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: 265** | **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	10,777	-755	-7 %	13.31 %	-54 bp
+200 bp	11,372	-159	-1 %	13.87 %	+1 bp
+100 bp	11,645	114	+1 %	14.06 %	+21 bp
0 bp	11,531			13.85 %	
-100 bp	11,238	-293	-3 %	13.50 %	-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	13.85 %	13.51 %	13.73 %
Post-shock NPV Ratio	13.50 %	13.24 %	12.76 %
Sensitivity Measure: Decline in NPV Ratio	36 bp	27 bp	97 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	10,001	9,960	9,779	9,446	8,992	9,259	107.57	1.12
30-Year Mortgage Securities	1,374	1,368	1,340	1,286	1,218	1,269	107.80	1.24
15-Year Mortgages and MBS	10,288	10,239	10,039	9,763	9,437	9,619	106.45	1.22
Balloon Mortgages and MBS	3,322	3,311	3,270	3,228	3,182	3,155	104.96	0.78
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	740	742	737	732	726	719	103.16	0.25
7 Month to 2 Year Reset Frequency	4,812	4,846	4,835	4,812	4,773	4,582	105.77	-0.24
2+ to 5 Year Reset Frequency	3,134	3,130	3,111	3,110	3,084	2,954	105.98	0.37
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	97	97	96	95	93	92	105.10	0.70
2 Month to 5 Year Reset Frequency	1,037	1,033	1,020	1,006	990	996	103.68	0.83
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	2,821	2,809	2,773	2,738	2,703	2,764	101.64	0.86
Adjustable-Rate, Fully Amortizing	5,238	5,203	5,143	5,083	5,023	5,164	100.76	0.91
Fixed-Rate, Balloon	3,194	3,147	3,060	2,977	2,897	3,000	104.89	2.13
Fixed-Rate, Fully Amortizing	3,288	3,182	3,060	2,946	2,840	2,955	107.70	3.58
Construction and Land Loans								
Adjustable-Rate	1,171	1,169	1,164	1,159	1,155	1,174	99.59	0.30
Fixed-Rate	1,084	1,071	1,047	1,024	1,003	1,083	98.82	1.73
Second-Mortgage Loans and Securities								
Adjustable-Rate	2,625	2,623	2,616	2,608	2,601	2,618	100.19	0.18
Fixed-Rate	1,339	1,325	1,300	1,276	1,253	1,261	105.07	1.46
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,183	1,177	1,160	1,139	1,115	1,177	100.00	0.96
Accrued Interest Receivable	215	215	215	215	215	215	100.00	0.00
Advance for Taxes/Insurance	42	42	42	42	42	42	100.00	0.00
Float on Escrows on Owned Mortgages	3	9	18	28	38			-83.24
LESS: Value of Servicing on Mortgages Serviced by Others	1	2	2	3	3			-26.11
TOTAL MORTGAGE LOANS AND SECURITIES	**57,007**	**56,698**	**55,820**	**54,709**	**53,378**	**54,099**	**104.80**	**1.05**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	1,564	1,561	1,555	1,549	1,543	1,563	99.84	0.28
Fixed-Rate	1,639	1,607	1,558	1,512	1,468	1,514	106.15	2.51
Consumer Loans								
Adjustable-Rate	367	367	366	366	365	377	97.43	0.12
Fixed-Rate	1,413	1,402	1,379	1,357	1,335	1,383	101.37	1.20
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-12	-13	-13	-12	-12	-13	0.00	-0.20
Accrued Interest Receivable	37	37	37	37	37	37	100.00	0.00
TOTAL NONMORTGAGE LOANS	**5,007**	**4,962**	**4,883**	**4,807**	**4,735**	**4,862**	**102.06**	**1.25**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,284	2,284	2,284	2,284	2,284	2,284	100.00	0.00
Equities and All Mutual Funds	144	142	141	139	136	142	100.10	1.35
Zero-Coupon Securities	121	112	105	98	92	90	125.65	7.12
Government and Agency Securities	1,132	1,096	1,053	1,014	977	1,044	105.03	3.59
Term Fed Funds, Term Repos	6,123	6,111	6,090	6,071	6,053	6,097	100.23	0.27
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	992	944	896	851	810	888	106.39	5.08
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	2,099	2,070	2,031	1,957	1,877	2,090	99.07	1.66
Structured Securities (Complex)	3,033	2,994	2,896	2,761	2,607	2,980	100.46	2.30
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	1.88
TOTAL CASH, DEPOSITS, AND SECURITIES	**15,929**	**15,755**	**15,495**	**15,174**	**14,837**	**15,614**	**100.90**	**1.38**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	903	903	903	903	903	903	100.00	0.00
Real Estate Held for Investment	52	52	52	52	52	52	100.00	0.00
Investment in Unconsolidated Subsidiaries	34	32	30	28	26	32	100.00	6.80
Office Premises and Equipment	1,303	1,303	1,303	1,303	1,303	1,303	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,292**	**2,290**	**2,288**	**2,286**	**2,284**	**2,290**	**100.00**	**0.10**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	172	200	241	280	307			-17.22
Adjustable-Rate Servicing	6	6	6	7	7			-5.56
Float on Mortgages Serviced for Others	116	133	161	190	214			-17.25
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**293**	**339**	**408**	**477**	**528**			**-17.02**
OTHER ASSETS								
Purchased and Excess Servicing						196		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,313	2,313	2,313	2,313	2,313	2,313	100.00	0.00
Miscellaneous II						203		
Deposit Intangibles								
Retail CD Intangible	59	64	103	119	132			-33.93
Transaction Account Intangible	57	217	427	625	812			-85.22
MMDA Intangible	215	271	413	549	679			-36.59
Passbook Account Intangible	168	305	525	726	922			-58.52
Non-Interest-Bearing Account Intangible	-84	18	125	226	323			-586.99
TOTAL OTHER ASSETS	**2,728**	**3,188**	**3,906**	**4,559**	**5,182**	**2,712**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						118		
TOTAL ASSETS	**83,256**	**83,231**	**82,800**	**82,013**	**80,943**	**79,696**	**104/103*** **	**0.27/0.99*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	20,411	20,404	20,329	20,255	20,185	20,256	100.73	0.20
Fixed-Rate Maturing in 13 Months or More	12,395	12,221	11,897	11,592	11,308	11,531	105.98	2.04
Variable-Rate	451	451	450	449	448	449	100.49	0.12
Demand								
Transaction Accounts	7,955	7,955	7,955	7,955	7,955	7,955	100/97*	0.00/2.40*
MMDAs	9,996	9,996	9,996	9,996	9,996	9,996	100/97*	0.00/1.02*
Passbook Accounts	8,896	8,896	8,896	8,896	8,896	8,896	100/97*	0.00/2.08*
Non-Interest-Bearing Accounts	4,361	4,361	4,361	4,361	4,361	4,361	100/100*	0.00/2.41*
TOTAL DEPOSITS	**64,466**	**64,284**	**63,884**	**63,504**	**63,149**	**63,444**	**101/100***	**0.45/1.39***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	2,403	2,385	2,359	2,334	2,310	2,333	102.23	0.92
Fixed-Rate Maturing in 37 Months or More	1,222	1,159	1,100	1,044	992	1,044	111.02	5.30
Variable-Rate	351	351	350	350	349	347	101.06	0.16
TOTAL BORROWINGS	**3,977**	**3,895**	**3,809**	**3,728**	**3,651**	**3,724**	**104.58**	**2.16**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	361	361	361	361	361	361	100.00	0.00
Other Escrow Accounts	58	56	55	53	51	59	95.32	3.13
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	1	1	1	1	1	1	100.00	0.00
Miscellaneous I	828	828	828	828	828	828	100.00	0.00
Miscellaneous II	0	0	0	0	0	36		
TOTAL OTHER LIABILITIES	**1,248**	**1,247**	**1,245**	**1,243**	**1,242**	**1,286**	**96.96**	**0.14**
Other Liabilities not Included Above								
Self-Valued	2,338	2,288	2,227	2,175	2,134	2,104	108.73	2.43
Unamortized Yield Adjustments						-3		
TOTAL LIABILITIES	**72,029**	**71,712**	**71,165**	**70,651**	**70,176**	**70,554**	**102/100****	**0.60/1.44****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	26	21	1	-29	-61			
ARMs	5	6	5	5	4			
Other Mortgages	0	0	-1	-3	-5			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	25	23	17	9	0			
Sell Mortgages and MBS	-43	-36	-10	33	79			
Purchase Non-Mortgage Items	0	0	0	-1	-1			
Sell Non-Mortgage Items	0	0	0	0	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-4	-1	1	2	4			
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	-1	-3	-5			
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	-4	-6	-8			
Self-Valued	3	2	2	2	2			
TOTAL OFF-BALANCE-SHEET POSITIONS	**10**	**13**	**10**	**10**	**10**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	83,256	83,231	82,800	82,013	80,943	79,696	104/103***	0.27/0.99***
MINUS TOTAL LIABILITIES	72,029	71,712	71,165	70,651	70,176	70,554	102/100**	0.60/1.44**
PLUS OFF-BALANCE-SHEET POSITIONS	10	13	10	10	10			
TOTAL NET PORTFOLIO VALUE #	11,238	11,531	11,645	11,372	10,777	9,141	126.14	-1.76

* 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	$2,541	$3,857	$2,212	$482	$167
WARM	335 mo	306 mo	296 mo	267 mo	219 mo
WAC	4.36%	5.41%	6.32%	7.31%	9.06%
Amount of these that is FHA or VA Guaranteed	$231	$41	$29	$13	$17
Securities Backed by Conventional Mortgages	$724	$221	$54	$10	$1
WARM	300 mo	266 mo	281 mo	237 mo	128 mo
Weighted Average Pass-Through Rate	3.94%	5.26%	6.11%	7.20%	8.76%
Securities Backed by FHA or VA Mortgages	$155	$70	$30	$2	$1
WARM	327 mo	291 mo	286 mo	190 mo	139 mo
Weighted Average Pass-Through Rate	4.18%	5.22%	6.19%	7.17%	8.44%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,570	$1,887	$1,064	$404	$174
WAC	4.10%	5.38%	6.38%	7.34%	8.72%
Mortgage Securities	$2,112	$354	$53	$3	$0
Weighted Average Pass-Through Rate	3.65%	5.17%	6.06%	7.15%	8.60%
WARM (of 15-Year Loans and Securities)	147 mo	134 mo	128 mo	102 mo	75 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$777	$869	$803	$326	$223
WAC	4.11%	5.41%	6.37%	7.33%	9.79%
Mortgage Securities	$141	$14	$2	$1	$0
Weighted Average Pass-Through Rate	3.49%	5.39%	6.32%	7.03%	9.45%
WARM (of Balloon Loans and Securities)	92 mo	65 mo	47 mo	41 mo	57 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$23,302**

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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	$57	$32	$0	$1
WAC	4.59%	3.81%	5.01%	0.00%	6.01%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$719	$4,525	$2,922	$92	$995
Weighted Average Margin	191 bp	287 bp	272 bp	254 bp	277 bp
WAC	4.67%	4.21%	4.94%	3.45%	4.58%
WARM	172 mo	268 mo	294 mo	291 mo	278 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	43 mo	4 mo	14 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$9,343**

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	$8	$40	$75	$7	$1
Weighted Average Distance from Lifetime Cap	107 bp	171 bp	190 bp	64 bp	129 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$20	$118	$80	$0	$24
Weighted Average Distance from Lifetime Cap	308 bp	346 bp	325 bp	395 bp	376 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$480	$4,266	$2,623	$83	$917
Weighted Average Distance from Lifetime Cap	988 bp	722 bp	632 bp	731 bp	663 bp
Balances Without Lifetime Cap	$211	$158	$175	$2	$54
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$256	$4,200	$2,384	$8	$866
Weighted Average Periodic Rate Cap	169 bp	194 bp	215 bp	176 bp	166 bp
Balances Subject to Periodic Rate Floors	$148	$3,682	$1,910	$7	$734
MBS Included in ARM Balances	$97	$798	$429	$10	$95

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,764	$5,164
WARM	71 mo	208 mo
Remaining Term to Full Amortization	271 mo	
Rate Index Code	0	0
Margin	234 bp	269 bp
Reset Frequency	31 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$49	$94
Wghted Average Distance to Lifetime Cap	131 bp	106 bp
Fixed-Rate:		
Balances	$3,000	$2,955
WARM	41 mo	107 mo
Remaining Term to Full Amortization	236 mo	
WAC	6.19%	6.50%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$1,174	$1,083
WARM	38 mo	34 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	183 bp	6.04%
Reset Frequency	7 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$2,618	$1,261
WARM	118 mo	101 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	87 bp	6.51%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$1,563	$1,514
WARM	36 mo	43 mo
Margin in Column 1; WAC in Column 2	138 bp	6.02%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$377	$1,383
WARM	69 mo	60 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	430 bp	7.84%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$10	$279
Fixed Rate		
Remaining WAL <= 5 Years	$205	$1,246
Remaining WAL 5-10 Years	$93	$48
Remaining WAL Over 10 Years	$114	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$44
CMO Residuals:		
Fixed Rate	$19	$3
Floating Rate	$21	$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	$461	$1,620

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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	$15,237	$9,321	$4,028	$562	$180
WARM	211 mo	272 mo	267 mo	233 mo	173 mo
Weighted Average Servicing Fee	29 bp	32 bp	34 bp	39 bp	39 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	217 loans				
FHA/VA	25 loans				
Subserviced by Others	8 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$341	$549	Total # of Adjustable-Rate Loans Serviced	6 loans
WARM (in months)	245 mo	297 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	31 bp	30 bp		

Total Balances of Mortgage Loans Serviced for Others	**$30,217**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,284		
Equity Securities Carried at Fair Value	$142		
Zero-Coupon Securities	$90	3.29%	75 mo
Government & Agency Securities	$1,044	2.03%	53 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$6,097	0.29%	5 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$888	3.65%	77 mo
Memo: Complex Securities (from supplemental reporting)	$2,980		

Total Cash, Deposits, and Securities	**$13,525**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,955
Accrued Interest Receivable	$215
Advances for Taxes and Insurance	$42
Less: Unamortized Yield Adjustments	$1
Valuation Allowances	$777
Unrealized Gains (Losses)	$75

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$129
Accrued Interest Receivable	$37
Less: Unamortized Yield Adjustments	$-10
Valuation Allowances	$142
Unrealized Gains (Losses)	$3

OTHER ITEMS

Real Estate Held for Investment	$52
Repossessed Assets	$903
Equity Investments Not Carried at Fair Value	$32
Office Premises and Equipment	
	$1,303
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$27
Valuation Allowances	$-4
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$196
Miscellaneous I	
Miscellaneous II	$2,313
	$203
TOTAL ASSETS	**$79,686**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$159
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	$22
Mortgage-Related Mututal Funds	$121
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$341
Weighted Average Servicing Fee	22 bp
Adjustable-Rate Mortgage Loans Serviced	$486
Weighted Average Servicing Fee	22 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$56

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	$4,250	$2,100	$348	$222
WAC	0.85%	1.75%	4.48%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$6,968	$5,576	$1,014	$140
WAC	0.80%	1.53%	4.40%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$5,313	$2,701	$95
WAC		1.43%	3.29%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$3,517	$38
WAC			2.55%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$31,787**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$639	$544	$342
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$9,604	$11,197	$6,508
Penalty in Months of Forgone Interest	3.41 mo	5.84 mo	5.71 mo
Balances in New Accounts	$625	$637	$266

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%	$697	$801	$395	1.39%
3.00 to 3.99%	$41	$357	$302	3.48%
4.00 to 4.99%	$24	$307	$194	4.51%
5.00 to 5.99%	$12	$90	$122	5.27%
6.00 to 6.99%	$0	$2	$12	6.19%
7.00 to 7.99%	$0	$2	$11	7.47%
8.00 to 8.99%	$0	$0	$8	8.25%
9.00 and Above	$0	$0	$1	9.92%
WARM	2 mo	19 mo	71 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$3,377**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$2,900
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$7,955	0.33%	$207
Money Market Deposit Accounts (MMDAs)	$9,996	0.51%	$504
Passbook Accounts	$8,896	0.40%	$230
Non-Interest-Bearing Non-Maturity Deposits	$4,361		$147
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$135	0.13%	
Escrow for Mortgages Serviced for Others	$226	0.01%	
Other Escrows	$59	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$31,628		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-4		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$1		
Miscellaneous I	$828		
Miscellaneous II	$36		
TOTAL LIABILITIES	**$70,554**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$4
EQUITY CAPITAL	$9,128
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$79,686**

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		$29
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	22	$60
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	22	$22
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	14	$35
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	96	$285
1014	Opt commitment to orig 25- or 30-year FRMs	91	$371
1016	Opt commitment to orig "other" Mortgages	66	$123
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$4
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	$14
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$1
2016	Commit/purchase "other" Mortgage loans, svc retained		$27
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
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	29	$143
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	35	$336
2036	Commit/sell "other" Mortgage loans, svc retained		$4
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2116	Commit/purchase "other" Mortgage loans, svc released		$19
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$221
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	14	$42
2134	Commit/sell 25- or 30-yr FRM loans, svc released	26	$196
2136	Commit/sell "other" Mortgage loans, svc released		$3
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	8	$126
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$1

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$4
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	24	$30
2214	Firm commit/originate 25- or 30-year FRM loans	26	$54
2216	Firm commit/originate "other" Mortgage loans	18	$69
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$28
4002	Commit/purchase non-Mortgage financial assets	16	$43
4006	Commit/purchase "other" liabilities		$4
4022	Commit/sell non-Mortgage financial assets		$5
5002	IR swap: pay fixed, receive 1-month LIBOR		$12
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	102	$218
9512	Adjustable-rate construction loans in process	69	$106

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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		$32
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		$4
125	Multi/nonres mtg loans; fixed-rate, Balloon		$29
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$95
130	Construction and land loans (adj-rate)		$37
140	Second Mortgages (adj-rate)		$12
150	Commercial loans (adj-rate)		$21
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		$1
185	Consumer loans; credit cards		$1
189	Consumer loans; other		$2
200	Variable-rate, fixed-maturity CDs	70	$449
220	Variable-rate FHLB advances	18	$260
299	Other variable-rate	13	$87
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	139	$2,980	$3,033	$2,994	$2,896	$2,761	$2,607
123 - Mortgage Derivatives - M/V estimate	100	$2,090	$2,099	$2,070	$2,031	$1,957	$1,877
129 - Mortgage-Related Mutual Funds - M/V estimate	14	$102	$103	$102	$102	$101	$100
280 - FHLB putable advance-M/V estimate	42	$852	$964	$938	$908	$882	$860
281 - FHLB convertible advance-M/V estimate	32	$768	$841	$829	$810	$794	$783
282 - FHLB callable advance-M/V estimate		$131	$149	$144	$140	$137	$134
289 - Other FHLB structured advances - M/V estimate	7	$113	$119	$117	$115	$113	$111
290 - Other structured borrowings - M/V estimate	9	$240	$265	$259	$254	$249	$245
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$2	$3	$2	$2	$2	$2