Interest Rate Risk Exposure Report

Office of the Comptroller of the Currency

Credit and Market Risk Policy
Washington, DC 20219

Area: Assets > $1 Bill

All Reporting CMR | **Reporting Dockets: 34** | **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	39,113	130	0 %	14.11 %	+28 bp
+200 bp	40,623	1,641	+4 %	14.49 %	+66 bp
+100 bp	40,435	1,452	+4 %	14.35 %	+52 bp
0 bp	38,982			13.83 %	
-100 bp	37,173	-1,810	-5 %	13.21 %	-62 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	13.83 %	13.37 %	13.29 %
Post-shock NPV Ratio	13.21 %	12.88 %	12.91 %
Sensitivity Measure: Decline in NPV Ratio	62 bp	49 bp	38 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 3/22/2012 2:24:24 PM

Reporting Dockets: 34
December 2011
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Amounts in Millions

	-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	25,384	25,227	24,729	23,934	22,901	23,208	108.70	1.30
30-Year Mortgage Securities	12,284	12,235	11,882	11,233	10,494	11,542	106.00	1.64
15-Year Mortgages and MBS	19,054	18,931	18,471	17,863	17,195	17,918	105.65	1.54
Balloon Mortgages and MBS	18,850	18,734	18,327	17,853	17,366	18,639	100.51	1.39
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	8,116	8,137	8,051	7,976	7,895	7,862	103.49	0.40
7 Month to 2 Year Reset Frequency	20,185	20,345	20,227	20,255	20,071	19,131	106.34	-0.10
2+ to 5 Year Reset Frequency	24,618	24,659	24,907	24,746	23,974	23,425	105.27	-0.59
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	492	493	489	485	481	462	106.70	0.32
2 Month to 5 Year Reset Frequency	588	585	578	569	560	574	101.94	0.87
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	5,822	5,801	5,740	5,681	5,622	5,711	101.58	0.71
Adjustable-Rate, Fully Amortizing	3,529	3,513	3,475	3,437	3,399	3,472	101.20	0.77
Fixed-Rate, Balloon	4,234	4,161	4,039	3,922	3,810	3,991	104.26	2.34
Fixed-Rate, Fully Amortizing	3,878	3,801	3,689	3,583	3,482	3,628	104.77	2.48
Construction and Land Loans								
Adjustable-Rate	938	937	934	931	928	938	99.91	0.22
Fixed-Rate	437	432	423	415	407	440	98.22	1.58
Second-Mortgage Loans and Securities								
Adjustable-Rate	10,082	10,072	10,046	10,020	9,995	10,053	100.19	0.18
Fixed-Rate	3,756	3,702	3,617	3,535	3,457	3,465	106.86	1.88
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	7,430	7,408	7,301	7,164	6,983	7,408	100.00	0.87
Accrued Interest Receivable	760	760	760	760	760	760	100.00	0.00
Advance for Taxes/Insurance	264	264	264	264	264	264	100.00	0.00
Float on Escrows on Owned Mortgages	42	98	186	294	383			-73.57
LESS: Value of Servicing on Mortgages Serviced by Others	-42	-55	-68	-89	-93			-22.94
TOTAL MORTGAGE LOANS AND SECURITIES	**170,786**	**170,348**	**168,202**	**165,010**	**160,521**	**162,889**	**104.58**	**0.76**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	3,829	3,827	3,818	3,810	3,801	3,831	99.88	0.14
Fixed-Rate	2,914	2,854	2,757	2,665	2,577	2,644	107.92	2.75
Consumer Loans								
Adjustable-Rate	5,204	5,203	5,197	5,191	5,185	5,193	100.18	0.07
Fixed-Rate	2,454	2,400	2,330	2,264	2,202	2,194	109.40	2.57
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-67	-66	-65	-64	-63	-66	0.00	1.48
Accrued Interest Receivable	51	51	51	51	51	51	100.00	0.00
TOTAL NONMORTGAGE LOANS	**14,385**	**14,268**	**14,088**	**13,917**	**13,753**	**13,848**	**103.04**	**1.04**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,082	4,082	4,082	4,082	4,082	4,082	100.00	0.00
Equities and All Mutual Funds	42	41	39	37	36	41	100.00	4.22
Zero-Coupon Securities	9	8	8	7	7	8	102.80	5.58
Government and Agency Securities	10,510	10,225	9,896	9,597	9,323	9,643	106.04	3.00
Term Fed Funds, Term Repos	14,798	14,797	14,785	14,772	14,760	14,796	100.01	0.04
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	977	937	893	853	817	891	105.08	4.46
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	32,342	31,894	31,271	30,533	29,747	31,400	101.57	1.68
Structured Securities (Complex)	13,941	13,813	13,654	13,534	13,384	13,792	100.15	1.04
LESS: Valuation Allowances for Investment Securities	9	8	8	8	7	8	100.00	4.63
TOTAL CASH, DEPOSITS, AND SECURITIES	**76,692**	**75,790**	**74,620**	**73,409**	**72,148**	**74,646**	**101.53**	**1.37**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,629	1,629	1,629	1,629	1,629	1,629	100.00	0.00
Real Estate Held for Investment	13	13	13	13	13	13	100.00	0.00
Investment in Unconsolidated Subsidiaries	82	77	72	66	61	77	100.00	6.80
Office Premises and Equipment	1,538	1,538	1,538	1,538	1,538	1,538	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,262**	**3,257**	**3,252**	**3,247**	**3,241**	**3,257**	**100.00**	**0.16**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,037	1,198	1,453	1,714	1,903			-17.36
Adjustable-Rate Servicing	125	153	147	214	217			-7.29
Float on Mortgages Serviced for Others	696	769	895	1,034	1,148			-12.93
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,857**	**2,120**	**2,495**	**2,961**	**3,268**			**-15.03**
OTHER ASSETS								
Purchased and Excess Servicing						1,743		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	11,774	11,774	11,774	11,774	11,774	11,774	100.00	0.00
Miscellaneous II						2,617		
Deposit Intangibles								
Retail CD Intangible	70	78	143	167	185			-46.73
Transaction Account Intangible	192	753	1,481	2,166	2,833			-85.61
MMDA Intangible	2,303	2,902	4,458	5,942	7,276			-37.13
Passbook Account Intangible	310	568	976	1,347	1,707			-58.63
Non-Interest-Bearing Account Intangible	-152	32	226	409	583			-581.75
TOTAL OTHER ASSETS	**14,498**	**16,108**	**19,059**	**21,805**	**24,359**	**16,134**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-55		
TOTAL ASSETS	**281,480**	**281,891**	**281,715**	**280,348**	**277,290**	**270,719**	**104/103*** **	**-0.04/0.78*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	28,064	28,053	27,947	27,844	27,752	27,831	100.80	0.21
Fixed-Rate Maturing in 13 Months or More	14,443	14,242	13,860	13,505	13,187	13,381	106.43	2.04
Variable-Rate	215	215	215	215	215	215	100.03	0.01
Demand								
Transaction Accounts	27,432	27,432	27,432	27,432	27,432	27,432	100/97*	0.00/2.42*
MMDAs	106,218	106,218	106,218	106,218	106,218	106,218	100/97*	0.00/1.04*
Passbook Accounts	16,103	16,103	16,103	16,103	16,103	16,103	100/96*	0.00/2.14*
Non-Interest-Bearing Accounts	7,812	7,812	7,812	7,812	7,812	7,812	100/100*	0.00/2.43*
TOTAL DEPOSITS	**200,288**	**200,076**	**199,588**	**199,131**	**198,719**	**198,993**	**101/98***	**0.17/1.34***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	8,665	8,601	8,515	8,431	8,349	8,367	102.79	0.87
Fixed-Rate Maturing in 37 Months or More	10,270	9,775	9,306	8,863	8,446	8,544	114.42	4.93
Variable-Rate	11,225	11,218	11,204	11,191	11,179	11,153	100.59	0.09
TOTAL BORROWINGS	**30,160**	**29,594**	**29,025**	**28,485**	**27,974**	**28,064**	**105.45**	**1.92**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	2,421	2,421	2,421	2,421	2,421	2,421	100.00	0.00
Other Escrow Accounts	196	190	184	179	174	199	95.51	3.13
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,129	4,129	4,129	4,129	4,129	4,129	100.00	0.00
Miscellaneous II	0	0	0	0	0	718		
TOTAL OTHER LIABILITIES	**6,747**	**6,741**	**6,735**	**6,729**	**6,724**	**7,468**	**90.26**	**0.09**
Other Liabilities not Included Above								
Self-Valued	5,839	5,700	5,565	5,445	5,245	5,243	108.70	2.41
Unamortized Yield Adjustments						-2		
TOTAL LIABILITIES	**243,033**	**242,111**	**240,912**	**239,790**	**238,662**	**239,767**	**101/99****	**0.44/1.40****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	147	99	-113	-429	-762			
ARMs	47	61	56	42	19			
Other Mortgages	2	0	-4	-8	-13			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	-21	-55	-142	-250	-360			
Sell Mortgages and MBS	-233	-141	178	684	1,228			
Purchase Non-Mortgage Items	2	0	-2	-5	-7			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-913	-535	-170	165	474			
Pay Floating, Receive Fixed Swaps	71	33	-2	-35	-66			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	1	8	16	24			
Interest-Rate Caps	6	13	26	47	79			
Interest-Rate Floors	20	15	9	4	3			
Futures	0	0	0	0	0			
Options on Futures	0	1	1	1	1			
Construction LIP	-3	-3	-6	-8	-11			
Self-Valued	-397	-287	-206	-158	-123			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-1,274**	**-798**	**-368**	**66**	**485**			

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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	281,480	281,891	281,715	280,348	277,290	270,719	104/103***	-0.04/0.78***
MINUS TOTAL LIABILITIES	243,033	242,111	240,912	239,790	238,662	239,767	101/99**	0.44/1.40**
PLUS OFF-BALANCE-SHEET POSITIONS	-1,274	-798	-368	66	485			
TOTAL NET PORTFOLIO VALUE #	37,173	38,982	40,435	40,623	39,113	30,953	125.94	-4.18

* 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	$6,872	$5,150	$6,108	$2,755	$2,323
WARM	351 mo	308 mo	299 mo	289 mo	256 mo
WAC	3.95%	5.48%	6.45%	7.43%	8.86%
Amount of these that is FHA or VA Guaranteed	$842	$1,270	$938	$439	$686
Securities Backed by Conventional Mortgages	$7,501	$552	$93	$31	$4
WARM	344 mo	306 mo	265 mo	195 mo	175 mo
Weighted Average Pass-Through Rate	3.48%	5.17%	6.22%	7.46%	8.23%
Securities Backed by FHA or VA Mortgages	$2,757	$356	$184	$4	$60
WARM	420 mo	299 mo	250 mo	203 mo	84 mo
Weighted Average Pass-Through Rate	3.82%	5.08%	6.26%	7.17%	9.59%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$5,190	$1,367	$1,145	$524	$408
WAC	4.06%	5.48%	6.45%	7.43%	9.04%
Mortgage Securities	$8,667	$571	$46	$1	$0
Weighted Average Pass-Through Rate	3.37%	5.14%	6.05%	7.34%	8.56%
WARM (of 15-Year Loans and Securities)	150 mo	125 mo	125 mo	134 mo	135 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$17,297	$460	$619	$79	$64
WAC	3.65%	5.44%	6.40%	7.36%	9.69%
Mortgage Securities	$113	$7	$0	$0	$0
Weighted Average Pass-Through Rate	3.37%	5.62%	0.00%	7.19%	0.00%
WARM (of Balloon Loans and Securities)	79 mo	86 mo	121 mo	91 mo	51 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$71,307**

AGGREGATE SCHEDULE CMR REPORT

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	$5	$0	$0	$0
WAC	4.28%	3.30%	5.50%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$7,853	$19,127	$23,425	$462	$574
Weighted Average Margin	227 bp	242 bp	245 bp	247 bp	246 bp
WAC	3.99%	4.26%	4.05%	2.30%	3.30%
WARM	280 mo	292 mo	325 mo	305 mo	266 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	46 mo	1 mo	11 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$51,455**

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	$2	$25	$20	$0	$0
Weighted Average Distance from Lifetime Cap	194 bp	147 bp	104 bp	176 bp	180 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$9	$47	$8	$0	$0
Weighted Average Distance from Lifetime Cap	301 bp	321 bp	318 bp	0 bp	384 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$7,328	$18,973	$23,350	$451	$564
Weighted Average Distance from Lifetime Cap	682 bp	675 bp	594 bp	812 bp	738 bp
Balances Without Lifetime Cap	$523	$86	$47	$11	$10
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$6,447	$18,503	$22,963	$5	$398
Weighted Average Periodic Rate Cap	413 bp	246 bp	208 bp	203 bp	167 bp
Balances Subject to Periodic Rate Floors	$5,027	$17,499	$22,449	$5	$393
MBS Included in ARM Balances	$1,165	$1,073	$189	$440	$24

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$5,711	$3,472
WARM	51 mo	121 mo
Remaining Term to Full Amortization	269 mo	
Rate Index Code	0	0
Margin	204 bp	256 bp
Reset Frequency	27 mo	28 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$65	$78
Wghted Average Distance to Lifetime Cap	44 bp	56 bp
Fixed-Rate:		
Balances	$3,991	$3,628
WARM	43 mo	78 mo
Remaining Term to Full Amortization	268 mo	
WAC	5.93%	5.87%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$938	$440
WARM	20 mo	30 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	160 bp	5.59%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$10,053	$3,465
WARM	184 mo	160 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	70 bp	6.91%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,831	$2,644
WARM	30 mo	47 mo
Margin in Column 1; WAC in Column 2	113 bp	6.20%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$5,193	$2,194
WARM	11 mo	87 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	238 bp	11.67%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$3,419	$9,112
Fixed Rate		
Remaining WAL <= 5 Years	$1,917	$12,859
Remaining WAL 5-10 Years	$531	$674
Remaining WAL Over 10 Years	$82	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$92
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$1	$0
WAC	5.69%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$5,950	$22,737

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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	$70,012	$44,701	$40,522	$10,467	$4,441
WARM	296 mo	299 mo	280 mo	259 mo	175 mo
Weighted Average Servicing Fee	28 bp	32 bp	37 bp	40 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	735 loans				
FHA/VA	526 loans				
Subserviced by Others	13 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$34,907	$10	Total # of Adjustable-Rate Loans Serviced	170 loans
WARM (in months)	290 mo	79 mo	Number of These Subserviced by Others	2 loans
Weighted Average Servicing Fee	25 bp	52 bp		

Total Balances of Mortgage Loans Serviced for Others	**$205,060**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,082		
Equity Securities Carried at Fair Value	$41		
Zero-Coupon Securities	$8	1.15%	71 mo
Government & Agency Securities	$9,643	2.29%	44 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$14,796	0.23%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$891	2.94%	71 mo
Memo: Complex Securities (from supplemental reporting)	$13,792		
Total Cash, Deposits, and Securities	**$43,254**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill — **Reporting Dockets: 34**
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$10,859
Accrued Interest Receivable	$760
Advances for Taxes and Insurance	$264
Less: Unamortized Yield Adjustments	$-596
Valuation Allowances	$3,451
Unrealized Gains (Losses)	$-977

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$173
Accrued Interest Receivable	$51
Less: Unamortized Yield Adjustments	$73
Valuation Allowances	$239
Unrealized Gains (Losses)	$-108

OTHER ITEMS	
Real Estate Held for Investment	$13
Repossessed Assets	$1,629
Equity Investments Not Carried at Fair Value	$77
Office Premises and Equipment	
	$1,538
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$130
Valuation Allowances	$-379
	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$1,743
Miscellaneous I	
Miscellaneous II	$11,774
	$2,617
TOTAL ASSETS	**$268,006**

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	$37
Mortgage-Related Mututal Funds	$4
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$17,780
Weighted Average Servicing Fee	14 bp
Adjustable-Rate Mortgage Loans Serviced	$18,498
Weighted Average Servicing Fee	14 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$5

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets > $1 Bill
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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	$6,502	$2,044	$360	$149
WAC	0.62%	1.63%	4.56%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$8,506	$7,899	$2,520	$151
WAC	0.61%	1.62%	4.17%	
WARM	7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months		$5,582	$3,355	$51
WAC		1.26%	3.29%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$4,444	$24
WAC			2.85%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$41,212**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,748	$2,072	$1,600
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$14,155	$14,158	$10,049
Penalty in Months of Forgone Interest	3.22 mo	6.50 mo	10.01 mo
Balances in New Accounts	$2,565	$1,333	$818

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%	$3,906	$1,731	$1,506	1.30%
3.00 to 3.99%	$1	$240	$1,951	3.34%
4.00 to 4.99%	$216	$912	$3,790	4.73%
5.00 to 5.99%	$16	$1,343	$1,269	5.36%
6.00 to 6.99%	$0	$2	$18	6.48%
7.00 to 7.99%	$0	$1	$3	7.07%
8.00 to 8.99%	$0	$0	$7	8.22%
9.00 and Above	$0	$0	$0	12.50%
WARM	1 mo	23 mo	66 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$16,911**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$16,612
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	$27,432	0.67%	$835
Money Market Deposit Accounts (MMDAs)	$106,218	0.61%	$2,132
Passbook Accounts	$16,103	0.36%	$790
Non-Interest-Bearing Non-Maturity Deposits	$7,812		$242
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,321	0.01%	
Escrow for Mortgages Serviced for Others	$1,101	0.02%	
Other Escrows	$199	0.08%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$160,186		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-4		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$4,129		
Miscellaneous II	$718		
TOTAL LIABILITIES	**$239,767**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$7
EQUITY CAPITAL	$28,235
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$268,008**

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		$10
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs		$191
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	12	$859
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$583
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	21	$1,728
1014	Opt commitment to orig 25- or 30-year FRMs	22	$4,546
1016	Opt commitment to orig "other" Mortgages	20	$190
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$1
2016	Commit/purchase "other" Mortgage loans, svc retained		$3
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	8	$197
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	9	$361
2036	Commit/sell "other" Mortgage loans, svc retained		$0
2042	Commit/purchase 1-month COFI ARM MBS		$1,353
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$46
2054	Commit/purchase 25- to 30-year FRM MBS		$266
2056	Commit/purchase "other" MBS		$500
2062	Commit/sell 1-month COFI ARM MBS		$309
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$1,679
2074	Commit/sell 25- or 30-yr FRM MBS		$5,389
2076	Commit/sell "other" MBS		$112
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, 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		$144
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$23
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	9	$137
2134	Commit/sell 25- or 30-yr FRM loans, svc released	11	$557
2136	Commit/sell "other" Mortgage loans, svc released		$25

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
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$71
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$92
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	7	$366
2214	Firm commit/originate 25- or 30-year FRM loans	6	$480
2216	Firm commit/originate "other" Mortgage loans	10	$150
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$180
3028	Option to sell 3- or 5-year Treasury ARMs		$2
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		$9
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	12	$223
4022	Commit/sell non-Mortgage financial assets		$5
5002	IR swap: pay fixed, receive 1-month LIBOR		$379
5004	IR swap: pay fixed, receive 3-month LIBOR		$7,607
5026	IR swap: pay 3-month LIBOR, receive fixed		$726
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$3
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$3
6002	Interest rate Cap based on 1-month LIBOR		$875
6004	Interest rate Cap based on 3-month LIBOR		$1,250
7022	Interest rate floor based on the prime rate		$500
9012	Long call option on Treasury bond futures contract		$1
9036	Long put option on T-bond futures contract		$2
9502	Fixed-rate construction loans in process	16	$207
9512	Adjustable-rate construction loans in process	12	$97

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
180	Consumer loans; loans on deposits		$0
183	Consumer loans; auto loans and leases		$43
185	Consumer loans; credit cards		$19
187	Consumer loans; recreational vehicles		$1,000
189	Consumer loans; other		$221
200	Variable-rate, fixed-maturity CDs	11	$215
220	Variable-rate FHLB advances		$2,645
299	Other variable-rate	11	$8,508

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	17	$13,792	$13,941	$13,813	$13,654	$13,534	$13,384
123 - Mortgage Derivatives - M/V estimate	29	$31,400	$32,342	$31,894	$31,271	$30,533	$29,747
280 - FHLB putable advance-M/V estimate		$1,257	$1,472	$1,422	$1,377	$1,340	$1,310
281 - FHLB convertible advance-M/V estimate	7	$671	$733	$714	$701	$686	$675
282 - FHLB callable advance-M/V estimate		$172	$203	$196	$187	$181	$176
283 - FHLB periodic floor floating rate advance-M/V Estimates		$346	$346	$346	$346	$346	$346
289 - Other FHLB structured advances - M/V estimate		$438	$408	$416	$423	$431	$339
290 - Other structured borrowings - M/V estimate	10	$2,360	$2,677	$2,607	$2,531	$2,462	$2,399
500 - Other OBS Positions w/o contract code or exceeds 16 positions	6	$8,355	$-397	$-287	$-206	$-158	$-123