$33	$1	$0
Weighted Average Pass-Through Rate	3.49%	5.13%	6.08%	7.23%	8.59%
WARM (of 15-Year Loans and Securities)	154 mo	136 mo	127 mo	107 mo	104 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$16,324	$247	$184	$43	$11
WAC	3.65%	5.31%	6.39%	7.39%	8.57%
Mortgage Securities	$188	$16	$1	$0	$0
Weighted Average Pass-Through Rate	3.52%	5.44%	6.19%	7.36%	0.00%
WARM (of Balloon Loans and Securities)	70 mo	96 mo	106 mo	82 mo	103 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$37,366**

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ASSETS (continued)

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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	$9	$1	$15	$0	$0
WAC	4.26%	5.42%	5.87%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$5,852	$12,259	$20,505	$470	$182
Weighted Average Margin	212 bp	235 bp	245 bp	245 bp	194 bp
WAC	4.03%	4.33%	4.03%	2.31%	3.23%
WARM	273 mo	292 mo	327 mo	303 mo	271 mo
Weighted Average Time Until Next Payment Reset	2 mo	13 mo	46 mo	1 mo	23 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$39,292**

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	$1	$21	$49	$0	$0
Weighted Average Distance from Lifetime Cap	126 bp	187 bp	195 bp	0 bp	85 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$12	$23	$52	$0	$3
Weighted Average Distance from Lifetime Cap	283 bp	375 bp	301 bp	0 bp	371 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$5,330	$12,169	$20,328	$458	$165
Weighted Average Distance from Lifetime Cap	651 bp	669 bp	607 bp	814 bp	713 bp
Balances Without Lifetime Cap	$518	$47	$91	$12	$12
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$4,672	$12,176	$20,141	$7	$173
Weighted Average Periodic Rate Cap	430 bp	260 bp	201 bp	197 bp	150 bp
Balances Subject to Periodic Rate Floors	$4,419	$11,881	$19,927	$7	$87
MBS Included in ARM Balances	$1,160	$961	$277	$448	$87

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,703	$1,655
WARM	58 mo	157 mo
Remaining Term to Full Amortization	254 mo	
Rate Index Code	0	0
Margin	191 bp	222 bp
Reset Frequency	37 mo	39 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$10	$42
Wghted Average Distance to Lifetime Cap	24 bp	81 bp
Fixed-Rate:		
Balances	$1,105	$1,164
WARM	64 mo	114 mo
Remaining Term to Full Amortization	265 mo	
WAC	5.97%	6.31%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$318	$163
WARM	31 mo	41 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	132 bp	5.71%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$1,857	$1,213
WARM	158 mo	175 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	16 bp	5.59%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$1,250	$739
WARM	59 mo	57 mo
Margin in Column 1; WAC in Column 2	178 bp	6.34%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$225	$387
WARM	44 mo	71 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	363 bp	7.00%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$3,339	$7,582
Fixed Rate		
Remaining WAL <= 5 Years	$328	$5,621
Remaining WAL 5-10 Years	$32	$568
Remaining WAL Over 10 Years	$103	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$92
CMO Residuals:		
Fixed Rate	$0	$4
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$3,803	$13,867

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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	$10,087	$6,833	$6,681	$2,445	$1,077
WARM	321 mo	279 mo	280 mo	282 mo	244 mo
Weighted Average Servicing Fee	30 bp	30 bp	30 bp	32 bp	37 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	148 loans				
FHA/VA	5 loans				
Subserviced by Others	9 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$21,780	$3	Total # of Adjustable-Rate Loans Serviced	81 loans
WARM (in months)	292 mo	60 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	31 bp	45 bp		

Total Balances of Mortgage Loans Serviced for Others	**$48,906**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,282		
Equity Securities Carried at Fair Value	$112		
Zero-Coupon Securities	$31	5.23%	95 mo
Government & Agency Securities	$7,688	1.90%	15 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$9,476	0.25%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,290	3.04%	68 mo
Memo: Complex Securities (from supplemental reporting)	$13,826		

Total Cash, Deposits, and Securities	**$33,705**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$2,329
Accrued Interest Receivable	$285
Advances for Taxes and Insurance	$22
Less: Unamortized Yield Adjustments	$-219
Valuation Allowances	$812
Unrealized Gains (Losses)	$-1,118

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$34
Accrued Interest Receivable	$18
Less: Unamortized Yield Adjustments	$46
Valuation Allowances	$80
Unrealized Gains (Losses)	$-85

OTHER ITEMS

Real Estate Held for Investment	$7
Repossessed Assets	$361
Equity Investments Not Carried at Fair Value	$60
Office Premises and Equipment	
	$801
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$134
Valuation Allowances	$-157
	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$325
Miscellaneous I	
Miscellaneous II	$6,444
	$402

TOTAL ASSETS	**$151,257**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$11
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$0
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$39
Mortgage-Related Mututal Funds	$72
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$3,664
Weighted Average Servicing Fee	3 bp
Adjustable-Rate Mortgage Loans Serviced	$9,343
Weighted Average Servicing Fee	3 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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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	$3,482	$1,130	$188	$127
WAC	0.81%	1.58%	4.34%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$6,313	$4,338	$1,068	$125
WAC	0.68%	1.64%	4.19%	
WARM	7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months		$3,990	$1,939	$51
WAC		1.36%	3.16%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$2,888	$26
WAC			2.70%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$25,335**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$898	$1,124	$563
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$8,827	$8,554	$5,472
Penalty in Months of Forgone Interest	2.97 mo	6.05 mo	8.22 mo
Balances in New Accounts	$264	$319	$148

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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%	$1,031	$1,198	$442	1.43%
3.00 to 3.99%	$12	$199	$108	3.44%
4.00 to 4.99%	$208	$164	$27	4.56%
5.00 to 5.99%	$2	$12	$9	5.28%
6.00 to 6.99%	$0	$0	$1	6.10%
7.00 to 7.99%	$0	$1	$2	7.61%
8.00 to 8.99%	$0	$0	$15	8.23%
9.00 and Above	$0	$0	$1	9.27%
WARM	1 mo	20 mo	72 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$3,433**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$3,649
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	$20,918	0.77%	$726
Money Market Deposit Accounts (MMDAs)	$67,150	0.83%	$1,196
Passbook Accounts	$10,789	0.37%	$199
Non-Interest-Bearing Non-Maturity Deposits	$2,939		$90
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$208	0.06%	
Escrow for Mortgages Serviced for Others	$107	0.01%	
Other Escrows	$18	0.05%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$102,129		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$17		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$958		
Miscellaneous II	$9		
TOTAL LIABILITIES	**$135,530**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$3
EQUITY CAPITAL	$15,726
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$151,259**

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
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs		$11
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	10	$512
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	6	$605
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	40	$195
1014	Opt commitment to orig 25- or 30-year FRMs	30	$198
1016	Opt commitment to orig "other" Mortgages	17	$86
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$3
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		$7
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$0
2016	Commit/purchase "other" Mortgage loans, svc retained		$26
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	6	$31
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$65
2056	Commit/purchase "other" MBS		$1
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$2
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$2
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$21
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$0
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$94
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	9	$30
2214	Firm commit/originate 25- or 30-year FRM loans	10	$17
2216	Firm commit/originate "other" Mortgage loans	6	$77
3032	Option to sell 10-, 15-, or 20-year FRMs		$60
3034	Option to sell 25- or 30-year FRMs		$69
3036	Option to sell "other" Mortgages		$5
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3076	Short option to sell "other" Mortgages		$2
4002	Commit/purchase non-Mortgage financial assets		$168

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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
4006	Commit/purchase "other" liabilities		$4
4022	Commit/sell non-Mortgage financial assets		$5
5002	IR swap: pay fixed, receive 1-month LIBOR		$3
7050	Short int rate floor based on cost-of-funds index (COFI)		$22
9502	Fixed-rate construction loans in process	26	$62
9512	Adjustable-rate construction loans in process	19	$38

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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		$2
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$10
120	Other investment securities, fixed-coupon securities		$16
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$31
200	Variable-rate, fixed-maturity CDs	23	$91
220	Variable-rate FHLB advances		$11
299	Other variable-rate		$5
300	Govt. & agency securities, fixed-coupon securities		$2

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # > 5	Balance	Estimated Market Value After Specified Rate Shock				
			-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	51	$13,826	$14,133	$14,007	$13,836	$13,695	$13,511
123 - Mortgage Derivatives - M/V estimate	38	$20,355	$21,278	$20,939	$20,547	$20,139	$19,724
129 - Mortgage-Related Mutual Funds - M/V estimate	6	$46	$46	$46	$46	$45	$45
280 - FHLB putable advance-M/V estimate	11	$1,216	$1,439	$1,386	$1,342	$1,304	$1,274
281 - FHLB convertible advance-M/V estimate	8	$227	$254	$248	$241	$236	$232
282 - FHLB callable advance-M/V estimate		$145	$167	$161	$156	$153	$150
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$51	$59	$57	$54	$53	$51
290 - Other structured borrowings - M/V estimate	6	$1,903	$2,183	$2,122	$2,058	$2,006	$1,962
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$2	$2	$2	$2	$2	$2